



Habitat
for Humanity®
of Hillsborough County
Florida, Inc.

fiscal year 2022

HOME



FY2022 ANNUAL IMPACT REPORT

letter from our ceo

WE ALL DESERVE A PLACE TO CALL HOME.

Over the last several years Habitat for Humanity of Hillsborough County has worked to increase its capacity and to be a leading voice in affordable housing, but we aren't done yet. In order to increase our impact and help more low-income families obtain housing and to continue our work to close the wealth gap, we must be willing to *empower* our staff and volunteers, *elevate* our voices and *escalate* the number of families we can support.

Planning for the future when a global pandemic seems to be never-ending proves to be challenging. With supply-chain issues, an uncertain economic environment, political unrest and social justice issues at the forefront, we can see that affordable housing is important to the well-being of our community.

According to data from the *Shimberg Center for Housing Studies* at the University of Florida, 30 percent of all residents in Hillsborough County are cost burdened. For low-income people, those earning less than the area median income, the problem is even greater: 50 percent of renters in Hillsborough County are severely cost burdened, meaning that housing takes up more than half of their income.

In early 2020, Brookings released data indicating that the net worth of a typical White family (\$171,000) is nearly 10 times greater than the net worth of a typical Black family (\$17,150). As a result, Black parents have dramatically less wealth, assets and economic security to pass on to their children, driving economic, educational and housing disparities for the next generation as well. Not surprisingly, the gap in homeownership rates between White families (71.9%) and Black families (41.8%) is a significant contributor to the wealth gap. Homeownership continues to be the primary mechanism that American families use to build wealth.

By purchasing a home through Habitat for Humanity, families are able to shrink the wealth gap and end the cycle of poverty. This impact is why in the coming year, we are pushing to build 30 new homes and complete another 30 home preservation projects. In addition, we are considering new housing products and working to maintain the profit margins in our ReStores despite the unstable economy. Escalating impact requires focus on our priorities and that means building more homes so more families can realize the wealth building that comes with homeownership. We are striving to sustainably build 50 homes every year by the end of 2025. Habitat for Humanity of Hillsborough County is committed to our community while recognizing that it will take the courage to change when necessary.

Please join us as we build better lives and a stronger community.

