

HABITAT

NOW MORE THAN EVER

ANNUAL REPORT '21

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Habitat, Now more than ever.

Despite the changes taking place in the world all around us, the work that we do at Indian River Habitat remains consistently important and necessary. While we are thoroughly passionate about the work we do and have an understanding of its importance, in recent months, many of us have commented that it feels like one of the primary needs this mission fulfills – a safe, decent, affordable home – has suddenly become more urgent!

As you read this annual report, we hope that the inspirational stories contained in these pages will remind you of the impact that your giving and support have on the families we serve.

At Indian River Habitat, we believe that:

- We empower those with a need for affordable housing in **providing a hand up**, not a hand out;
- **Shelter for all** is worth focusing on;
- Everyone needs to **hear about the need** for a safe, decent affordable place to call home;
- All should be **treated with dignity** and provided hope;
- Affordable homeownership should be **individually transformational**, and the change that occurs should be sustainable.

The unprecedented times in which we find ourselves seem to cause many of us to reminisce about pleasant memories of times past. Regardless of our individual situation, we can all think of and count at least one blessing. For us, that blessing is **you**.

We are tremendously thankful for **you** and your partnership at a time such as this – now more than ever.

Gratefully,

Sheryl S. Vittitoe, President & CEO



President's Letter

Dear Friend,

Can you remember watching the evening news earlier this year and hearing, “in order to help minimize the spread of this virus, officials may ask residents to shelter in place...”

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BOARD CHAIR

Connie Poppell

Participating in building houses, in partnership with prospective homeowners, and helping them realize the American dream of homeownership is so rewarding. But, it goes deeper than that. Realizing their dream restores the hope of having a better, more secure and stable life for them and their families.



Now more than ever, we need you.

2020

Whether it's looking out at what used to be a sea of familiar faces now masked with anonymity; birthday parties existing on an 11-inch computer screen or clocking in to work from your kitchen table; it seems as though time will forever be marked by pre and post COVID-19.

As we continue to adapt, we find ourselves relying on and supporting one another in new ways. For example, over the past several months, we've become more mindful about our essential workers and the critical services they provide. We've become even more eager to say, 'thank you,' and have been more intentional about praying for their protection and safety. Despite the great outpouring of gratitude and support, the uncertainty so many of us have felt over the

past few months is very familiar for working families in our community.

Even before the pandemic, families were faced with the difficult task of making tradeoffs in order to meet out of reach housing costs. Post COVID-19, they continue working in industries deemed "essential" to include health care, food production, and transportation, despite the associated risks of the continuing public health crisis.

Even though the families we serve at Indian River Habitat are diligent and persistent, they cannot change their circumstances in their strength alone.

As this global health crisis continues, families with whom we partner, need a hand up now more than ever.

Let's continue to build, and

**BUILD BACK
STRONGER.**

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The Journey to Becoming a Habitat Homeowner

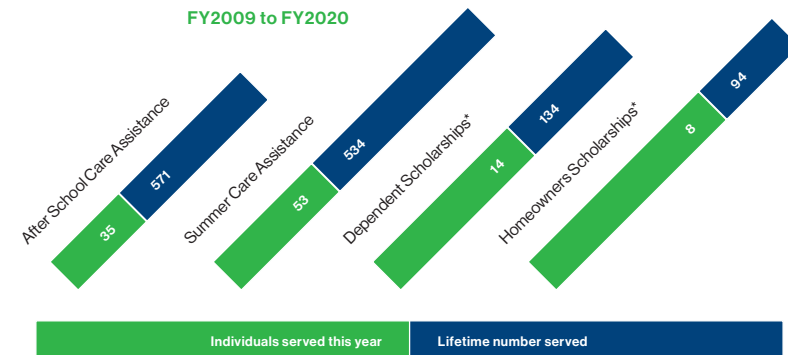


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3. Eastern Florida State College
4. Florida Atlantic University
5. Indian River State College

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Spotlight

In 2008, Raliyah Dawson was about 10 years old when her mom closed on the family's Habitat home. Later, when it was time for Raliyah to begin college, Indian River Habitat's Scholarship Program for Habitat homeowners and their dependents helped the family meet the associated costs of a post-secondary education.

