



Indian River  
**Habitat**  
for Humanity®

*The* **GRATITUDE** *Report* **2023**





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# Together, we build strength, stability, and independence through shelter.

Hello Friends,

Gratitude is more than just a feeling of appreciation for what one has. It is a practice that is most effective when completed regularly. It is a recognition of value independent of monetary worth. At Indian River Habitat for Humanity, we have so much to be grateful for: the opportunity to do good work; incredibly generous donors, volunteers, and staff; the celebration of 2,360 homes built or renovated locally and globally since 1991; and the daily opportunity to put God's love into action.

I sincerely hope this gratitude report demonstrates our appreciation for your generous support and the great work we have accomplished together. Our work is needed now more than ever. As Florida's population has exploded, the cost of available housing has grown exponentially. With rising interest rates and rapidly increasing cost of living, the opportunity to achieve homeownership has grown further and further out of reach for so many in our community.

Even as Indian River County has become one of the most expensive housing markets in the nation, here at Habitat, we are committed to building more, serving more, and growing our mission to meet the needs of this challenging time. We are working diligently to double our annual housing production and to expand our home repair program to serve more than 500 families in 5 years. We look forward to several ambitious projects in the works:

- Our redevelopment of Gifford Gardens, the first phase of a historic \$10MM+ investment into the Gifford community;
- The launch of our new Housing Counseling Program, which will help to provide stable housing and homeownership opportunities to potentially hundreds of families each year;
- Establishment of the Indian River Habitat Endowment Fund to provide for the future of workforce housing in our community.

At Indian River Habitat for Humanity, our dedicated team is working tirelessly to address the overwhelming need that exists right now in our community. Together, staff, donors, and volunteers will continue to build more than just houses; we will build opportunities and hope. Gratefully, we celebrate the successes of the last 32 years and look forward to many more, knowing that you are walking with us.

Sincerely,



A blue ink signature of Trevor J. Loomis, written in a cursive style.

**Trevor J. Loomis**  
President & CEO

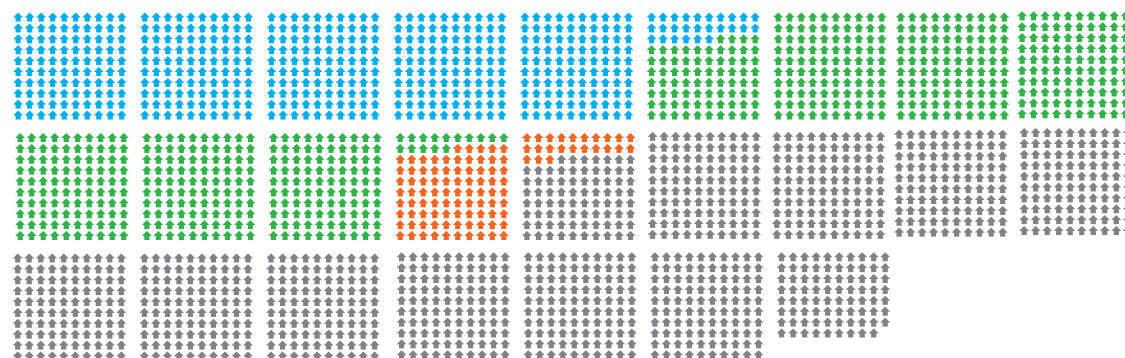
# Making an Impact

## Families Served



### Fiscal Year 2023

- 🏠 10 New Homes Built or Renovated
- 🏠 92 Homes Repaired
- 🏠 18 Veteran Homes Repaired
- 🏠 22 Families Served in Global Partner Countries
- 🏠 4 Homes Renovated for Affordable Rental Housing



### Fiscal Years 1991-2023

- 🏠 526 New Homes Built or Renovated
- 🏠 689 Homes Repaired
- 🏠 108 Veteran Homes Repaired
- 🏠 1,156 Families Served in Global Partner Countries

# Cornerstone Donors

We are grateful for your faithful support.

Listed are individuals whose lifetime giving exceeds \$25,000.

Donors **in bold** below have contributed over \$100,000 to Indian River Habitat for Humanity.