In partnership,

Tina Forcier

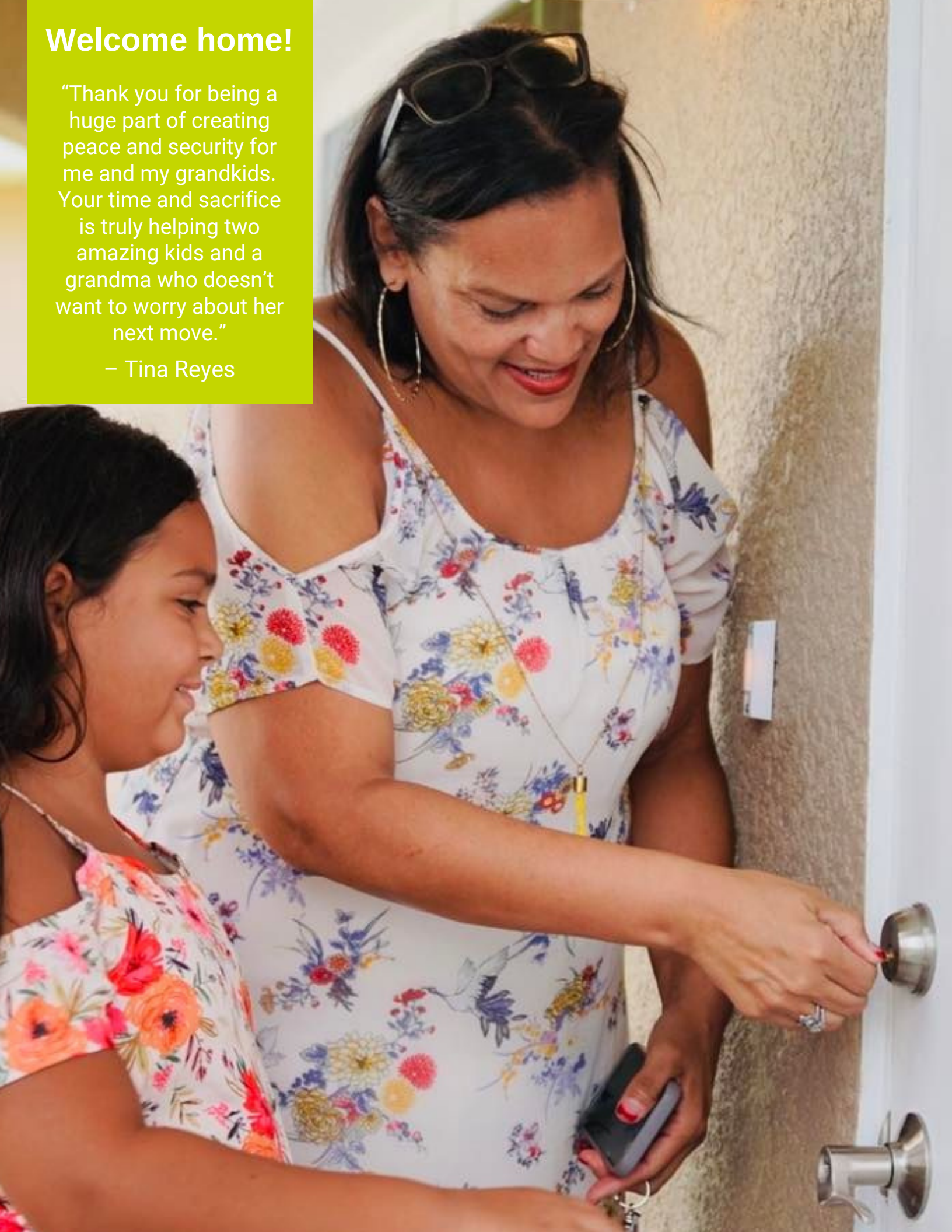
Tina Forcier
Chief Executive Officer



Welcome home!

"Thank you for being a huge part of creating peace and security for me and my grandkids. Your time and sacrifice is truly helping two amazing kids and a grandma who doesn't want to worry about her next move."

– Tina Reyes



we can change the story

OF THE AFFORDABLE HOUSING CRISIS IN OUR COMMUNITY

Habitat for Humanity of Hillsborough County (HFHHC) unites people of different socio-economic, educational, professional, and cultural backgrounds. Prior to becoming a volunteer, I thought Habitat for Humanity simply gifted homes. I had that all wrong!

I did not understand what HFHHC did until I heard the phrase “A hand up, not a handout.” This simple phrase is the reason I got involved.

An affordable home is transformative – leading to improved wellness, safety, financial stability, wealth generation, and empowerment. Habitat provides a bridge for people of all backgrounds to become homeowners with affordable mortgages. A mortgage is far from a handout.

Diversity, Equity, and Inclusion (DEI) – connects, represents, and empowers by creating a state of belonging. The Habitat mission promotes diversity, equity, and inclusion through affordable housing solutions. The value of DEI is powerful beyond measure. The work we do every day enhances our community by putting action behind the words.

As a member of the HFHHC family, I have witnessed firsthand the power of people coming together to uplift neighbors, families, and communities.

I want to thank all our volunteers and staff for their hard work, selflessness, and commitment to the mission of affordable housing. Habitat’s vision – is a world where everyone has a decent place to live. As we all know, a home is much more than a roof over one’s head. It is the catalyst of hope and future possibilities. I have no doubt we will make our shared vision a reality.



In partnership,

Damon Moore
Board Chairman

board of directors



Damon Moore
Chairman



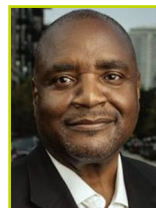
Dayna Santana
Vice Chairman



Mike DeMare
Treasurer



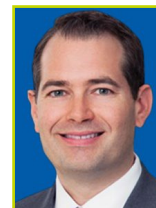
Dr. Alisa Zujovic
Secretary



Leroy Moore



Lisa Steinagel



Dane Blunt



Roland JeanCharles



Jarrod Wallach



Sandra Murman



Jake Emerson



Jeremy Swinyer



Shawn Rupp



Samantha Leanillo



Jessica Todd



“For a community to be whole and healthy, it must be based on people's love and concern for each other.”

-Millard Fuller
Habitat for Humanity Founder

hurricane ian relief efforts

Hurricane Ian devastated the Southwest Coast of Florida the past September. To support our neighbors impacted by the storm our CEO, leadership, staff and volunteers traveled to Fort Meyers to help our Habitat family in Lee & Hendry Counties clean up so they can start to rebuild from Hurricane Ian.