As a Habitat Scholar, Raliyah has demonstrated excellence throughout her college career. A first-generation graduate, Raliyah successfully completed the nursing program at Florida Gulf Coast University (FGCU) in May 2020, graduating with high honors.

For most students, college is not without hardships. Late-night study sessions, carefully selecting a major and trying to take advantage of all that campus life has to offer requires mental dexterity.

Toward the end of her final semester in college, Raliyah received a call that informed her of the passing of her dear grandmother. As if that news wasn't hard

enough to digest, the memorial service was scheduled the weekend before Raliyah was expected to take two heavily-weighted exams.

Nevertheless, Raliyah persisted; she wanted to make her grandmother proud. Not only did Raliyah walk away from FGCU with a nursing degree, but she also received the prestigious FGCU Award for Outstanding Academics, Leadership, and Community Service.

Now a college graduate, Raliyah has returned home to Vero Beach. Her next step – becoming a Nurse Practitioner. Indian River Habitat's Scholarship program is comprised of individuals, similar to Raliyah, who are resilient in their efforts of achieving higher education. Established in 2009, Indian River Habitat's Program serves 20 to 24 scholars a year.



RALIYAH DAWSON

School:
Florida Gulf Coast University

Graduation Date:
May 3, 2020

Degree:
Bachelor of Science in Nursing

Awards:
Honors, FGCU Hall of Fame Award

"My worth as an individual is measured through my ability to grow in my development as a well-rounded, civically engaged leader in my community."

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Homebuyer Profile

Meet Rita Register

Closed on Habitat Home: May 28, 2020

Rita Register is a caseworker at Children’s Home Society; an occupation requiring Rita to engage closely with parents and children. This is a critical career year round, but the need to maintain the welfare of children, and provide adequate counsel is paramount, especially during a public health crisis. Rita has a heart for her community and strives to do the best she can to help them.



Veterans Build

Robert Blanchard, a veteran of the Vietnam war, and his wife Janet, sit proudly on the front porch of their home. Blanchard has a sense of calm surrounding him, despite the various sounds of clanking and buzzing whirling about from home repairs being completed through Indian River Habitat’s Home Repair Program.

Blanchard mentions his faith and believing in the overall good in people.

In Vietnam, Blanchard was awarded three Purple Hearts. Returning home brought about its own challenges, but with time, things got easier – especially after Veteran Blanchard met his wife, Janet. The two have been married for 40 years, share 7 children, 18 grandchildren and 2 great grandchildren.

Family is everything to them.

In 2016, the Blanchards bought their current home in Sebastian. Even then, the home was already in need of repairs.



Before Indian River Habitat stepped in to assist, the Blanchard home had begun to fall apart. Nails were detaching from the home causing the siding on the

front of the house to peel off. Water was seeping through the siding of the house, the hot water heater was leaking, and plumbing in the kitchen and laundry room

needed repair. “The house was a total wreck,” Blanchard said. Unfortunately, Robert and Janet could not afford the cost of needed repairs. To cope, Veteran Blanchard adopted a “do-it-yourself” approach, frequently visiting the hardware store and relying on his own ingenuity.

A Home Depot sales associate noticed the frequency of his visits and informed Blanchard about Indian River Habitat’s Home Repairs Program, offered to veterans through funding provided by The Home Depot Foundation.

The “Veterans Build” is one component of Indian River Habitat’s Neighborhood Revitalization (Home Repair) Program. Through this Program, Indian River Habitat provides affordable home repairs to qualifying low-to-moderate income families. Critical repairs or home preservation projects can include roof work, air-conditioning maintenance, or replacement, wheel chair accessibility, ramp installation and exterior paint touch ups.

While Habitat’s Repair Program is open to anyone who meets eligibility requirements, we strongly encourage veterans to apply.

According to the National Low Income Housing Coalition, 2.5 million veteran headed households are at least 55 years of age. Of which, 24 percent have housing cost burdens, and are more likely to have a disability requiring home modifications to improve accessibility and address other needs. Following the completion of repairs on their home, Veteran Blanchard said, “what’s been done for me and my wife has been a Godsend.”

Annually, Indian River Habitat serves at least 70 Indian River County families through its Home Repair Program.



BOARD MEMBER Bob Bauchman

“While housing is just one of the key necessities of life, the lack of an affordable dwelling can negatively impact other needs. For example, having to spend an inordinate amount of one’s income on housing limits the ability of a family to provide adequate food and clothing.”

