

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



SCAN QR CODE TO VIEW
THE FEATURE STORY

FAMILIES SERVED SINCE 1991



FISCAL YEAR 2022

1991 - 2022

12

NEW HOMES BUILT
OR RENOVATED



60

HOMES REPAIRED

12

VETERAN HOMES
REPAIRED

35

OVERSEAS
HOMES BUILT

TOTAL:

84

GRAND TOTAL:

119

516

NEW HOMES BUILT
OR RENOVATED



597

HOMES REPAIRED

90

VETERAN HOMES
REPAIRED

1,134

OVERSEAS
HOMES BUILT

TOTAL:

1,203

GRAND TOTAL:

2,337



CORNERSTONE DONORS

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)

Acts 20:35 Fund

Calvin R. and Millicent Allen

Jack R. and Rose-Marie Anderson

Calvin H. Babcock

In memory of Mr. Charles I. Babcock, Jr.

Ben and Susan Bailey

Elliot and Janet Baines

David and Barbara Baldwin

Mr. and Mrs. R. William Becker

Mrs. Herman F. Becker

Gene and Susan Billero

William and Marcia Blackburn

Andrew and Sandra Bowler

John R. and Susan Brehmer

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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

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In Memory of Mr. and
Mrs. Charles G. Cary**

Charles and Julie Cawley

Jim and Alice Clark

Rev. Dr. Anna V. Copeland and
Dr. Ellis Copeland

Gene and Jean Cravens

Jack and Mary Ellen Curley

George and Joan Darooce

Edward and Sherry Ann Dayton

Albert and Carol De Renzo

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In Memory of William C. Hurtt, Jr.

Glenn and Mallie Ireland

Maurice and Linda Jennings

Chris and Cheryl Johns

Estate of Mary Lou Johnston

Senator Francis X. and
Janet D. Kelly

John L. and Anne Kelsey

In Memory of Frances L. Kendall

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Knight Vision Foundation

Estate of Arleen M. Krajicek

John T. and Polly La Duc

Estate of Susan Rice Lamont

John Larsen and Nancy Fette

Richard M. Linburg

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Marian L. Moore Living Trust

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Barry and Marsha Reardon

Herb and Marguerite Repass

Dan and Marge Richardson

Richardson Foundation

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**Camp Younts Foundation - The
Harry W. Walker Family**

Patrick and Carol Welsh

Kathleen H. Westby

Dick and Ginger Winkler



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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

Dr. Ellis and Rev. Dr. Anna Copeland
The Home Depot Foundation
Patrick and Carol Welsh

CONTRIBUTIONS OF \$25,000 TO \$49,999

Mrs. Herman F. Becker
Publix Super Markets Charities, Inc.
Richard and Jamie Shulte
Wells Fargo Foundation

CONTRIBUTIONS OF \$10,000 TO \$24,999

Bill and Mary Ann Becker
Francois and Sheila Brutsch
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Donald and Nancy Taylor
TD Charitable Foundation
David Tohir
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CONTRIBUTIONS OF \$5,000 TO \$9,999

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The Bank of America Charitable Foundation, Inc.
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Gilford Walker

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Margaret McCann
Bill and Sue Wilbur
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Dick and Virginia Winkler
Bob and Connie Wood

CONTRIBUTIONS OF \$500 TO \$999

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Jean-Nicolas and Karyn Carter
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William and Jane Coleman
Norman and Lorena Cook



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Laura Culnane
John and Loretta Curley
Anne Curti
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Edmund and Susan DePalma
Fran Devitt
Peter and Hilary Dobson
Guy and Deborah Donatiello
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Stephen and Jennifer Ely
Ken and Marty Enders
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Bobbie Goodall
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Melissa Jessup
C. David and Elizabeth Johnston
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Gerard and Mary Jane Keegan
Candace Kennedy
Richard and Barbara King
Richard and Marilee Kishner
Peter and Deborah Knight
Dick and Anna Lanam
Bowe Lang
Robert and Sylvia Larsen
Thomas and Joan Lewick
Mary Lewisy
Trevor and Martha Loomis

