

# 2020

Building Hope



# MISSION VISION





Habitat is **Strength**  
Habitat is **Unity**  
Habitat is **Community**  
Habitat is **Hope**

# Our name says it all

**hab-i-tat**

**/ˈhabəˌtat/**

1. *One's natural home or environment.*

Instinctively, the walls, doors, windows and roof of a house come to mind. And yet, as we all know, one's home is so much more than just a house. It is more than the usual place you return to, more than the place where you rest your head. Rather, it is a sanctuary; a place of safety and security; an environment in which everyone contributes, enabling the whole to grow and to thrive.

At Indian River Habitat, we put up walls, install doors and windows, set trusses, pave driveways, and complete landscaping projects. We love doing these things, but what we love doing even more, and are most proud of – stabilizing families, reinforcing neighborhoods, building relationships and instilling a true sense of community.

It's the family in need, armed with the willingness to partner and readiness to build. It's the donors, churches, businesses and foundations that contribute funds, materials, and supplies. Volunteers from various backgrounds and walks of life picking up the same hammer or paint brushes, working united toward a shared goal. It's hundreds of families that donate to and shop at the ReStore – knowing that it builds 1 in 3 Habitat homes. Each person, action, and dollar, contributing to the whole.

Yes, we build homes, but the thing that we build best is not always what you see.

Welcome to our Habitat.

## Board Members



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# 2020

## Letter from the board

As you look through the pages of this annual report, our hope is to give you a visual of the impact that Indian River Habitat has made and continues to make in the lives of hundreds of families in our community. The smiles that you will see in the photographs contained here speak more than we could ever express in words.

There is no greater gift than to help someone restore their hope that someday they will achieve the American Dream of homeownership. Every time we attend the Dedication of a HOME, we witness the transformation taking place in a family's life. Celebrating with our families reminds us that every minute spent helping is one of the most rewarding and worthwhile things that we can do with our time.

Without our donors and volunteers, none of what we do would be remotely possible. You've added your hands, your voices and your hearts to our mission and vision. We thank you from the bottom of our hearts for all you do to help restore hope and dreams for existing Habitat homeowners and those yet to come.

We know that Indian River Habitat cannot solve all the housing challenges in our community; but the increasing need sparks in us a desire to do more. We hope you will join us through your gifts, your volunteer efforts, and prayers as we collectively work to make a lasting impact.



# Habitat is Strength

A Habitat home is a strong foundation for a family – an opportunity on which they can build a better life. As independent studies show, homeownership builds asset security for lower income families, raises the educational attainment of children, improves neighborhoods and helps drive the economy.

For Habitat family partners, the journey to homeownership is one shared with those who come alongside to help. In the end, we all benefit because when we build together, when we do good, we all become stronger.

## What it Takes to Become a Habitat Homeowner



**Address Financial History**  
You will be current on all debt, apart from medical.



**Perform the Required Monthly "Sweat Equity"**  
In lieu of a down payment as a homebuyer you will work 300 hours on building a house or 500 for a couple.



**Meet a Monthly Savings Requirement**  
You will need to save \$2,000 to fund an escrow account before closing.



**A Willingness to Partner**  
Understand that the Habitat homeownership opportunity is not a gift, but something that will be earned. Demonstrating a willingness to do all that is required to make the dream a reality.



**Have a Demonstrated Need**  
Need is shown by situations that include inadequate housing, overcrowding, and affordability.



### Commit to Learning

Successfully complete 12 mandatory financial literacy and homeowner education classes ranging from home maintenance to budgeting and predatory lending.



### Make Monthly Payment

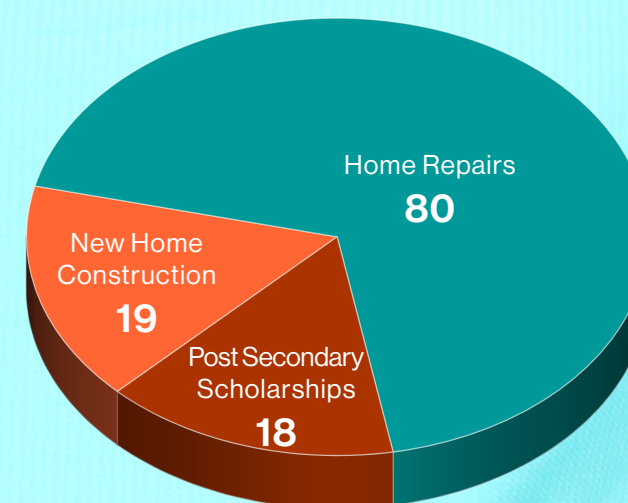
Prioritize paying and making payments on a zero-interest loan, insurance and property taxes.