Why Habitat?

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Empowered Women, Empower Women!

When the Indian River Habitat affiliate began in 1991, so did Habitat for Humanity International’s Women Build Program. In 2003, Lowes became the Program’s lead corporate sponsor, nearly doubling the program. This year, during the week leading up to International Women’s Day, Indian River Habitat joined 235 communities from all over the US, Canada, and India, to build awareness and spotlight the need for affordable housing.

On Saturday March 7, 2020, Indian River Habitat, in partnership with local Lowes Heroes, brought together women from a diverse cross-section of our community, to help begin the construction of 2 new Habitat homes!



BOARD MEMBER
David Johnson

It was important for me to be part of an organization that didn’t just give something away. Habitat homeowners have to invest in their homes by committing hundreds of hours of their time, prove financial stability and have a housing need. The entire process is best described by a quote from the book of Galatians “Whatever a man sows this he will also reap.”

Why Habitat?

Current Habitat homebuyers worked alongside the Lowes Heros, local government representatives, volunteers and Habitat staff, learning new skills while helping to inspire Habitat homebuyers - many of whom represent female-headed households.

The Women Build event began with light refreshments, and “Circle Up,” a special Habitat tradition that marks the start of every build day.

Susan Adams, County Commissioner, Dori Stone, President of Indian River County Chamber of Commerce, and Connie Poppell, Indian River Habitat Board Chair, are among those who participated in the annual event.

“Some people are surprised when they learn about the crew of women builders at Indian River Habitat. For me, the ultimate reward in being part of this crew is the opportunity it gives me to help build dreams that might otherwise be out of reach. Witnessing a family’s joy, especially after having learned their story and working alongside them on the construction site – this is what keeps me coming back.”
-Leslie Balcerak, Women Build Crew since 2007

If you would like to raise a hammer to spotlight the need for adequate housing for local families, Indian River Habitat’s Women Builders welcome you to join them!

At break time, the group of women volunteers joined in celebrating the new home dedication of a multi-generational family of women (pictured here on the left). What better way for the women builders to see firsthand the impact their advocacy yields in the lives of fellow women in our community.

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Closes on Habitat Home: Nov 18, 2020

Justine and her children have temporarily moved back in with her mother. However, Justine's former apartment was infested with mold; located on a busy street; and required her to spend more than 30% of her income on rent. With the daunting health and safety concerns, coupled with unaffordability – Justine knew something had to change.

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Inside a Habitat Home

With some children learning from home while others transition back to in-classroom learning, a teacher's duties have become even more complex than they were before.

Recent Habitat homeowner, Kim Colley, has had to navigate this unique landscape working as a sixth-grade reading teacher in the Indian River County School District.

Currently, Kim not only teaches in a brick-and-mortar classroom, but she also tends to students who have chosen virtual learning.

Teachers and students alike have had to adapt to wearing masks at all times and to other social distancing measures that have now become a part of everyday life.



“

To me being a teacher is more than just teaching a student how to read, it's about relationship building. When I first started teaching in 2013, I wanted to quit my first day, but as time went on, I got to truly know every single student. Once a child feels seen and understood, they'll put in the work. That spark they feel when they get an answer right after working so hard makes it all worth it. I feel thankful to be a part of that.”

-Kim Colley

Closed on Habitat Home: June 30, 2020



Now living in Indian River Habitat's Oslo Park community, Kim Colley is seen pictured here with her daughter, Kaliyah, in their Habitat home. Kim closed on her home on June 30, 2020, and has enjoyed adding her own personal touches.

The Colley family home has 3 bedrooms, 2 bathrooms, and is built with Habitat's sustainability efforts in mind. Every home is built using construction standards that focus on water and energy efficiency, safety and health, and materials conservation!





Circle of Faith

As Indian River Habitat approaches its 30-year anniversary, we reflect on God’s goodness and recall the integral role that our local community of faith has played in the life of this Affiliate.

At the Affiliate’s founding in 1991, and for the next eight years, Community Church offered office space for our program’s operations. This longstanding church support however, did not end there. In 1995, First Presbyterian Church sponsored its first Habitat home. Two years later, Trinity Episcopal Church and Church of God by Faith co-sponsored the Colson family home, Indian River Habitat’s seventh new home build. In 2004, the Circle of Faith initiative, a coordinated effort by the faith community to work together on an annual faith build, completed its first Habitat home. Homeowner, Mrs. Hicks, closed on that inaugural Circle of Faith home build in June of that year.