If you are interested in supporting the hurricane relief efforts please visit Habitat Florida's website, all the funds donated will directly help those impacted continue rebuilding.





our story so far...



Habitat for Humanity of Hillsborough County has helped more than 400 families build or improve the place they call home.



Our Mission

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.



Our Vision

A world where everyone has a decent place to live.



Our Purpose

Habitat for Humanity partners with individuals and families in our local community, and all over the world, to help build or improve a place they can call home. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage. With your support, Habitat homeowners achieve the strength, stability and independence they need to build a better life for themselves and for their families. Through our Strategic Plan, Habitat for Humanity of Hillsborough County will serve more people than ever before with decent housing, education and affordable homeownership.



17th

largest home builder
in Tampa Bay.

\$4,782,000.00

total appraised value of houses built in fiscal year 2022



2021-2022 impact snapshot

20

new home builds
completed.

32

home preservation
projects completed.

12

global village homes
built.



BUILD SECTOR IMPACT

Impacting our sector requires our supporting market approaches that increase products services and financing for affordable housing. We commit to being open to new innovations, new ideas, and new partnerships so we are able to continue to provide an affordable option for individuals and families in our community to become homeowners.

BUILD COMMUNITY IMPACT

In order to truly accomplish our vision of “A World Where Everyone Has a Decent Place to Live” we must increase our impact. In particular, Habitat for Humanity focuses on homeownership to not only ensure that habitat families have to have a decent place to live but to also narrow the wealth gap we see in our community and provide strength, stability and self-reliance for our family partners.

BUILD SOCIETAL IMPACT

Habitat Hillsborough may work in the geographic area of Hillsborough County, but we are not limiting our impact to those borders. We intend to do our part to ensure the need for affordable housing is heard both near and far...from Hillsborough County, to the State of Florida, to the halls of Congress and to the world.

ENSURE A SUSTAINABLE ORGANIZATION

For years Habitat Hillsborough has been committed to building a sustainable organization. We are operating in a time of economic change and political unrest. Therefore, we have to be adaptable. We will consistently seek ways to diversify and escalate our pools of funding to ensure our financial stability and increase our impact in the community.

building hope for the future

EMPOWER. ELEVATE. ESCALATE.

In order to increase our impact and help more low-income families obtain housing and to continue our work to close the wealth gap, we must be willing to empower our staff and volunteers, elevate our voices and escalate the number of families we can support.

Increased impact will come as a result of growth; that is why in the coming year, we are pushing to build 30 new homes and complete another 30 home preservation projects. In addition, we are considering new housing products and working to maintain the profit margins in our ReStores despite the unstable economy.

Escalating impact requires focus on our priorities. Habitat for Humanity of Hillsborough County is committed to our community while recognizing that it will take the courage to change when necessary.

MacKenzie Scott

CREATING TRANSFORMATIVE CAPACITY FOR HFHHC

We were blessed with a gift from MacKenzie Scott last year. We have been hard at work building the capacity it takes to sustainably build 50 homes every year and this gift will help us to get there.

Since receiving the \$7.5 million, we have paid off a mortgage on one of our ReStores, established an endowment and an additional investment fund, launched our credit repair program for applicants that were initially declined and need a little help to get financially ready for homeownership, brought wages to market level, hired additional development staff to support continued growth and made the commitment to support our Habitat sisters & brothers in Haiti and the Dominican Republic. Supporting Habitat outside of the US means that for every home we build in

Hillsborough County, we send the funds necessary to build one home solution in either Haiti or the Dominican Republic. So, when you are out building on one of our sites, you are contributing to building a second home in another country. Now that is impact!

We will continue working and revamping programs to ensure we are able to build safe, affordable housing for low-income families for many years to come. We believe in a world where everyone has a decent place to live and we cannot thank Ms. Scott for helping us get there.

We pray that you will all continue to support our efforts in an economy where building homes is challenging as prices go up much faster than the incomes of our partner families.

building homes & creating community

During our 2022 fiscal year Habitat for Humanity of Hillsborough County completed 20 new home builds! That means that 20 families completed the homeownership program and closed on their forever homes right here in Hillsborough County!



GREEN CONSTRUCTION

Habitat for Humanity of Hillsborough County is committed to providing affordable, sustainable homeownership opportunities.