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\* Every effort to ensure accuracy was taken when compiling the donor and volunteer lists contained in this report.

If your name is listed incorrectly, please contact Stephanie Kingsbury at 772-562-9860 so that we may update your record.



# We are grateful for the financial support of over **1,300 donors** in Fiscal Year 2023.

Without this support, Indian River Habitat could not fulfill its mission to provide affordable housing solutions to residents of Indian River County. Individuals and organizations contributing \$500 or more between July 1, 2022 and June 30, 2023 are listed here.

## **CONTRIBUTIONS OF \$50,000+**

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Indian River Habitat for Humanity recognizes, with gratitude, the individuals listed here who have informed us of their intention to provide for the organization through their estate or bequests that have been realized. Legacy donors are members of the Millard Fuller Society and leave a lasting impact on our community.

James\* G. and Ellen\* C. Andrews  
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Margaret S. Young\*  
\* Deceased



## In Honor or Memory of

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

### In Honor of

Bruce and Lee Albro  
Jimmy Carter  
Bob Garrison  
Pat Gorman  
Kenneth Buxton Harper

Eve Kyomya Vendryes  
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The Moorings Yacht & Country Club  
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### In Memory of

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## Our faithful **volunteers** are integral to the fulfillment of Indian River Habitat's mission.

We are grateful for every volunteer and each hour contributed.

Between July 1, 2022 and June 30, 2023, a total of 426 volunteers contributed 33,308 hours on the build site, at the ReStore, in our office, and through committee service.

### The volunteers listed below worked forty or more hours during fiscal year 2023.

Lisa Alcock	Doug Feek	Georgianna Kiggins	Susan Ramsey
Denny Allen	Louise Fortin	Tim Kiggins	Linda Renna
Thomas Bach	Gail Garcia-Grant	Roger LaJoie	Ted Renna
Leslie Balcerak	Jan Garrison	Anna Lanam	Carlo Rietveld
David Ballacchino	Bob Garrison	Dick Lanam	Nancy Robinson
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Joseph Brown	Rick Hahn	Isabel Marron	Christine Schmitt
Dennis Byrne	Constance Harinxma	Sandy Mathewson	Phillip Schuler
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Bryce Calender	Melvin Heitmeyer	Daniel Micare	Linda Smith
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JT Cole	Connor Lee Hessler	Betsy Mitchell	Betty Talley
Christine Connolly	Bruce Humphrey	Jim Mitchell	Anthony Thomas
Ramona Conques	Robert Inhoff	Lorna Mitchell	Jeanette Tines
Richard Conques	Joan Irish	Regina Moran	Tracey Tomlin
Anna Copeland	Annette Jameson	Judy Myers	Michael Trucano
Gene Cravens	Clipper Johnson	Katie Nelson	Linda Van Name
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Linda Faust	Deena Keys	Lauren Punzalan	Nan Winslow
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## Volunteer Impact