This past year, our Circle of Faith collaborative drew together members from First Presbyterian Church, Community Church, Christ by the Sea United Methodist Church, Vero Christian Church and Christ Church. From our founding to years beyond, we stand proud and with gratitude for the Christian roots of our institution, with God’s love being displayed and deeply threaded within everything we do.



Habitat homeowner, Angelica Cruz (pictured below), has lived in Fellsmere since early childhood.

A renter all of her adult life, Angelica was ready to put her name on a place of her own, with the hope that by taking the leap toward homeownership, she would also encourage her daughters to do the same someday.

Angelica needed an affordable home solution due to overcrowding in the mobile home she previously shared with her

daughters, Maritza, 19, and Ana, 16. The mobile home became even more crowded after Maritza had a baby girl.

On top of overcrowding, the Cruz’s home experienced water leakage each time it rained. With Florida having rainy seasons, this could lead to mold problems and safety concerns for the growing family.

Continued on following page



Angelica Cruz
Closed on Habitat Home: Sept 22, 2020



BOARD MEMBER
Isabel Marron

Hope is the only thing stronger than fear. Knowing this, I am passionate about Habitat because of the hope and support that Habitat gives to working families in need of access to the opportunities that an affordable home provides.

Why Habitat?

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Fellsmere Continued

Angelica was determined to make homeownership a reality. “I really wanted to give up, but Jeff [Indian River Habitat’s Director of Impact and Outreach] encouraged me to keep going,” Angelica said.

Angelica currently works as a crew leader with LSP landscaping and is finally in the home she has always longed for! She looks forward to the day she can pay off her mortgage and show her daughters they, too, can do anything they put your minds to, so long as faith never leaves.



Why Habitat?



BOARD MEMBER

Gene Billero

Back in 1994, two sisters, who were also nuns, approached me about selling their inherited lots from their parents. I suggested that instead of selling the lots, the nuns might perhaps consider donating the properties to the then newly established Indian River Habitat for Humanity. It was then that my strong belief in giving a hand up, not a hand out, into our community was born.

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Chip and Doris Landers
Daniel and Martha Lehman
Thomas and Veronica Lewick
Howard and Ann Loeffler
Gaye Ludwig

Robert and Shanna MacNelly
Therese J. McConnell
Miles and Patricia McDonald
Alexander and Freddie
McFerran
Thomas and Kathleen
McGinnis
Peter and Janet McLachlan

Kevin and Sherry McMahon
Stephen and Darlene Merselis
David Mike and Linda Van
Name
Douglas and Eileen Miller
Howard and Elizabeth Morgan
Tom Morgan
Rudolph and Andrea Muller

Staff Spotlight



Charlie Shain

Charlie Shain’s journey with Indian River Habitat began in 2011 at the Habitat ReStore. After a year working as a ReStore Warehouse Assistant, Charlie began transitioning his focus to construction. Charlie worked as the Affiliate’s Construction Supervisor of the Neighborhood Revitalization program before landing his current position as Construction Manager. In his newest role, Charlie provides key leadership to ensure excellent operations in all aspects of construction, full home rehabilitation, and minor/major home repair programs.



Barbara Middleton

Barbara Middleton has been with Indian River Habitat for three years as the Affiliate’s Controller, and this year has been promoted to Director of Finance. As Director of Finance, Barbara will expand her role to include Human Resources, Information Technology as well as Habitat’s finances on a broader, more strategic level.

FAST facts

1

At Indian River Habitat, we underwrite 15-20 mortgages per year for terms of 20-30 years; therefore, our financial stability provides confidence that we will fulfill our commitment

2

For every \$1 received, \$0.89 goes toward providing affordable and stable housing for working families in Indian River County.

3

Managing raw material delays in production is among the ways in which Covid-19 has affected our work and mission. Even though we continually negotiate deep discounts for construction materials, we expect that we will incur double digit increases in these costs over the coming months.

Thank you to our Community Partners



BOARD MEMBER

Georgia Irish

Everyone and everything needs a safe habitat. At Indian River Habitat for Humanity, we work to put God’s love into action by helping make homeownership possible. At Habitat, we build family, community and serve as a support system for families who are in need and are willing to put in the hard work required to make their dreams come true.

