

2022

ANNUAL REPORT



Indian River
Habitat
for Humanity®

Together
we build.





Dear friends,

For more than three decades, Indian River Habitat for Humanity has worked to provide desperately needed housing solutions for working families in our community. By joining us in this work, together we have touched thousands of lives and provided opportunities for families to rewrite their future. None of this work gets done alone. Without you, our generous donors and volunteers, many more families in our community would be left to experience housing insecurity.

Now more than ever, families across the Treasure Coast are facing an increasingly tenuous situation brought about by rapidly rising housing costs, the pressure of inflation, and wages that simply can't keep up. Habitat for Humanity is uniquely positioned to help families find and maintain the security and stability that safe, decent, affordable housing provides. Our community needs more housing that provides working families with a home without adding an undue burden to their monthly budget. Through collaboration and partnership, Indian River Habitat for Humanity is committed to doing more. We will double new home production by 2027 and serve 500 homeowners in need over the next 5 years through our Neighborhood Revitalization critical repair program.

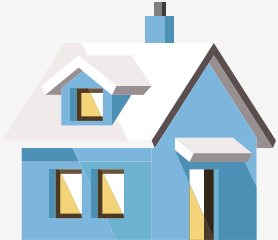

With your help, we can create a culture of innovation that will allow us to provide more housing solutions for working families in need, enabling them to thrive and grow into all that God intends. You have helped us build opportunities for thousands of people in our community by creating the firm foundation that only a home can provide. I am so grateful for your generosity, and I look forward to doing more, together.

With gratitude,

Trevor J. Loomis
President & CEO

“ALONE, WE CAN DO SO LITTLE;
TOGETHER, WE CAN DO SO MUCH.”
- Helen Keller



FISCAL YEAR 2022		1991 - 2022	
12		516	
NEW HOMES BUILT OR RENOVATED		NEW HOMES BUILT OR RENOVATED	
60		597	
HOMES REPAIRED		HOMES REPAIRED	
12	35	90	1,134
VETERAN HOMES REPAIRED	OVERSEAS HOMES BUILT	VETERAN HOMES REPAIRED	OVERSEAS HOMES BUILT
TOTAL:	GRAND TOTAL:	TOTAL:	GRAND TOTAL:
84	119	1,203	2,337



We are Grateful...

We are grateful for the faithful support of our Cornerstone Donors. Listed are individuals whose lifetime giving exceeds \$25,000. Those listed in **BOLD** have contributed over \$100,000 to Indian River Habitat for Humanity.

- Anonymous (5)**
Anonymous (15)
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Patrick and Carol Welsh
Kathleen H. Westby
Dick and Ginger Winkler

Donor Listing

We gratefully acknowledge the generosity of those who support the mission of Indian River Habitat. The following donors made significant contributions between July 1, 2021 and June 30, 2022.

- CONTRIBUTIONS OF \$50,000 OR MORE**

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The Home Depot Foundation
Patrick and Carol Welsh

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Builders East

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Croom Construction Company

The Hill Group

Darling Construction

Zorcorp Builders



In-Kind Donations

Individuals, businesses, and organizations below generously contributed in-kind donations in fiscal year 2022.

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10596 Salon & Boutique
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Aglow Skincare
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Total Home Roofing
Anthony's Ladies Apparel
Ark Electric of Vero Beach, Inc.
Artworks by Teri
Atlantic Shores Realty
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Baci Restaurant
The Barefoot Cafe
The Beach Shop
Cheryl Beam
Belle Cose
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BigShots Golf Vero Beach
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Billero & Billero Properties LLC
Bobby's Restaurant
Bonefish Grill
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Vance and Vanessa Brinkerhoff
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Casey's Place
City National Bank
Karin Civisca
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Coastal Comforts
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Colossal Catch Charters
Consider the Cook
Corey's Pharmacy
Countryside Citrus
Croom Construction Company
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Erica Ogilvie
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Orchid Island Golf & Beach Club

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Vero Fitness
Vero Window Tinting
Vincent's Restaurant and Pizzeria
Waldo's Restaurant
Patrick Walsh
Valerie Watkins
White Glove Moving,
Storage & Delivery
White House Black Market
Kim Willson
Carol Windsor
Deana Wolfe
Zeran Jewelers



Indian River Habitat for Humanity gratefully receives gifts in honor or remembrance of special individuals. Contributions were made in honor or memory of those listed here.