# 2020

Over 100 Families Served!

## Indian River County Families Served



July 1, 2018 to June 30, 2019



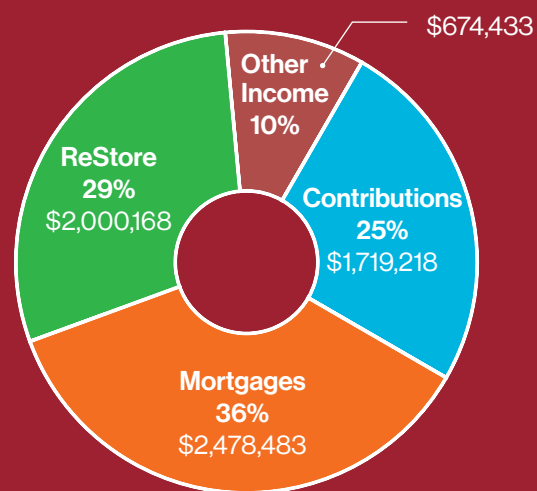
# Habitat is Unity

Bringing people together is the heartbeat of our mission at Indian River Habitat. We are excited to work hand-in-hand with homeowners whose futures we're helping build. This fuel ignites us and keeps us building one home after another. Senior citizens raise roofs alongside college students. Teens lay sod with new friends. People of differing faiths pick up the same hammer to help build for a neighbor yet to be known. This is unity. This is our community.

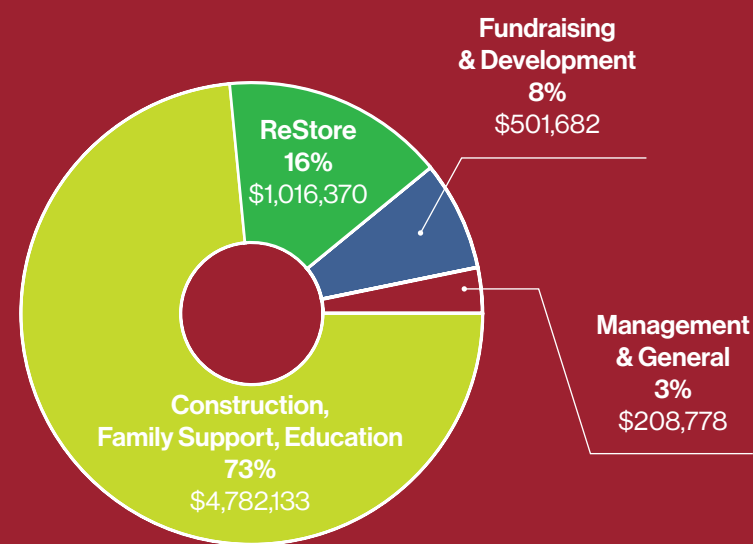
“Habitat for Humanity brings people together to build homes, communities and hope.”



## » Financials, Fiscal Year 2019



Total Revenue \$6,872,302



Total Expenses \$6,508,963

### Revenue

Contributions	\$ 1,719,218
Mortgages	\$ 2,478,483
ReStore	\$ 2,000,168
Other Income	\$ 674,433
<b>Total</b>	<b>\$ 6,872,302</b>

### Expenses

Construction, Family Support, Education	\$ 4,782,133
ReStore	\$ 1,016,370
Fundraising & Development	\$ 501,682
Management & General	\$ 208,778
<b>Total</b>	<b>\$ 6,508,963</b>

Increase (decrease in net assets)	\$ 363,339
Net assets, beginning of year	\$ 11,625,539
Net assets, end of year	\$ 11,988,878





# Habitat is Community

“ It all starts with ‘hello.’ What begins as a simple conversation forms what becomes an even stronger foundation. ”

- Habitat Homeowner



“For the whole law is summed up in a single commandment, ‘you shall love your neighbor as yourself.’ ”

Galatians 5:14

# 2020

## Volunteers are the Backbone of Our Organization

Without volunteers, building Habitat homes would be more costly and revenue generated at the ReStore would be reduced by the need for increased staffing. This past year alone, more than 1,000 volunteers gave 45,000 hours of service to Indian River Habitat.