Why Habitat?

THANK YOU TO OUR DONORS

Marilyn E. Murto
David Mike and Linda Van
Name
Nordo and Jane Nissi
David and Miriam Nocar
The Honorable Norman and
Sue Olitsky
Francis and Mary Ellen Partel

Gregory and Diane Peters
Rodney and Pat Pierce
Shannon C. Pohl
George Potochney
Carol Prezioso
Charles H. Reynolds
George and Susan Ryan
Charles and Judith Sambs

Joseph and Winncy Schlitt
Gordon and Deborah Schmidt
Phillip and Barbara Schuler
Patrick and Phyllis Schulke
David and Martha Schwartz
David DeWahl and Leah Scott
William and Laura Shucart
Harlan and Kristine Slack

Peter and Margery Sparks
Mark and Amy Speak
Thomas and Pamela Spellane
Frank and Bonnie Spitzmiller
William and Andrea Stanley
Harvey and Mary Struthers
Bradley and Deborah Tankoos

Homebuyer Profile

Meet Christina Selph

Closes on Habitat Home: Nov 24, 2020

Christina Selph is a project administrator at a local construction company where she does clerical work, office organization and assists three contractors. Christina is a single mother to two children, an 11-year-old son and four-year-old daughter who have both struggled to cope with virtual schooling and not being able to interact with peers. Christina juggles raising her children and working, while also completing the requirements of Habitat's homeownership program.



\$500 to \$999

(continued)

- Edward and Isabelle Tapley
- Michael and Doreen Trucano
- David F. Vogt
- Marshall and Ashley Waddell
- Lewis and Wendy Winger

- William and Jean Yankus
- John and Patricia Zimbrick

Contributions in Kind

- Harry and Pat Allex
- Andy Avery
- Jeff and Cheryl Beam
- Richard and Cynthia Bennink
- Steve and Robin Bessin
- Jeb and Lynda Bittner

- Alice M. Brady
- William and Deborah Bryant
- Mara De Palma
- Francine Devitt
- Thomas and Michelle Flaherty
- Raymond and Jaclyn Foley
- James and Marjorie Fulmer
- J.J. and Catherine Gillet

- David and Julie Goodrich
- Sandy Goodwin
- Don and Sharon Granter
- Stevee Greeff
- Gillis and Lynn Green
- Laurence Herman and Janice Woodbury
- Sally Hills

- John and Patsy Howard
- Edd and Jean Hyde
- Cheryl and Chris Johns
- Jonathan and Daryl Knight
- Sharon Krulak
- Chris and Kathleen LaCroix
- Paul and Bowe Lang
- John Larsen and Nancy Fette

- Tom and Lizanne Lodge
- Samuel and Dena Lombardo
- Jan MacLachlan
- Don and Lynn McBeth
- Ricki Michals
- Gary and Ann Parker
- Ralph and Catherine Rosato
- Adrian and Margaret Selby

- Adrian and Kathy Smith
- David and Heidi Sommers
- Karen and Randy Sones
- Peter and Margery Sparks
- James and Annmarie Suglia
- Jeffrey and Rosanne Susi