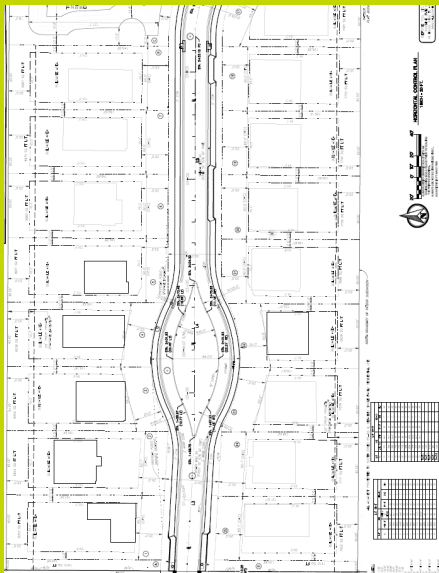
As a part of our commitment to sustainability, we focus on housing design and construction practices that provide low insurance costs through hip roof geometry, concrete block construction, a secondary roofing water barrier, and hurricane shutters, low energy costs (through hybrid water heaters, dual pane Low E windows, R-38 attic insulation and high efficiency HVAC,) and durability (ceramic tile floors, laminated roof shingles, and solid frame cabinets).

To confirm energy efficiency, all Habitat Hillsborough homes are tested by a third party energy rater and certified Energy Star certified. The energy rating and documentation confirms that each home will perform significantly better than homes built to the standard code (Habitat Hillsborough homes exceed code requirements).

Thanks to a generous donor, all 12 homes developed in the Silvio Palms community will have solar electric panels installed on the roofs. The energy generated by the panels will further reduce the projected energy costs for the homes.

"It means the world to me and my children. It will give us the security of knowing that we will always have a roof over our heads."

– Jennifer Green,
HFHHC Homeowner



THE FUTURE: CURIOSITY CREEK

We are underway with the development of Curiosity Creek which will feature 25 homesites on 7 acres in the desirable Forest Hills neighborhood of Tampa. It is just North of Chamberlin High School in East Hillsborough County. This is perhaps the largest single family affordable housing project within Tampa and we are appreciative of our funding partners . Stay tuned as this beautiful wooded property comes to life with well crafted homes for 25 well deserved families

the habitat journey

THE PATH TO HOMEOWNERSHIP WITH HFHHC

The path to homeownership is not easy, but those who persevere and are committed to the journey are rewarded with an affordable mortgage!

Decent, affordable shelter provides families with a place to gather and grow. Even more, by working with Habitat to achieve affordable homeownership, families can transform their lives.

Habitat for Humanity of Hillsborough County's goal is to build strength, stability and self-reliance in our community through homeownership.

Affordable homeownership helps create the conditions that free families from instability, stress and fear and encourages self-reliance and confidence.

Studies show that strong and stable households are foundational to child development and growth. When a home fosters — instead of hinders — health and safety, families can flourish.

Owning an affordable home also allows homeowners to lift up their entire family by saving for their futures and investing in educational opportunities — bolstering job opportunities and long-term career growth.

Surveys of Habitat homeowners and their families show better financial health, parents who are more confident about meeting their family's needs, and even improved grades for their children.

Wherever we work, we witness tangible evidence that decent, affordable shelter creates long-lasting and life-changing impact on families and communities.

Low-income individuals and families, who meet our eligibility criteria and who qualify for a Habitat mortgage, may choose to partner with Habitat Hillsborough to build their dream of owning a home.

Since we do not require a down payment, future homeowners invest in their homes through sweat equity hours. These hours can be accumulated by building homes and volunteering at our ReStores.

Future homeowners pay typical buyer's closing costs and purchase their homes with an affordable mortgage.

Habitat for Humanity of Hillsborough County builds throughout all of Hillsborough County. We work with homeowner candidates to locate suitable building sites in areas in which they wish to live and provide them with the education they need to be successful in homeownership.

FINANCIAL LITERACY MENTORSHIP PROGRAM

Habitat Hillsborough launched a Financial Literacy Mentoring Program this year (2022) to help families who are not yet eligible for our homeownership program grow the skills they need to gain financial stability in their lives. This Financial Mentorship Program, made possible through TD Bank, provides education on personal economics, credit repair and budgeting with a mentor's guidance. Habitat Hillsborough will prepare more families for homeownership and a brighter future overall.

the power of home.