Whether on the construction site or serving at the ReStore, Habitat volunteers work hand in hand with the homebuyers whose futures they are helping build. Our volunteers become involved in order to give of themselves but often find that they, too, gain more than they could have imagined.

Join us. We need you.





# Habitat is Hope

## » Roseline's American Dream



Four years ago, Roseline moved from Haiti to the United States.

Driven to stabilize and strengthen her life, and more importantly, the lives of her two children: 10-year old daughter Ruth and 8-year old son, Skyson, Roseline set her eyes on achieving the "American Dream."

Spending more than 40% of her income on rent alone, the young, single mother is eager to secure a safe and affordable place where her children can continue to learn and grow. As she considers the neighborhood in which they currently live, Roseline is eager to protect her children from wrong influences and is particularly sensitive about ensuring that her children have good role models around them.

Thanks to the work and mission of Indian River Habitat, Roseline's "American Dream" will soon be a reality.

Working through her "sweat equity" hours, maintaining her monthly savings goals and attending the required financial literacy and homeownership classes, working 40 to 50 hours a week while also juggling the responsibility of parenting alone is challenging. But for Roseline, the reward will be much greater: a home she can call her own.

"One day," Roseline says, as she thinks about the future, "I'm going to go back to school." Her goal: to become a nurse.

When she's ready, Indian River Habitat will be right there to help her complete that journey as well, through Habitat's Scholarship Program for Habitat homeowners and their dependents.

“ Oftentimes, recognizing the humanity in another becomes the driving force in putting empathy into action. At Habitat, we put this empathy to work, helping actualize hope and playing a part in making big dreams come true. For Roseline, a native of Haiti, the hope was reaching her American dream. ”

## ReStore

Donations received and sold at the ReStore generate revenue that works to build one out of every three Habitat homes in Indian River County.

SHOP. DONATE. VOLUNTEER.





# Habitat Programs

## » New Construction

The causes of housing insecurity can be complex, sometimes defined by the unique circumstances that different families face. Increasingly though, in almost every county in the United States, research and study after study are showing us that the issue of affordable housing has become critical.

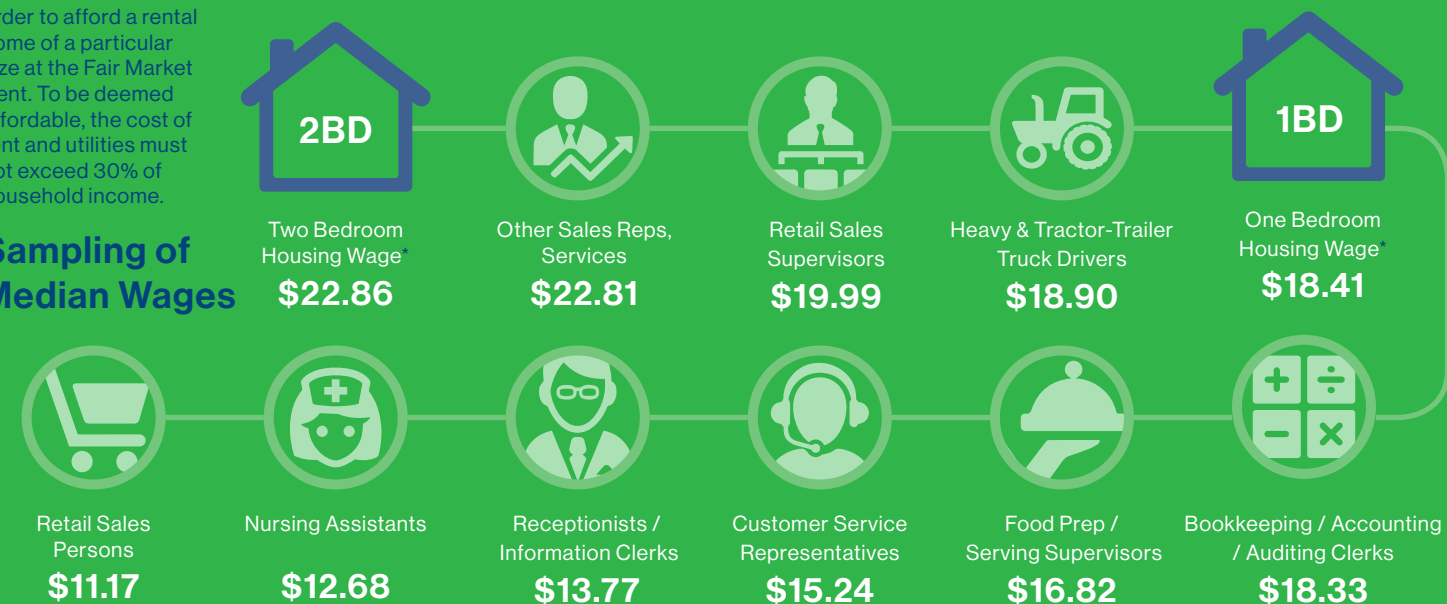
In Indian River County, an individual needs to earn an hourly wage of \$18.48 in order to afford a modest 2-bedroom apartment rental. If you're earning minimum wage, you would need to work 2.7 full time jobs in order to meet the fair market rent in our community.