The ReStore

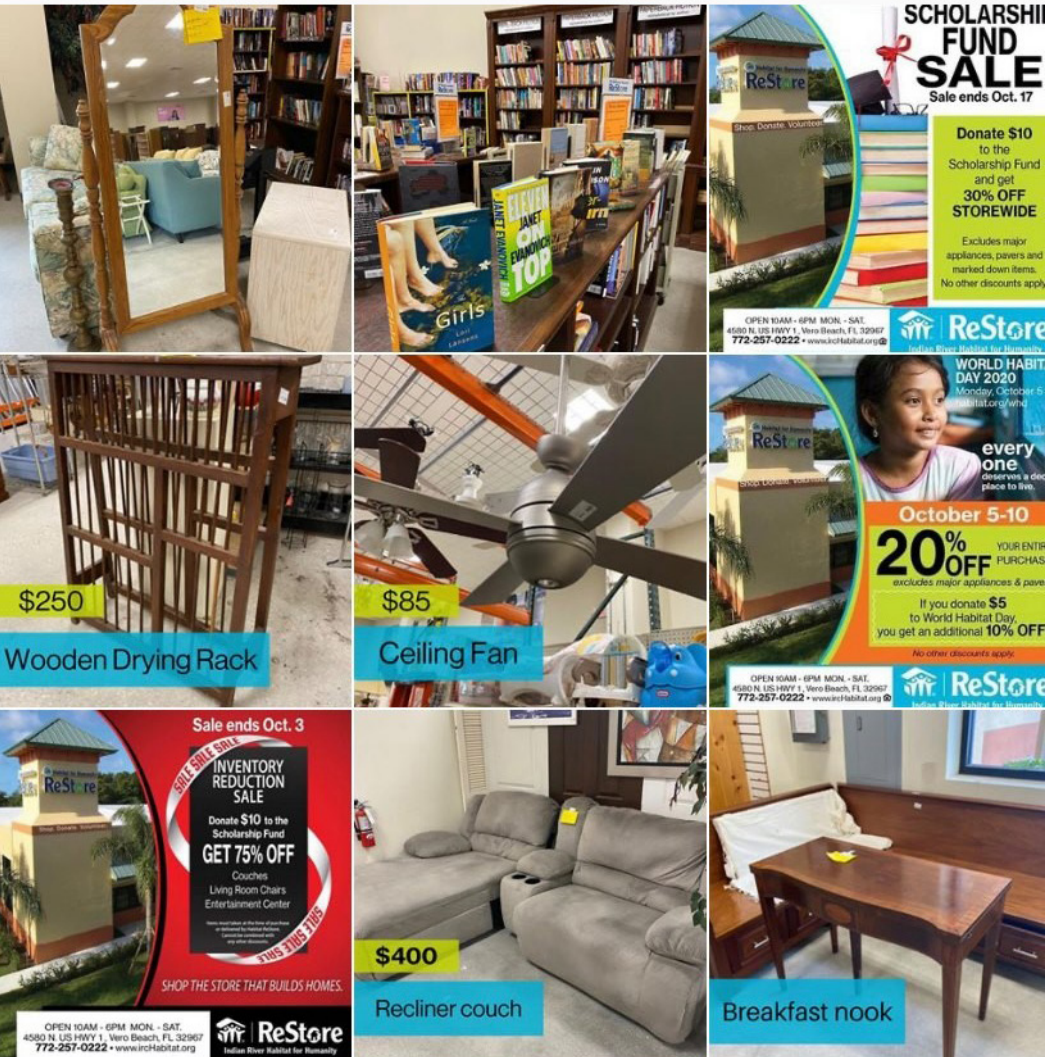


Indian River County Restore
Shop
Donate
Volunteer

Reviews:

Mary
Always find what I am looking for at a good price.

Donna
Love to browse that store. You never know what you might find.



Indian River Habitat builds, renovates, and repairs houses. Of equal importance is the transformation of individuals, families, and communities. This is the "building hope" and "now more than ever" aspect of our mission.

-Sheryl S. Vittitoe, President & CEO



Did you know 1-in-3 Habitat homes are built by the Indian River Habitat ReStore?

When you shop or donate, your contributions go toward Habitat's mission of providing safety and security through shelter!



Thank you to our Deconstruction Partners



BOARD MEMBER
Martin Bireley

Habitat for Humanity offers a hand up through home ownership. For many people who thought that they would never realize the American dream of owning their own home, Habitat offers them that opportunity. Seeing a family achieve their goal of home ownership through hours of hard work and sweat equity is heartwarming and inspiring.

Why Habitat?

THANK YOU TO OUR DONORS

2022 Annual Report



Letter From The Board

Despite these unnerving times, I believe we can remain hopeful that in the midst of it all, good things are happening. In this Annual Report, we placed a spotlight on families in the program. Families rich in love, goodness and tenacity that have aspired to have a safe haven of their own. Your support, now more than ever, has not only helped build that sanctuary and place of comfort for these families, but has also helped to shape those very qualities within them.

May we all, in whatever way we can, offer our time and our service to one another so that God's love is visible in us.

Connie S. Poppell, Chair
Board of Directors

Why Habitat?



BOARD MEMBER

Jim Beindorf

I chose to be involved with Habitat for Humanity because of the long-term impact this work makes in people's lives. It's not just a home, it's a lifestyle impact. Topics covered during the classes required to complete the Program include Habitat homeownership basics, personal finances, and most importantly, a spiritual foundation for their family. These not only change the lives of the homeowner but also the lives of their children, creating an impact that covers even the generations to come.