THE FANDRICH FAMILY STORY

The tough start to Emily Jo Fandrich's life is something she has worked very hard to not recreate with her own children. "We grew up on welfare and my mom constantly changed jobs," said Emily. "My mother was mentally absent due to her depression and alcoholism."

Emily realized she wanted a very different life for her own children. So, she earned her GED and enrolled in college. But her journey to provide for her daughter, and her son, was a bumpy path.

"I have struggled with finances, homelessness, and depression," said Emily. "After being homeless and living in our vehicle, we were given an opportunity to move to Florida."

We currently share a three-bedroom rental with another family of three. Emily and her son, 8, share a bed, while her daughter, 13, shares a room with a six-year-old girl from the other family.

Emily describes the biggest challenges of her current living situation as space and food. It's not a surprise that personal space has been non-existent in this extremely cramped rental and with six people living in such a small space, food is also scarce.



"We rarely eat healthy because boxed food is cheaper. And it goes farther than fruits and veggies, which are expensive when cooking for six people."

But all that is about to change. Emily envisions herself cooking in her own kitchen and serving healthier food to her two kids because her financial burden will have stabilized because of a more affordable living situation.

After qualifying for the Habitat program, and after all her hard work to improve her life, Emily's dream for a more stable life for her children and independence for herself is about to come true.

"Words cannot express how grateful we are to all the volunteers and our home sponsor whose efforts will drastically impact my family's life! We won't have to move anymore or live with other families. Our home will be a place of comfort and security."



HOMEBUYER READY PLANS

Review income and credit summaries and create Homebuyer Ready Plans. Assigned about 1-5 files at a time.



FINANCIAL CHECK-INS

Follow up with the applicants and check on the status of their Homebuyer Ready Plans monthly or quarterly. Time with applicants varies from as little as a few weeks to up to one year.



MOTIVATE & ENCOURAGE

Motivate applicants to persist in their efforts to achieve homeownership and encourage them to reapply once they are ready.

to learn more about our Financial Literacy Mentoring Program, please contact our program manager, Nellie Colon at ncolon@habitatillsborough.org

specialty builds & events



Women Build

Women Build is a call to action for women looking to better their community and spread awareness of the challenges for families who can't afford decent housing. It empowers women volunteers to participate in an exciting experience of constructing a home for a local family.

It also provides a hands-on opportunity for women to be proactive in addressing the low-income housing needs in their communities by helping families build strength, stability and independence through affordable homeownership. The work is vital, and the impact lasting.

This year Habitat Hillsborough partnered with The Colon Family for the annual Women Build. Together more than 100 volunteers and supporters rallied together to raise over \$85,000 to support the construction of a home for Barbara Colon and her son.



CEO Build

This fundraising event unites the incredible power of C-Suite and Executive Leaders coming together to help transform their community!

Our CEO Build provides an opportunity to take part in an event that will change the lives of a local family, while also providing a unique networking opportunity for area CEOs, high corporate visibility, and concrete opportunities for employee engagement.

Our inaugural CEO Build was hosted this past winter and allowed 30 area CEOs to join together outside of the executive office to support Habitat for Humanity of Hillsborough County!



Real Estate Build

All Real Estate industry professionals know that homeownership matters to individuals, families, and communities. It matters because it provides a foundation for growth for families, and it strengthens communities and our economy.

Habitat for Humanity of Hillsborough County partnered with Greater Tampa Realtors, the local real estate industry and Real Estate Build participants for this special collaborative project. Participants had the unique opportunity to come together with others in the industry. This build allows real estate professionals to make new professional connections and strengthen existing ones while they make the dream of homeownership a reality for two local low-income families and change their lives forever.



Veterans Build

Habitat Hillsborough supports local veterans through homeownership and home repair. We also connect military veterans more deeply with their community through volunteer service opportunities.

Having a veteran on staff has given us a better understanding of the housing needs of veterans in our community. Through volunteer groups who assist us on our build sites, Habitat Hillsborough has also become increasingly aware of the need for veterans to reintegrate back into their communities after military service. By establishing our Veterans Initiative, we assist and empower local veterans with homeownership solutions and opportunities to partner with Habitat on service projects that help make a transformational impact on families in our community.



Faith Build

Put your faith into action with Habitat for Humanity of Hillsborough County! Alongside our local faith communities, we work together to build a home for a local family in need of safe and affordable housing.