### Housing Wage\*

The hourly wage a renter needs to earn in order to afford a rental home of a particular size at the Fair Market Rent. To be deemed affordable, the cost of rent and utilities must not exceed 30% of household income.

### Sampling of Median Wages



Data for charts comes from the National Low Income Housing Coalition

# 2020

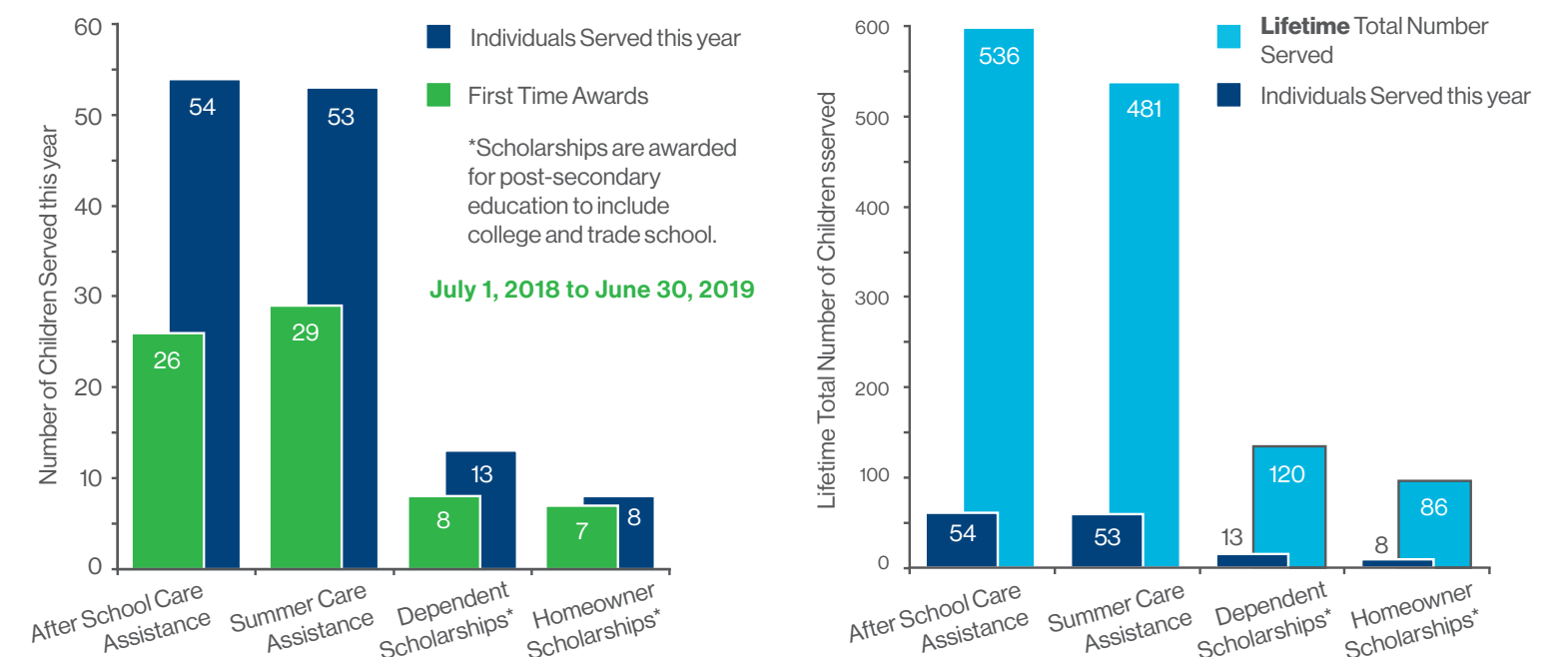
## » Scholarship Program

Becoming a Habitat homeowner gives a sense of achievement and empowers Habitat families to attain goals they may have, otherwise, thought impossible. They realize the potential and the possibilities that lie within their own strength and are eager to achieve and contribute even more, to include educational pursuits that might be out of reach due to financial constraints.

Habitat's Scholarship Program, available only to Habitat homeowners and their dependents, removes these financial barriers and allows Habitat families to reach for education beyond a high school or GED certificate. Specifically, scholarships provide resources to meet the costs of college or workforce development programs.

Established in 2008, 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.

### Scholarships Awarded To Habitat Families





# Habitat Programs

## » Neighborhood Revitalization

Launched 10 years ago, Habitat's Neighborhood Revitalization offers affordable home repairs and home preservation for low-income homeowners in Indian River County.

### ELIGIBILITY REQUIREMENTS:

- Demonstrated need for repairs
- Indian River County resident
- Meet income guidelines
- Home must be owner-occupied
- Willingness to partner

### GETTING THE WORK DONE:

The Program's Administrator and Construction Supervisor work with volunteers, the homeowner family and contractors, as needed, to complete minor and critical repairs.

### IMPACT:

- Helps elderly to age gracefully in place
- Prevents displacement of low-income families
- Enhances community beautification
- Storm shutters and roof replacement lower homeowners' insurance