Robert and Lorraine Lynch
Susie and Bill MacDonald
Thomas Maguire
Frederick and Mary Ellen McCarthy
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Alexander and Freddie McFerran
Tom and Kathy McGinnis
David and Tammy McLean
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William and Patricia Miller
Douglas Miller
James Miller
Rudy and Andrea Muller
Thomas Nelson
David and Miriam Nocar
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Jeffrey and Karen Pfister
Bill and Phyllis Plowden
Shannon Pohl
Thomas and Cheryl Porter
Susan Powell
William and Peg Regan
Harold Reheis
Charles Reynolds
Rachel Richard
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Tom and Jane Schellens
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Lois Schwartz
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Dorothy Sprague
Gerald and Brenda Stanley
Bonnie Stearns
Jack and Judith Stewart
Luella Stiansen
Gerald and Jacqueline Storch
Harvey and Mary Struthers

Betty Talley
Ken and Cathy Torrey
Michael and Doreen Trucano
Thomas and Beth Tucker
Jack and Julie Tweed
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Emmy and Elam Van Stolk
David Vogt

Craig and Kathleen Von Kohorn
Kyle and Ashley Waddell
Patrick and Margaret Walsh
Howard and Virginia West
Leon and Juliet Whitney
Conrad and Marianne Wiederhold
Janice Woodbury and
Laurence Herman



DECONSTRUCTION PARTNERS

Builders East

JC Welton Construction

Croom Construction Company

The Hill Group

Darling Construction

Zorcorp Builders



IN-KIND DONORS

In-Kind Donations

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

| | | | |
|---|---|---|--|
| 1420 Coffee Shop | Joseph Carter | Lynn & Gillis Green | Level Yoga |
| 10596 Salon & Boutique | Casey's Place | Troy Greenawalt | William and Eileen Liedholm |
| ABC Printing | City National Bank | Grind & Grape | John and Stephanie Lindenthal |
| Carrie Adams | Karin Civisca | Guaranteed Rate | Loggia |
| Aglow Skincare | Jane Clack | Peter and Marci Gummo | Craig Lopes |
| Pat & Harry Alex | Classic Car Wash | Hampton Inn & Suites Downtown Vero Beach | Lulich & Attorneys |
| Angi Roofing, LLC dba Total Home Roofing | Coastal Comforts | Ken Hanau | Dave Lyons |
| Anthony's Ladies Apparel | Cobalt Restaurant | Hanlons Fine Menswear | Alex MacWilliam |
| Ark Electric of Vero Beach, Inc. | Colossal Catch Charters | Carol Hawk | Alex MacWilliam Real Estate |
| Artworks by Teri | Consider the Cook | Craig and Kim Heal | Linda Maginness |
| Atlantic Shores Realty | Corey's Pharmacy | Christine Heyworth | Marine Bank & Trust Company |
| Ay Jalisco Restaurant | Countryside Citrus | The Hill Group | Market Vero Beach |
| Baci Restaurant | Croom Construction Company | Hotsy Totsy | The Marketplace Fudge and More |
| The Barefoot Cafe | Laura Culnane | John Howard | Caroline Markfield |
| The Beach Shop | Cutting Edge Sign Arts | Indian River Orchids | Sheila Marshall |
| Cheryl Beam | Danielle's Custom Embroidery | Island View Cottages | Doug Marzonie |
| Belle Cose | Susan DePalma | Chris & Cheryl Johns | Massage Envy Spa |
| Robin & Steve Bessin | Rhonda Dykal | Peter Johns | Masteller, Moler & Taylor, Inc. |
| BigShots Golf Vero Beach | Traci Edwards | Kevin and Rex Johnson | Bobby McCarthy |
| Gene and Susan Billero | Elite Airways | Katharine Rebecca Salon | McKee Botanical Garden |
| Billero & Billero Properties LLC | Elizabeth's Fine Consignment | Kemps Shoe Salon & Boutique | Peter & Jan McLachlan |
| Bobby's Restaurant | Elle 7 Twenty Salon | Elizabeth Kenney | Ricki Michals |
| Bonefish Grill | First American Title Insurance Company | Kay & Dale Keyser | Chris Middleton |
| The Boulevard Tennis Club | The Fresh Market | Kilwin's Ice Cream & Chocolates | Fran San Miguel |
| Alice Brady | The Frugal Framer | Joseph King | Mills, Short & Associates |
| Lydia & Bill Brancaccio | Marjorie & Jim Fulmer | Marilee & Richard Kishner | Mo-Bay Grill |
| Stanley & Karen Brashears | Mark Gaeto | Sara Klinefelter | The Moorings Yacht and Country Club |
| Vance and Vanessa Brinkerhoff | John Gattuso | KMK Builders, LLC | Movement Mortgage |
| Marsha Brizzie | GNC | Kenneth & Annette Krasnow | The Nail Loft |
| Builders East | Cindy Goetz | Ursula and Marc Kupferer | Katie Nelson |
| Jon and Hollie Buldo | Roberta Goodall | Kathleen & Chris LaCroix | Ocean Grill |
| Joe Burchell | David & Julie Goodrich | John Larsen | Erica Ogilvie |
| Susan & Ray Buza | Lynn Grady | The Lazy Daisy | Orchid Island Bikes & Kayaks |
| Caliber Home Loans | Grand Harbor Golf and Beach Club | The Lemon Tree | Orchid Island Golf & Beach Club |