— Since 1991 —

## Volunteers

9,500

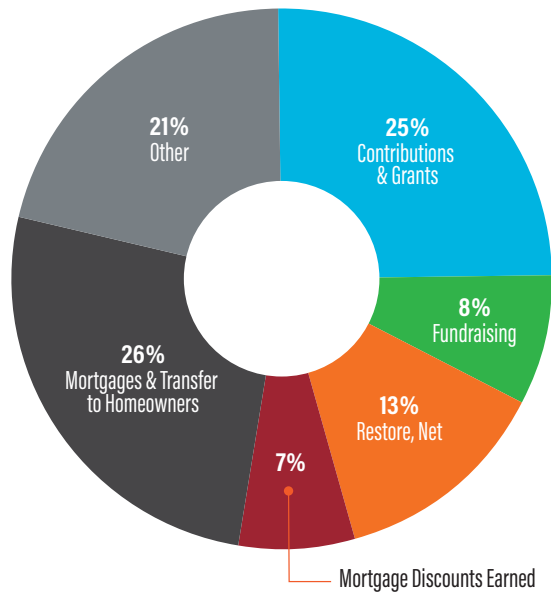
## Volunteer Hours

589,172

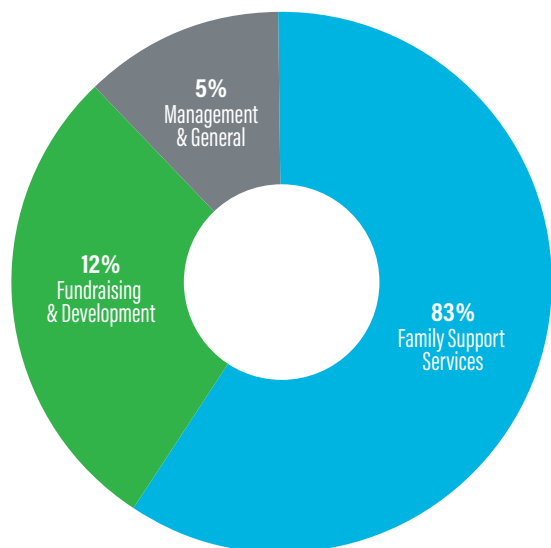
## Estimated Value of Labor

\$6,539,809

## Revenue



## Expenses



## Revenue & Expense Summary

### Public Support & Revenue

Contributions & Grants	\$	1,708,282
Fundraising		563,850
ReStore, Net		883,470
Mortgage Discounts Earned		467,647
Mortgages & Transfer to Homeowners		1,765,752
Other		1,414,872
<b>Total</b>	<b>\$</b>	<b>6,803,873</b>

### Program & Supporting Services Expenses

Family Support Services	\$	4,823,854
Fundraising & Development		691,774
Management & General		291,484
<b>Total</b>	<b>\$</b>	<b>5,807,112</b>

Net assets beginning of year	\$	15,020,300
<b>Increase in net assets</b>		<b>996,761</b>
Net assets, end of year	\$	16,017,061



# Rebuilding a Life Through Home



Habitat family partner, Shaniqua, is no stranger to a difficult journey. Whether it's navigating devastating loss or working to build stability through home, she is up for the challenge.

Shaniqua, her 3-year-old daughter, and her newborn son currently live in an apartment that far surpasses 30% of her income. Shaniqua is eager to build a home that can grow as her precious children grow.

Working as a Certified Nursing Assistant and freelance hairstylist while simultaneously coping with the loss of two older children may seem insurmountable for some. However, Shaniqua is more motivated than ever to provide stability for her family.

"My life has been trying, but I'm still here," Shaniqua begins. "I can get through anything."

Since age 18, Shaniqua has moved from rental to rental. Fourteen years later, and with assistance from Habitat, Shaniqua is ready to become a homeowner.

"I've been renting essentially my whole life. It's finally time I own something," she said.

Shaniqua's two eldest children may not physically move in with them, but their memory and spirit continue to direct her path, especially through the homebuying process.



STATISTICS FOR FISCAL YEAR 2023

## Habitat ReStore 2023 Impact Numbers

ReStore Funds  
**1 of Every 3 Homes**

**75,020**

Customers Served

**3,457**

Donation Pick-Ups

**184**

Volunteers

**15,249**

Volunteer Hours



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# ♥ VOLUNTEERS



Lorna Mitchell, Rose Virgin, Donna Persson  
Linda Van Name, Linda Renna, Ginny Alley



Linda Renna and Rose Virgin

## *The Grand Harbor Community Gives Back*

What's your favorite day of the week?

If you ask Grand Harbor residents Rose Virgin and Annette Jameson, the answer is clear – Wednesdays.

For them, each Wednesday begins and ends in laughter, with steadfast volunteer efforts happening throughout.

Rose and Annette have each volunteered in the ReStore for over a decade. However, the pair don't work alone, as they comprise a larger collective of 37 engaged volunteers. Though most crew members are seasonal residents, they have logged over 1,000 volunteer hours in the last year alone.

Since the ReStore opened its doors in 2005, Grand Harbor has had an active presence. Before ReStore Wednesdays originated,

Grand Harbor volunteers mainly worked on the job site. From there, involvement and interest continued to grow. The group broke into two segments, and in 2014, Rose began leading the ReStore team.

"I love that our involvement helps to increase store earnings," Rose began. "The mission can continue to build 1-in-3 Habitat homes."