In Honor Of

Carole A. Casey
Marcia W. DuRie
Phillip A. Long

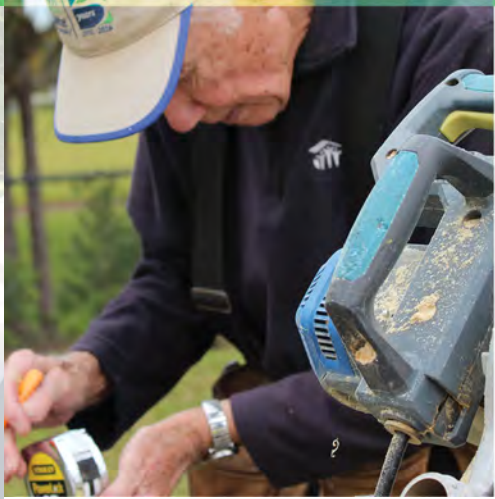
In Memory Of

Jim Aumaugher	Jeffrey Maurer
John H. Barrett	James R. Maxwell
Joan Barrett Burnham	James H. Taylor
Sandra Bowler	Phyllis Thorpe
Charles F. Clippert	Robin J. Turner
J. Hugh Devlin	Barry Virgin
Oral Hershisier III	Leon H. Whitney
Mary L. Jones	



Our Dedicated Volunteers

Volunteers are the backbone of Indian River Habitat for Humanity. Without the thousands of hours contributed by volunteers, our mission cannot be fulfilled. We are grateful for all who contributed their time and talents in fiscal year 2022. Volunteers listed below worked forty hours or more between July 1, 2021 and June 30, 2022.



Denny Allen	Dennis Byrne	Barbara Curley	Christine Godsey	Joan Irish	Dick Lanam	Regina Moran	Sharon Pulsifer	Suzanne Schrager	Linda Van Name
Tom Bach	Joanne Cala	Al De Renzo	Robert Gormas	Preedev Jain	Timothy Lane	John Morrow	Laurie Punzalan	Phillip Schuler	Ron Virgin
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Rick Briggs	Christine Connolly	Louise Fortin	Cyndy Hazlewood	Kimberly Kallo	Norman Mett	Debra Piga	Peter Rustin	Tony Thomas	Joann Wilson
Meg Briggs	Gene Cravens	Edward Galvin	John Heagy	Maureen Kane	Daniel Micare	Arvin Pletcher	Charles Sambs	Jan Tines	
Joseph Brown	Jean Cravens	Bob Garrison	Joseph Hoyt	Philip Kulakoski	Lorna Mitchell	Michael Post	Judith Sambs	Christian Toelg	
Daniel Button	Anne Cuenod	Beckie Gaskill	Bob Inhoff	Anna Lanam	James Mitchell	Don Poust	Pam Schlamowitz	Michael Trucano	

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

BREAKDOWN OF

Revenue & Expenses

Public Support & Revenue

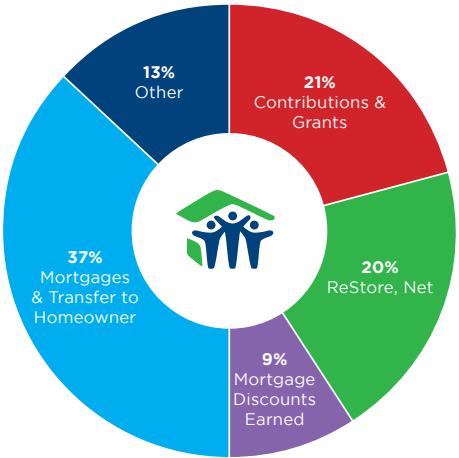
Contributions & Grants	\$	1,217,183
Mortgages & Transfer to Homeowners		2,083,145
ReStore Revenue, Net		1,129,625
Fundraising & Other Income		901,643
Mortgage Discounts Earned		486,555
Total Public Support & Revenue		5,818,151
Loss on Sale of Assets		(135,942)
Total Revenue	\$	5,682,209