## Our Vision

**“A world where everyone has a decent place to live.”**

## Our Mission

**“Seeking to put God’s love into action, Indian River Habitat for Humanity brings people together to build homes, communities and hope.”**

Whether an elderly homeowner living on a fixed income or earning an income that falls within 30 to 80% of the area median income, the cost of needed home repairs can be a great cost burden for working families and sometimes results in families, seniors, and veterans having no place of their own to call home.

Hurricane Irma had left Veteran Hart's home with half a roof. Living on a fixed income, monetary resources to repair the roof were limited. To cope, he resorted to using tarps to cover the gaps left from his missing roof, and laid kitchen pots around the house to collect water. With storm after storm, and untrustworthy roofers, he despaired, fearing the worst.

While at a hurricane shelter, he ran into a veteran whose home repairs had been completed through Indian River Habitat's Neighborhood Revitalization program. As Hart tells it, he discovered Indian River Habitat for Humanity just in time.

**“ I wish I had the strength to get up on the roof with them. ”**



# Donors

2020

## » Cornerstone

Individuals whose lifetime giving exceeds \$25,000. Listed in **bold** are those whose lifetime giving exceeds \$100,000. All names included here are inscribed on the Cornerstone Donor Wall displayed in the lobby of Burnham Center.

**Anonymous (4)**

Anonymous (9)  
Acts 20:35 Fund  
Calvin R. and Millicent Allen  
Jack R. and Rose-Marie Anderson  
Calvin H. Babcock

**In Memory of Charles I. Babcock**

Evelyn Babcock  
Ben and Susan Bailey

**Elliot A. and Janet Baines**

David and Barbara Baldwin

**Bill and Mary Ann Becker**

Shirley A. Becker  
Gene and Susan Billero

**William and Marcia Blackburn**

Andrew and Sandra Bowler  
John R. and Susan Brehmer  
Kristine Bridges  
Brad and Buffy Briggs  
Joe and Nancy Briggs

**Francois and Sheila Brutsch**

Vaughn and Nancy Bryson

**Bucks Creek Foundation**

Brad and Mary Burnham

**Bradford and Joan Burnham**

Anthony and Joyce Caldarone

**Estate of Charles G. Cary**

**In Memory of Mr. and Mrs.**

**Charles G. Cary**  
**Charles and Julie Cawley**  
**Jim and Alice Clark**  
**Gene and Jean Cravens**  
Jack and Mary Ellen Curley  
George and Joan Darooge

**Edward and Sherry Ann Dayton**

Fredy E. and Olivia Gardner Delacruz  
Joseph P. and April H. Denny  
J. Bennett and Tauna Donaldson, Jr.  
Rene and Alice Donars