Contributions in Kind

(continued)

Nancy B. Taylor
Ben Tench
Teryl Viner
Laurence Herman and Janice Woodbury

Business Partners

Fastsigns/ABC Printing
ABCO Garage Door Company
Ark Electric of Vero Beach
Around The Clock A/C
Service
Belle Cose

Bent Pine Golf Club
Billero & Billero Properties
Bobby's Restaurant
Captain Hiram's Resort
Carp Industries
Celebrity Cruises
Coastal Comforts
Cobalt Restaurant

Colossal Catch Charters
Como Oil & Propane
Consider the Cook
Cutting Edge Sign Arts
Dale Sorensen Real Estate
DLF International
Elegance By The Sea
Float-On Corporation

History of Indian River Habitat

1942

The Jordan and England families found Koinonia Farm, a community outside Americus, Georgia, where all people are treated equally, resources are shared, and great responsibility is placed on being wise stewards of land and natural resources.

1976

Habitat for Humanity International (HFHI) forms its headquarters in Americus, Georgia. Construction on HFHI's first Habitat house begins in San Antonio, Texas.

1991-99

Indian River Habitat's first office is a shared workspace with Community Church. Homes Built: 18

2001

Andy Bowler recruited & appointed Indian River Habitat's first President & CEO

2005

Construction of the 'Home Center,' later renamed the Habitat ReStore, is completed.

2011

Construction of the Burnham Administration Center is completed.

2018

Indian River Habitat recruits and appoints Sheryl S. Vittitoe as President & CEO.

2020

Indian River Habitat celebrates milestone 400th new home build in Indian River County.

1968

Out of the Koinonia Farm experience, the concept of partnership housing is created – housing centered on those in need of adequate shelter working side by side with volunteers to build decent, affordable homes.

1991

HFHI completes its first all women-built house in Charlotte, North Carolina.

Indian River Habitat for Humanity is established and becomes affiliated with HFHI in September 1991.

1992

Dave Pearson named as Executive Director.

1999-01

Indian River Habitat purchases first office space. Homes Built: 41

2003

Indian River Habitat purchases property that houses the Affiliate's campus to this day.

2009

Indian River Habitat establishes Scholarship Program for Habitat homeowners and their dependents.

2010-11

Indian River Habitat establishes Neighborhood Revitalization (Home Repair) Program.

2016

Affiliate celebrates 25th anniversary. The ReStore expands, adding an additional 10,000 square feet to its facility. Homes Built: Over 300

Much to celebrate... More to come!



In September 2021, we are looking forward to celebrating 30 years of serving Indian River County. These past 30 years, we have built more than 400 newly constructed homes; have served thousands of families by providing a home repair; and have provided summer camp, after-school, and post-secondary educational scholarships for hundreds of Habitat homeowners and their children.

-Sheryl S. Vittitoe, President & CEO



BOARD MEMBER

Douglas Vitunac

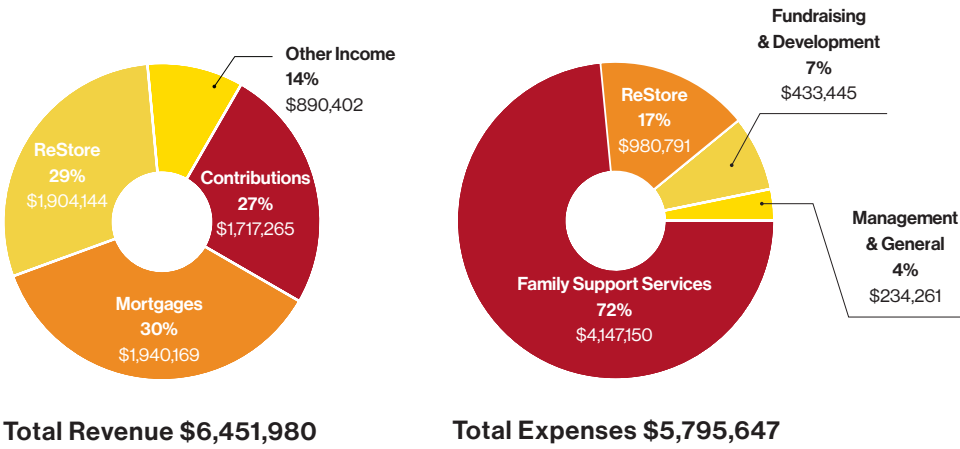
The attraction to Habitat is that Habitat provides tangible, long term housing benefits to qualifying families and through a Christ centered organization. It is the ultimate charity.