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IN MEMORY/IN HONOR



David and Sara Osborn
Christy Osborne
Ashley Osteen
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Rhett Palmer
Paris Productions
Ann & Gary Parker
John and Dorothy Payne
The Polo Grill
Price Termite & Pest Control
Eric and Martha Propper
PRP Wine International, Inc.
RE/MAX Crown Realty
Realtors Association of
Indian River County, Inc.
Reliable Septic And Service
Steve Rennick Home Team
Rhonda's Produce
Riomar Country Club
Riomar Title
River's Edge Urgent Care
Riverside Theatre
Robin Raiff Team
Beth Rogers
Rosemary Salon
Paul Russell
RX Reverse Distributors, Inc.
Catherine Ryan
Ryder's Gourmet Market
Saint Edward's School
Mark Salsbury
Salt
Debbea Saltrese
Sandpiper Pest Control
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Ardi Schneider
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Maggie & Adrian Selby
Irmgard Sell
Diane Simmons
Kathy & Adrian Smith
Mark Smith and Erin Lexner
Heidi & David Sommers
Karen & Randy Sones
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Star Suites
Station 49
Summer Crush Vineyard & Winery
Sunshine Furniture Corp.
Debbie & Bradley Tankoos
Edward and Isabelle Tapley
Susan Taylor
John and Charlotte Terry
Anna Valencia Tillery
Tommy's Transmission
Adriana and Benjamin Trautman
Treasure Chest Fine Jewelry &
Luxury Sunglasses
Vero Beach Country Club
Vero Beach Hotel & Spa
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 Hershiser III | Leon H. Whitney |
| Mary L. Jones | |



VOLUNTEERS

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
Tom Bach
Leslie Balcerak
David Ballacchino
Glen Bloomer
Paul Bodnar
Karen Bozza
Rick Briggs
Meg Briggs
Joseph Brown
Daniel Button

Dennis Byrne
Joanne Cala
Bill Cala
Shelly Caldwell
Carl Calender
Bryce Calender
Gregory Clark
Christine Connolly
Gene Cravens
Jean Cravens
Anne Cuenod

Barbara Curley
Al De Renzo
Ray Dutcher
Peter Earley
Gisela Elliston
Ed Farrell
Patricia Fava
Louise Fortin
Edward Galvin
Bob Garrison
Beckie Gaskill

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Susan Grant
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Sally Harrison
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John Heagy
Joseph Hoyt
Bob Inhoff