**Bob and Wheatie Gibb**

**Bill and Cis Glavin**

**Mel and Nancy Goodes**

**The Rev. Brendan and Adelaide C. Griswold**

**Louis and Joanne Hagopian**

Bruce L. and Sandra Hammonds  
John and Margaret S. Hardy  
Lee and Tarie Harris  
Carol W. Hawk  
Todd and Theresa Heckman  
Orel and Mildred Hershiser  
George and Marlene Higgs  
John S. and Patsy G. Howard  
Frank and Carol Huber  
The Hultquist Foundation  
Barbara Hurley - In Memory of Richard and Lillian Becker

In Memory of William C. Hurtt, Jr.

Glenn and Mallie Ireland  
Maurice and Linda Jennings

Estate of Mary Lou Johnston  
Senator Francis X. and Janet D. Kelly  
John L. and Anne Kelsey

**In Memory of Frances L. Kendall**

Bill and France Kenyon  
Knight Vision Foundation  
Estate of Arleen M. Krajicek  
John T. and Polly La Duc  
John and Nancy Larsen  
Richard M. Linburg  
Samuel N. and Dena Lombardo

**Ethel Kennedy Marran**

Jim and Bette Maxwell

**Estate of William H. McClure**

Dave and Arleen McGlade  
Manley H. Mitton  
Marian L. Moore Living Trust  
Charles and Susan Moritz  
Robert S. Morrison  
Dr. Suzanne P. Murphy  
John and Judi O'Steen  
John and Madeleine O'Sullivan  
Kenneth E. Padgett  
David and Carol Pearson

Dean and Connie Pypers  
J. Eric and Doris M. Plym  
Barry and Marsha Reardon  
Herb and Marguerite Repass  
Richardson Foundation --  
Dan and Marge Richardson

**Bob and Gerri Ripp**

Gray and Mary Rogers  
Jack and Sally Rogers

**Elizabeth M. Ross**

**Estate of Arline J. Rydout**

Richard E. and Pauline J. Sameth

**Bob and Audrey Samuels**

**John and Kathi Schumann**

**Mike and Mary Schwartz**

David and Christine Smith  
Matthew J. and Anne B. Smith  
Pomeroy and Betty Smith  
Anita Stafford  
J. Spencer and Patricia Standish  
Bill and Carolyn Stutt  
Walter and Julianne Sullivan  
J. Atwood and Lisa Taylor, III  
Nancy B. Taylor  
Frank and Judith Tolsdorf  
Jim and Jane Truettner  
Estate of Ronnie Lee Vansweringen

**Camp Younts Foundation-**

**The Harry W. Walker Family  
Patrick and Carol Welsh**

Kathleen H. Westby  
Richard A. and Virginia Winkler



## » Businesses/Foundations/Churches

**BUSINESS**

ABC Printing  
ABCO Garage Door Company  
Adams Ranch  
Ark Electric of Vero Beach  
Bent Pine Golf Club  
Billero & Billero Properties  
Byrnes & Associates,  
Captain Hiram's Restaurant & Bar  
Carp Industries  
Chico's Outlet, Vero Beach  
Como Oil & Propane  
The Crockett Group  
Cutting Edge Sign Arts  
Dale Sorensen Real Estate  
Elegance by the Sea

**FOUNDATIONS**

Bernard A. Egan Foundation  
Grand Harbor Community Outreach Program  
The Home Depot Foundation  
Indian River Community Foundation  
JP Morgan Chase Foundation  
New Balance Foundation  
Pfizer Foundation Matching Gifts Program  
Publix Super Markets Charities  
State Farm  
TD Charitable Foundation  
Wells Fargo Foundation

Elite Airways  
Florida Power & Light Company  
Freedom Roofers  
Genfoot American  
Girard Equipment  
Gym Source  
ImageNet Consulting  
Isles of Vero Beach Residents Association  
Kmetz, Elwell, Graham & Associates  
Marine Bank & Trust  
Masteller, Moler & Taylor  
MBV Engineering  
Meghan Candler Gallery  
Mills, Short & Associates

**COMMUNITY CONTRIBUTION TAX  
CREDIT PROGRAM PARTNERS**

Conrado Enterprises of Indian River County  
Dyer Auto (Chevrolet)  
Route 60 Hyundai  
National Bank of Commerce  
South Florida PGA  
Vero Beach Yacht Club