Why Habitat?

A Brief Timeline of some Major Milestones

Breakdown of Revenue & Expenses

Fiscal Year Ended June 30, 2020



| | |
|-----------------------------------|---------------|
| Revenue | |
| Contributions | \$ 1,717,265 |
| Mortgages | \$ 1,940,169 |
| ReStore | \$ 1,904,144 |
| Other Income | \$ 890,402 |
| Total | \$ 6,451,980 |
| Expenses | |
| Family Support Services | \$ 4,147,150 |
| ReStore | \$ 980,791 |
| Fundraising & Development | \$ 433,445 |
| Management & General | \$ 234,261 |
| Total | \$ 5,795,647 |
| Increase (decrease in net assets) | \$ 656,333 |
| Net assets, beginning of year | \$ 11,988,878 |
| Net assets, end of year | \$ 12,645,211 |

In Indian River County, at minimum wage of **\$8.56** per hour, each week an individual would need to work **92 hours** to be able to afford a modest 1-bedroom rental at fair market rent[†]

79 percent of extremely low income renter households have severe cost burden[†]

[†] Statistics provided by National Low Income Housing Coalition (NLIHC) nlihc.org

***The Fair Market Rent is HUD's best estimate of what a household seeking a modest rental home in a short amount of time can expect to pay for rent and utilities in the current market**



BOARD MEMBER
Rene Donars

"Not many of us are aware of the lack of affordable housing in our community. Few speak of it, and fewer attempt to address the problem. But, Habitat is out there every day doing something about it. 400 homes to date speaks to these efforts."

Why Habitat?

Why Habitat?



BOARD MEMBER
Tom Matesic

What attracted me to Habitat was an opportunity to give back to my community in a most meaningful way. We know that a safe and secure home is an important foundation, not just for the families for our community as a whole. For me, getting to see the new homeowner's face on the day they can move in to their new home is priceless. I am grateful that I get to be a part of that happy day. I am proud to be a part of the Habitat for Humanity family!!



Every effort to ensure accuracy was taken when compiling the volunteer and donor lists contained in this annual report. We apologize, in advance, for any errors or omissions. If your name is listed incorrectly, please contact Eve Kyomya so that we may update your record.

In 2020, the average monthly mortgage payment for a 3 bedroom/2 bath Habitat home is **\$610** per month

Out of 1,100 Habitat for Humanity Affiliates in the US, Indian River Habitat ranks among the top

50 in performance with the number of families we serve!

THANK YOU TO OUR DONORS

Business Partners

(continued)
Florida Power & Light Company
Foley Publishing
Frugal Framer

Hanlon's Shoes and Clothing
Imagenet
Indian River Club
Insurance Solutions
Joey's Seafood
Johnny D's
John's Island Club

Kmetz, Elwell, Graham & Associates
Loggia on the Beach
Masteller, Moler & Taylor
Megan Candler Gallery
Mills, Short & Associates
New Balance

Nextera Energy Foundation
Ocean Grill
Orchid Island Bike and Kayak
Perkins Indian River Pharmacy
Pinnacle Financial Strategies
Postcard Travel Planning
PRP Wine

Quail Valley Golf Club
Riomar Golf Club
Riverside Theatre
S and K Jewelry
Sarah Campbell Designs
Sea Bags
Shambo, Schwibner &

Associates
Studio Gabriel
The Moorings Realty Sales Company
The Rosato Plastic Surgery Center
Tides Restaurant

Trattoria Dario
Trendbuild
Vernon Scott Menswear
Vero Beach Country Club
Vero Implant and Esthetic
Dentistry
Vero Marine Center

Washburn Capital Management
Whitlock & Associates



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PERMIT NO. 36



TOGETHER, WE BUILD



4568 N. U.S. Hwy. 1
Vero Beach, FL 32967

f @ircHabitat

For more information about
Indian River Habitat for Humanity
visit ircHabitat.org