Program & Supporting Services

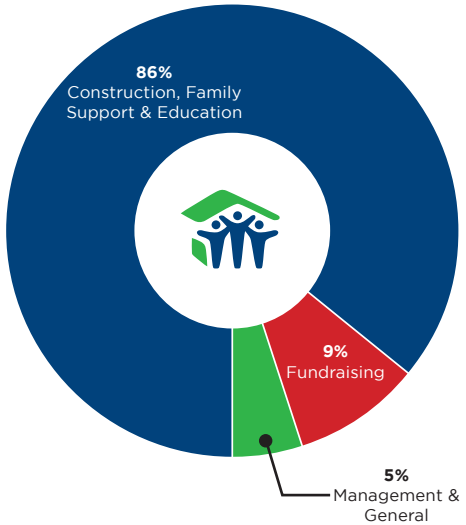
Construction, Family Support & Education	\$	4,692,738
Fundraising & Development		491,015
Management and General		258,956
Total Expenses	\$	5,442,709
Net Assets, beginning of year		14,780,800
Increase in Net Assets	\$	239,500
Net Assets, end of year		15,020,300

Net assets designated for land acquisition & development \$ 5,088,217

SOURCES OF REVENUE
TOTAL: \$5,682,209



BREAKDOWN OF FUNCTIONAL EXPENSES
TOTAL: \$5,442,709



Habitat ReStore
builds the story of homes and communities



donors

give their furniture, appliances, building materials, excess business stock and more!

volunteers

contribute their time, talents and hard work to the Habitat ReStore.

shoppers

find great deals on awesome stuff, with all proceeds from sales going to fund Habitat's work.

Habitat

uses the proceeds from the ReStore to help local families build and repair their homes.

families

work with Habitat to build or improve a safe, affordable home, creating better lives in your community!



Donating to a Habitat ReStore also saves thousands of tons of reusable materials from landfills!

Habitat ReStores are nonprofit home improvement stores and donation centers whose proceeds contribute to the work of Habitat for Humanity. Habitat partners with families to build strength and stability through safe and affordable shelter, both locally and around the world. Indian River Habitat ReStore opened its doors in 2005. Donations received and sold at the Habitat ReStore generate revenue that works to build one out of every three homes in Indian River County. Located near the corner of 45th St. & US Hwy 1, the Habitat ReStore in Vero Beach has 39,500 square feet of which, 29,500 square feet is the showroom space.

Shop. Donate. Volunteer.

ircHabitat.org/restore



ReStore
Indian River Habitat for Humanity

772-257-0222
OPEN 10AM - 6PM • MON. - SAT.
4580 N. US Hwy 1, Vero Beach



Larry Jones

Since 1984, President Jimmy Carter has been a faithful friend and advocate of Habitat's mission, inspiring us all to give and serve, whatever season of life we are in.

If you ask Larry Jones, Carter's 38-year legacy profoundly impacted him, ultimately leading him to pick up a hammer in support of affordable homeownership.

Larry began his journey with Indian River Habitat in 2016. His 22-year career in social services culminated in his role as a welfare fraud investigator in New Jersey. After retiring, Larry and his wife packed up their belongings and relocated to Delaware – building both a new life and a new home. As fate would have it, Larry noticed a ReStore truck driving throughout his neighborhood and connected with the Central Delaware Habitat affiliate.

Habitat and Larry's lifelong career were the perfect marriage of his favorite pastimes. Whether serving as a guidepost for former clients or painting a Habitat home, Larry runs toward experiences where he utilizes his own two hands to make a difference.