**CHURCHES**

Christ by the Sea United Methodist Church  
The Community Church of Vero Beach  
First Presbyterian Church

Minuteman Press  
Mo'Bay Grill  
The Moorings Realty Sales Company  
The Moorings Yacht & Country Club  
Orchid Island Golf & Beach Club  
Quail Valley Golf Club  
Realtors Association of Indian River County  
Summit Construction of Vero Beach  
TD Bank  
Vero Beach Flash  
Vero Beach Rotary Charities Foundation  
Vero Beach Wine & Film Festival  
Vero Marine Center  
Washburn Capital Management

**DECONSTRUCTION PARTNERS**

Barth Construction  
Builders East  
Croom Construction Company  
Dunlap Construction  
Indian River Project Management  
JC Welton Construction  
Reilly Construction  
The Hill Group  
Zorcorp Builders  
Darling Construction

We gratefully acknowledge the generosity of those who support the mission of Indian River Habitat. The donors listed here made significant gifts between July 1, 2018 to June 30, 2019.

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.





# Donors

2020

## » Builder’s Guild

We gratefully acknowledge the generosity of those who support the mission of Indian River Habitat. The following donors made significant gifts between July 1, 2018 to June 30, 2019.

### Contributions of \$25,000 or more

Anonymous (1)  
Shirley A. Becker

### Contributions of \$10,000 to \$24,999

Harry and Pat Alex  
Bill and Mary Ann Becker  
Bucks Creek Foundation  
Kendacar Foundation  
In Memory of Frances L. Kendall  
John T. and Polly La Duc  
George and Sheila Marshall  
C. Graydon Rogers  
Mike and Mary Schwartz  
Nancy B. Taylor  
Patrick and Carol Welsh

### Contributions of \$5,000 to \$9,999

Anonymous (1)  
William and Marcia Blackburn  
Jim and Dottie Currie  
Al and Carol DeRenzo  
Kevin and Martha Dunbar  
Gillis and Lynn Green  
Thomas H. Hamilton Foundation  
George and Marlene Higgs  
The Hultquist Foundation  
Edd and Jean Hyde

Senator Francis X. and Janet D. Kelly  
John L. and Anne Kelsey  
Roy and Patsy Lambert  
John and Nancy Larsen  
Samuel and Dena Lombardo  
Dr. Suzanne P. Murphy  
Bob Samuels  
Adrian and Margaret Selby  
Dwight and Kim Seward

David and Heidi Sommers  
Randy and Karen Sones  
James Stafford  
Camp Younts Foundation -  
The Harry W. Walker Family

### Contributions of \$1,000 to \$4,999

Anonymous (2)  
Janet Baines  
Michael and Wendy Baker  
Edward and Dawn Bamberg  
Bruce and Janet Barkett  
Christopher and Susan Barrow  
Jeffery and Cheryl Beam  
John and Sandra Beard  
Randy and Donna Becker  
James and Jennifer Beckwith  
Richard and Susan Bergeman  
Gene and Susan Billero  
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Andrew and Sandra Bowler  
John and Emilie Brady  
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Jean Clark  
Rosalen E. Cline  
Louann Collins  
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David and Barbara Crosby  
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Alfred and Joan DeCrane  
Dr. Fredy and Olivia Delacruz  
Christopher and Pamela Delaney  
Joseph and April Denny  
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David and Leah DeWahl  
Rene and Alice Donars

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Thomas and Michelle Flaherty  
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Bill Glavin  
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Robert and Karin Gustine  
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Errol Hibbert  
James and Ann Hill  
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Edd and Jean Hyde  
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Isabel Leib  
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Thomas and Cheryle Mackie  
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Christopher and Kerri Mazzarella  
Donald and Lynn McBeth

### Contributions of \$1,000 to \$4,999 (Continued)

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John and Joan McLaughlin  
Matthew and Olivia McManus  
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Dr. Paul V. and Denise Minotty  
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Ralph and Catherine Rosato  
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B. Robert and Constance Wood  
Allen and Judy Zern  
Betty A. Zwemer