When an item is donated to the ReStore, the profits generated from that item go directly toward the building of affordable housing.

Each Wednesday during the season, the Grand Harbor crew helps price and coordinate the sale of merchandise – including housewares, linens, clothing, art, lamps, and electronics. If the group feels their workday wasn't sufficient, they'll even come in additional days to ensure progress is made.

"We're so eager to get things sold. We do whatever is needed to get the job done," Rose said.

Rose and Annette beam with pride when they consider how volunteering has positively impacted their lives.

"Every day I go home, I feel like I've made a difference in someone's life. And I did it with my Grand Harbor friends," Annette said.

At Indian River Habitat, there are many ways to get involved. Whether you prefer swinging a hammer, making a monetary gift, or working in the ReStore, every hand makes a difference.

If you're interested in volunteering, contact Indian River Habitat for Humanity at 772-562-9860 to get started.



When deciding where to devote his time after retiring, Mike Schwartz sought out an organization that checked all his boxes – fiscally responsible, hands-on, and provides quality-of-life assistance to vulnerable populations.

For Mike, Habitat for Humanity's mission is directly aligned with his interest in people.



In 2003, Mike and his wife Mary purchased their home on Orchid Island. Before moving to Florida, Mike was equally engaged in his community, owning and operating radio stations from the 1960s through the late 1990s. In addition to his professional career, he led a philanthropic one. Mike helped build the very first Habitat home in Providence, Rhode Island. This experience furthered his passion for Habitat.

Shortly after relocating to the area, Indian River Habitat's then President, Andy Bowler, contacted him about getting involved locally. Andy connected Mike with Brad Burnham, one of the founding partners of The Moorings Yacht & Country Club's community-led effort to support Habitat. Brad mentored Mike and helped him establish a Habitat partnership within Orchid Island.

"The single most important thing for someone to have is a home," Mike said.

This sentiment alone fueled his desire to get involved in a big way, inspiring his prominent presence in leadership and volunteer efforts every Thursday before passing his hammer to a younger generation of Orchid Residents.

Mike looks at his 13-year tenure and those currently serving with admiration for what's been accomplished. Since its founding, the Orchid Island community has financially sponsored and worked on 28 Habitat homes. These homes comprise Fellsmere's Grace Meadows community.

"You aren't just handing a family a key to a new home. You're handing them the key to a new life."

Though Mike has stepped down officially, the mission of Habitat has never left his heart. He is just as invested in Habitat families now as he was when volunteering. He credits the success of Orchid Island's partnership with Habitat to those who worked alongside him, those currently serving, and those who will step up when it's time.

"Fresh eyes and fresh ideas are important. It's how we continue to move the needle forward and see success."

# Grateful for our Partners

## United Way of Indian River County

From home repairs to new home construction, togetherness is central to Indian River Habitat's mission. Habitat partners with families to offer a hand-up to homeownership – walking alongside them as they work to build stability and security for generations to come. To provide these hard-working families a decent place to live, Habitat also partners with volunteers, donors, and funders, such as United Way of Indian River County (UWIRC), to build homes and hope.

Considering the current housing affordability crisis, United Way's Board of Directors voted to make a \$100,000 investment in Indian River Habitat's Neighborhood Revitalization program. This grant supports the completion of critical and emergency home repairs for local homeowners living on a fixed or limited income.

Critical home repairs can range from roof and AC replacements to accessibility modifications such as wheelchair ramps and grab bar installation.

"This investment by UWIRC will allow us to provide critical and emergency home repairs to people that are very low income and would not be able to afford to stay in their homes without the help this program provides," Trevor Loomis, Indian River Habitat's President and CEO said.

Ensuring families have a place to call home, and can grow, thrive, and age gracefully in them is equally critical to Habitat's mission. Thanks to the support received from UWIRC, Habitat is able to help families remain in the place they call home.

In addition to offering a "hand up" to Habitat, staff from United Way got their hands dirty.

In honor of International Women's Month this past March, Indian River Habitat launched its Women Build campaign – highlighting and empowering women through affordable homeownership. UWIRC built a team, picked up a toolbelt, and got to work hammering alongside Habitat homebuyers, volunteers, and fellow supporters.