His desire to "get his hands dirty" was cultivated at a young age. At just 12 years old, Larry helped his father build their family home. A few years later, when a neighborhood family lost their home to devastation, Larry once again sprang into action and helped to rebuild. Today, Larry still has that same drive to help families achieve housing stability in his new home in Indian River county. "We're filling a need for the

community that has often been overlooked," Larry said. Six years and 2,000 volunteer hours later, Larry continues to show up at Habitat build sites each Wednesday and Friday to give a hand to those who need it most.

Since Indian River Habitat opened its doors in 1991, over 1,100 families have been served through new home construction and critical home repairs. Together, with volunteers like Larry, we are able to amplify our production because of their dedication and commitment to Indian River Habitat's mission. "I love it. I truly get up for it each day," Larry concluded.

“ONE OF THE MOST BASIC
HUMAN RIGHTS IS HOUSING –
THE RIGHT NOT ONLY TO HAVE
A PLACE TO LIVE BUT TO HAVE
IT BE YOUR OWN.”

- Former President Jimmy Carter



Crystal & Elis

“THE HOME WHOSE CONSTRUCTION THE COPELANDS SPONSORED HAS NOW BECOME CRYSTAL AND HER SON ELIS’ FOREVER HOME.”

Whether you come to Habitat as a volunteer, donor, or homebuyer, eventually you will probably conclude that what makes Habitat unique isn’t so much that we build homes, but more so the way in which we bring people together to build.

Three years ago, Crystal made a bold decision to start over. Courageously, she packed up her things, left Miami, and headed north. When she reached Vero Beach, she made another decision – Vero Beach would become her new home.

Unbeknownst to Crystal at that time, the Rev. Dr. Anna V. Copeland, Indian River Habitat board member, and her husband Dr. Ellis Copeland had decided that they were going build a home for someone else, through Habitat’s program.

Building this home was a matter of faith and obedience, to give God glory by generously give and share with others the resources that God had entrusted to them.

For Crystal, working to provide for her then 2-year old son, Elis, yet spending more than 30 percent of her income on housing costs alone; and having to move frequently in order to manage rising rent costs was difficult. She wanted Elis to have a home, and began looking for a sustainable solution.

Once Crystal learned about Habitat’s homeownership opportunity, Crystal completed and submitted a homebuyer application, and was soon approved.

In the end, the home sponsored by the Copelands become Crystal and her son Elis’ forever home.

Halfway through delivering a prayer of blessing over the new home, during the home’s dedication ceremony, Dr. Anna switched from English and started to pray in Spanish! For Crystal, whose family originally comes from the Dominican Republic, hearing prayer in Spanish on this special occasion was particularly meaningful. Not a dry eye could be found among those who were gathered there, as they witnessed the ‘hand of God’ working in Crystal and Dr. Anna’s lives.

Crystal and Dr. Anna have cemented a unique bond. As they continue to cultivate a new friendship, Crystal is eager to help Dr. Anna with her conversational Spanish; Dr. Anna is also excited because this a great support in her mission and ministry efforts in Mexico.

Not only have Crystal and Anna found a special bond, so too have ‘big’ Ellis and ‘little’ Elis; whenever they see one another, the affection between them cannot be denied.

Like many other Habitat stories, perhaps the most important thing that this story highlights is this: yes, Habitat builds and repairs homes; **but perhaps the most important thing we do is bring people TOGETHER.**

Watch the unfolding of this story by scanning the QR code included in this annual report.



SCAN QR CODE TO WATCH CRYSTAL & ELIS’ STORY



Bob & Jan Garrison

Do you know where you'll be next Tuesday? For Indian River Habitat donor and volunteer, Bob Garrison, he takes pride in his Tuesday mornings.

Fourteen years ago, Bob and his wife, Jan, were looking to purchase seasonal property in an area that combined the charm of a small town, with the laid-back energy associated with coastal living. The Garrisons struck gold when they discovered a small town on the Treasure Coast, ultimately making Vero Beach their home away from home. The couple purchased in Grand Harbor – a community with close ties to Indian River Habitat.