### Contributions of \$500 to \$999

Anonymous (2)  
David and Jacqueline Adams  
James and Carrie Adams  
John and Mary Alden  
Albert and Virginia Alley  
Albert and Constance Angelus  
Michael Armstrong  
Toby and Denny Arnheim  
John and Denoe Ashby  
Leigh Barbour  
Bruce and Polly Behrens  
Robert and Cynthia Bennink  
Stephen and Robin Bessin  
Michael and Diana Bickford  
Jack and Patricia Bingleman  
Richard and Janet Binnington  
Martin and Renee Bireley  
Walther and Sally Bissell  
Dwight and Susan Blake  
Lee and Sydelle Blatt  
Aaron Bowles

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Richard and Margo Breffelh  
Walter Brewer  
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Diane Field  
Michael and Ellen Fifer  
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Stephen and Reanette Frobouck  
James and Marjorie Fulmer  
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Christopher and Cheryl Johns  
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Linda Kloss  
Dick and Anna Lanam  
Pastor Kenneth and Doris Landers  
Terrence and Barbara Leggett  
Daniel and Martha Lehman  
Linda Leidy  
Thomas and Veronica Lewick  
Wayne and Carol Lockwood  
Howard and Ann Loeffler  
Robert and Susan Logan  
Gaye M. Ludwig

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# Donors

2020

Contributions of \$500 to \$999 (Continued)

William and Susan MacDonald	Kyle and Debbie Morgan	Stephen and Christine Rooks	Raymond and Renee Tice	Christine Godsey	David Kreidler	Judy Myers	Linda Smith
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George and Patricia Michals	Bob and Nancy Puff	James and Annmarie Suglia	Stanley and Judy Ziemski	Sally Harrison	Liam Lewis	Penelope Peterson	Dorothy Thompson
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James and Joanne Mitchell	Donald and Patricia Riefler	Jeffrey and Rosanne Susi		Cyndy Hazlewood	Ann Loeffler	Arvin Pletcher	Joan Thompson
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				Judith Hippler	Barry Mansfield	Franklin Puryear	Jeanette Tines
				Joseph Hoyt	Joan Mark	Susan Ramsey	Tracey Tomlin
				Susan Huffman	Robert Mark	Ronald Ratcliff	Michael Trucano
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				Ricardo Kemp	John Morrow	Peter Serenita	Blake Williams
				Madeleine Kerns	Adriana Mosqueda	Jon Sillesky	David Williams
				Karen Kidd	Teresita Mosqueda	Lessie Simmons	Linda Williams
				Terry Kidd	Richard Moss	Douglas Skeet	Joann Wilson
				Gladys Kramer	Judy Murray	Casimir Skrzypczak	

## » Volunteers

Volunteers who gave a minimum of 40 hours in service during July 1, 2018 to June 30, 2019

John Abarquez	Richard Briggs	Russell Clark	Glenda Dicke
Neil Adams	Barbara Brittingham	Tarus Clark	William Dicke
Mike Aker	Mitchell Brock	Abigail Cohen	Paul Doyle
Bruce Allen	Linda Brouillette	Charles Colwell	Virginia Doyle
Denny Allen	William Bryant	June Conradi	Ellie Dufresne
Patricia Allen	Delois Buckner	Georgia Conway	Gisela Elliston
Virginia Alley	Gregory Buechler	Laura Copeland	Patricia Fava
Elizabeth Angelbeck	Genevieve Bulmer	Patricia Cornelius	Randall Feacher
Nathan Atwater	John Burnette	Peggy Corning	Joyce Featherston
Colleen Audette	Vickie Burnette	Ralph Corning	Frank Fehling
Thomas Bach	Carrie Butler	Anne Couzens	Pat Flynn
Tanya Baker	Elisabeth Butler	Gene Cravens	Benoit Fortin
Leslie Balcerak	Hoyt Butler	Jean Cravens	Louise Fortin
David Ballacchino	Dennis Byrne	Duane Crawford	Byron Franco-Botello
Lynne Barrett	Joanne Cala	Barbara Curley	Anne Fuller
Richard Binnington	William Cala	James Dahlgren	Alan Gale
Harold Bloomgren	Bryce Calender	Ina Davis	Patricia Gale
Paul Bodnar	Carl Calender	Domenica DeAngelis	Douglas Gamel
Diane Bonanno	Jim Carson	Terese Dehn	Robert Garrison
Margaret Briggs	Yolanda Chambliss	Albert DeRenzo	Jean Gates

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# Indian River Habitat for Humanity

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