Joan Irish
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Annette Jameson
Gloria Johnson
Ty Jones
Larry A. Jones
Larry Jones
Kimberly Kallo
Maureen Kane
Philip Kulakoski
Anna Lanam



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VOLUNTEERS



Dick Lanam
Timothy Lane
Cheryl Lippert
Chuck Loewendick
Phil Long
Dennis Loughran
Kevin Maloney
Norman Mett
Daniel Micare
Lorna Mitchell
James Mitchell

Regina Moran
John Morrow
Shana-Lee Mowatt
Judy Myers
Katie Nelson
Marguerite Ogilvie
Ted Palmer
Debra Piga
Arvin Pletcher
Michael Post
Don Poust

Sharon Pulsifer
Laurie Punzalan
Sue Ramsey
Marsha Reardon
Harold Reheis
Ted Renna
Carolyn Robb
Peter Rustin
Charles Samsb
Judith Samsb
Pam Schlamowitz

Suzanne Schragger
Phillip Schuler
Mark Seeberg
Andrew Shephard
Doug Skeet
Dale Smith
Lorraine Sutherland
Tony Thomas
Jan Tines
Christian Toelg
Michael Trucano

Linda Van Name
Ron Virgin
Rose Virgin
Barbara Vanderheyde
Richard Whittaker
Gene Wilkinson
Blake Williams
Joann Wilson

*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

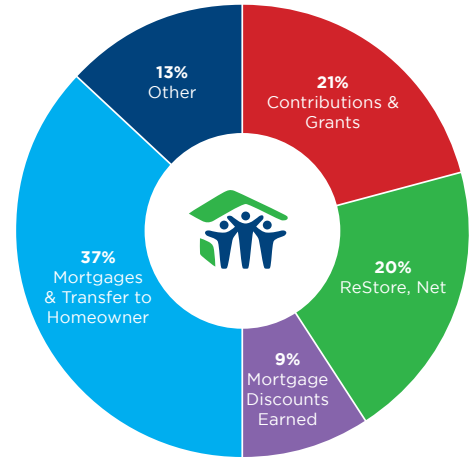
| | | |
|--|-----------|------------------|
| Construction, Family Support & Education | \$ | 4,692,738 |
| Fundraising & Development | | 491,015 |
| Management and General | | 258,956 |
| Total Expenses | \$ | 5,442,709 |

| | | |
|-------------------------------|-----------|----------------|
| 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

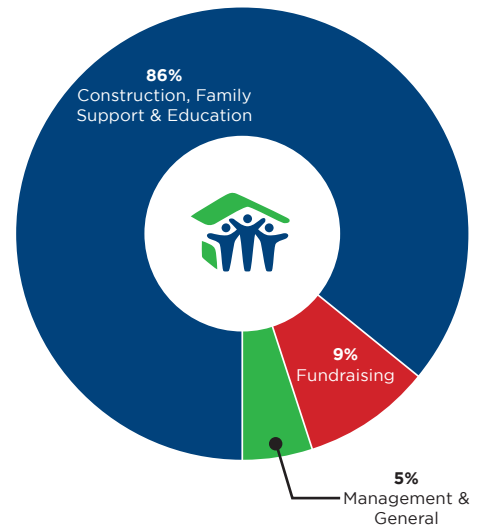
SOURCES OF REVENUE

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.



SCAN QR CODE TO VIEW
THE FEATURE STORY

VOLUNTEER PROFILE

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



FEATURE STORY



SCAN QR CODE TO WATCH
CRYSTAL & ELIS' STORY

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 to 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.



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.





SCAN QR CODE TO VIEW
THE FEATURE STORY

DONOR PROFILE 

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.





SCAN QR CODE TO VIEW
THE FEATURE STORY

AFFORDABLE HOME REPAIR





SCHOLARSHIPS AWARDED | FISCAL YEAR 2009 - 2022

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



SCAN QR CODE TO VIEW
THE FEATURE STORY

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INDIAN RIVER HABITAT FOR HUMANITY

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Together
we build.

2022 ANNUAL REPORT