In 2011, Bob decided to retire from 32 years of working for German multi-national companies, freeing up his schedule and opening himself up to new opportunities and experiences. "You can only play so much golf," Bob laughed.

Habitat's model of offering a 'hand up vs. a handout' particularly resonated with the Garrisons. Not only did they have a soft spot for construction, but they also had a soft spot for people. Back home in New Jersey, the Garrisons noticed that the once-populated Island they called home was slowly changing. Tradespeople could no longer afford to live and work on the Island, forcing them to relocate and thus changing the dynamic of their hometown.

"In many areas like Vero Beach, we have these desirable communities to live in and yet, we don't take care of the housing for the very people who make that life possible," Jan said.



Jan, a retired New Jersey school teacher, fondly recalled a memory from their earliest days with Habitat. On Home Dedication Day, a little girl grabbed Mrs. Garrison's hand and proudly ushered her around her family's new home. The little girl walked into what would be her bedroom and looked around with awe and admiration. She pointed to the closet. She said that in the small apartment she had lived in, it was the only place she could have privacy and quiet to read and think. Now she would have an entire room!

The generational impact that housing has on the youth is a fire that ignites the couple, and the reason they continue to support Habitat both financially, and through volunteering.

"To be a part of something that is doing such a good job with working in the community – it's an easy no-brainer. Why wouldn't we want to work with Habitat?" Bob said. "We can actually see where our money is going."

“WE ARE VERY CONFIDENT
IN THE DOLLARS WE GIVE
TO HABITAT. WE SEE THE
RESULTS.”

- Jan Garrison

“THE ORGANIZATION
WE'RE GIVING TO IS WELL
MANAGED, WELL FOCUSED,
AND IT'S NICE TO SEE A
PATTERN OF SUCCESS.
INDIAN RIVER HABITAT HAS
ALWAYS HAD THAT SINCE
OUR INVOLVEMENT.”

- Bob Garrison



John Hart

Over past year, Indian River Habitat saw an increase in the number of Indian River County families in need of roof replacement. Given changes in the homeowner insurance industry, more and more homeowners are finding themselves in urgent need of roof replacement. Pictured here is John Hart, US Navy Veteran, who received a roof replacement for his home through Indian River Habitat's Home Repair Program. While Habitat's home repair program is open to anyone who meets eligibility requirements, we strongly encourage veterans to apply.

Launched over 10 years ago, Indian River Habitat's Home Repair Program offers affordable critical or minor home repair for low-to-moderate income homeowners in Indian River County.





Established in 2009, Indian River Habitat’s Scholarship Program for Habitat homeowners and their children provides financial assistance for college, post-secondary workforce education, as well as assistance with fees associated with after school and/or summer care. We’re grateful for the donors and volunteers who believe in the necessity of this program’s objectives. For many, the support provided through this program has helped families realize the dream of a post-secondary education, with graduates oftentimes becoming the first generation to graduate from college. For working families with younger children, the cost of childcare can be restrictive. Working in partnership with agencies that administer after school or summer care programs, Indian River Habitat supports its families by providing stipends that help ease this cost burden.



AFTER SCHOOL
CARE ASSISTANCE

29 620

INDIVIDUALS
SERVED
THIS YEAR LIFETIME
NUMBER
SERVED



SUMMER
CARE ASSISTANCE

42 697

INDIVIDUALS
SERVED
THIS YEAR LIFETIME
NUMBER
SERVED



DEPENDENT
SCHOLARSHIPS

5 151

INDIVIDUALS
SERVED
THIS YEAR LIFETIME
NUMBER
SERVED



HOMEOWNERS
SCHOLARSHIPS

7 108

INDIVIDUALS
SERVED
THIS YEAR LIFETIME
NUMBER
SERVED



COLLEGE PREP
CLUB ASSISTANCE

PROGRAM
ENDED
DECEMBER
2016 100

LIFETIME
NUMBER
SERVED

INDIAN RIVER HABITAT FOR HUMANITY

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Together
we build.

2022 ANNUAL REPORT