Housing security, whether achieved through new home construction or home repairs, is a major point of emphasis for both organizations. Together, they are working to combat a national epidemic one partnership at a time.



**Pictured Above:** Juliette Mignone, Brianna Cerulli, Jessica Churchill, Caryn Toole, Deana Shatley  
Jessica Schmitt, Syndey Mihailoff, Bethany Burt, Meredith Egan, Brighton Vance





## Sarah's Story

# Building Every Day

Since entering Habitat's homeownership program, Sarah has been eager to build more than just a house. The personal growth, independence, and confidence she's established in the last year alone speaks to her determination to build a more secure life.

Sarah left Nevada and returned to her hometown in Florida, hoping to escape an abusive relationship and start anew. That drive to succeed is fueled even further by her desire to provide a more stable environment for her daughters, Chanel (8), Sariah (7), and Ciara (6).

"I never saw myself being independent. So, this house? It's not just a house," Sarah said.

Sarah has taken advantage of the tools she's acquired on her journey to homeownership and will no longer allow anyone or anything to silence her voice or stand in the way of her hopes and dreams.

One of the things Sarah looks forward to most is family dinners around a table. Eating a meal with your family, at the same table, is a regular occurrence for most families. For Sarah's family, this luxury is unavailable in their current rental. In addition to peace of mind, she'll soon have

a defined dining space and bedrooms that will allow her daughters to continue to grow and thrive in their individuality.

Building neighborhood relationships is an unexpected byproduct of the Indian River Habitat homebuyer program. Sarah recalls seeing a fellow homebuyer and saying, "Hey! I've caulked your house!" While our family partners work on the houses of others, a bond forms that continues to grow and creates a neighborhood where residents truly care about one another.

Before taking control of her life, Sarah was not allowed to have her own money or determine how to spend it. Today, she has grown a healthy savings account, completed well over 60% of her 'sweat equity' hours, and is doing everything to set the best example for her children. With the help of other Habitat homebuyers, volunteers, and generous donors, Sarah is not alone on her journey.

"I had nothing before. Now, I'm building everything for me and my daughters. I am so grateful for the opportunity to own a home and for the confidence this entire process has instilled in me."



# Scholarships AWARDED

Through Fiscal Years  
2009-2023

## After School Care Assistance

34

2023

654

Since 2009

## Summer Care Assistance

42

2023

739

Since 2009

## Dependent Scholarships

10

2023

161

Since 2009

## Homeowner Scholarships

3

2023

111

Since 2009

89

Total 2023

1,665

Total Since 2009



## Samyola's Story

# The Scholarship Program

Samyola and her mother moved into their Habitat home when she was 12 years old. Even in adolescence, she knew that her journey would include helping people. What Samyola didn't realize was that the foundation her mother created through Habitat homeownership would guide her steps later in life.

Samyola and her two infant children lived in a one-bedroom, third-floor apartment. She recalls her son taking his first steps on the many flights of stairs. This scenario was not what she envisioned for her children. A safe yard for play and a stable environment to call home drove Samyola to think of Habitat. Since she grew up in a Habitat home, she was familiar with the process and ultimately decided that this was the first step to achieving the stability she grew up having.

In 2014 Samyola became a Habitat homeowner.

"It was a domino effect. All my dreams started coming true once I purchased my Habitat home."

After becoming an Indian River Habitat homeowner, Samyola qualified for tuition assistance through Habitat's Scholarship program. In November 2017, she completed the Licensed Practical Nursing program and passed her board certification that next February.

Samyola's yearning to be more active in her community came to a head during the Covid-19 outbreak in 2020. She again decided to utilize Habitat's Scholarship program to continue her education and become a Registered Nurse.

"I never even graduated high school. I got my GED when I turned 18," Samyola began. "This is my purpose. I wanted a career I could be proud of. I want my kids to be proud of me."

Samyola is set to graduate in the Spring of 2024 and looks forward to becoming the version of herself she dreamed of being.

"I wrote down in elementary school that I wanted to be a nurse, and soon, I will be. Thanks to Habitat's Scholarship Program," Samyola said.

# COMMUNITY PARTNERS



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