We invite local congregations from all religious backgrounds to help us raise the roof, raise funds, and bless the home with prayers to make a difference in our own community! This build is dear to the mission of Habitat for Humanity because of its founding and roots as a Christian ministry – our mission is to put God's love into action by bringing people together to build homes, communities, and hope! We are God's hands and feet, here to serve others and show them His love. The tangible experience that Habitat Hillsborough provides allows you to engage the community around you, live your faith, and offer a unique opportunity to love your neighbor.



Fishing Tournament

The Veterans Inshore Slam Fishing Tournament is a day of fun in the sun and fishing – while supporting Habitat Hillsborough's Veterans Initiative. 100% of the proceeds from this tournament help support low-income Veterans build strength, stability, and self-reliance through affordable homeownership and home repair.

home preservation

KEEPING FAMILIES ROOTED IN THE COMMUNITY

The Habitat for Humanity of Hillsborough County Home Preservation program provides exterior home repairs and landscaping to income-eligible homeowners throughout Hillsborough County.

Home Preservation is more than a simple fix and paint program. It brings people together to accomplish something special – to partner with homeowners and create and enhance community relationships. We use volunteers and donated materials to make repairs, which helps low-income homeowners continue to live independently and securely in their homes. Homeowners, in accordance with income eligibility, repay certain costs. These payments, combined with community contributions, supply the Home Preservation fund and allow us to continue to serve additional homeowners.

We offer this program to qualified homeowners in Hillsborough County who are willing to partner with us, through sweat equity, to improve their home's exterior presentation and durability. Through the support of our generous partners and volunteers, we are able to provide these materials and services at a fraction of the cost to the homeowner.



WWII Veteran

Mr. Charlie Benson is a 96 year old WWII Navy Veteran who currently lives alone and independently in his home. Mr. Benson has been in his home for over 40 years, and attends a community center for daily activities during the week.

With the help of volunteers from the *TECO Veterans Alliance Group*, we were able to paint the exterior of the home, mow the grass and complete some minor landscape projects at his home.

A group of Dream Builders, who are experienced volunteers, replaced and upgraded all the exterior wooden doors, original to the house, with hurricane-resistant metal doors.

We were also able to connect Mr. Benson with Hillsborough County's Department of Veterans and Consumer Affairs where he will be matched with an agency to further assist him with his daily activities at home.

Many thanks to these outstanding volunteers who spent the day painting and landscaping Mr. Benson's house!



improving access

Our team of Dream Builder volunteers came to the rescue for a disabled senior homeowner. Together, we completed a safety ramp for Mrs. Vernell Young, who is a senior with mobility issues. She had mentioned to her daughter and niece, who are her caretakers, that she did not feel safe leaving her home. After seeking help from our Home Preservation Program (HPP), an access ramp was built by our Dream Builder volunteers. Mrs. Young is both grateful and excited that she will now be able to go to her appointments without worrying about a fall. This is the fifth ramp made possible by the *FMC Foundation of Caring* 2022 Grant!



a new roof

GAF RECYCLED SHINGLES DONATION

Habitat for Humanity and GAF Install the Nation's First Roof Made with Recycled Shingles for a Tampa Veteran Family.

GAF is North America's largest roofing and waterproofing manufacturer and has partnered with Habitat for Humanity of Hillsborough County to donate the country's first recycled asphalt shingle roof manufactured with post-consumer waste material to a limited-income Tampa family.

Horace Montgomery, a military veteran lives with his son Carl, who is also a veteran and confined to a wheelchair. They live in the home Horace has owned for more than 50 years that was in great need of a roof replacement. The work was required by the family's home insurance company, but they have been unable to afford the expense, leaving the family residence uninsured and in need of critical repairs, which Habitat for Humanity has been assisting them with.

GAF donated all of the materials needed, including the recycled asphalt shingles, and *Watertight Roofing Services* donated the labor for the installation. This project marks the first of many as GAF has committed to donating enough recycled asphalt shingles to reroof 500 homes with its nonprofit partners this year.

The recycled asphalt shingles, which were manufactured at GAF-Tampa, are a new sustainable innovation by GAF to help divert shingle waste from landfills.

This is the industry's first shingle containing recycled materials, allowing 90 percent of post-consumer waste that it collects to be reused in the manufacturing of new shingles. The shingle waste from just one roof can be used to produce enough shingles containing recycled content for about 12 new roofs.

The Montgomery family now has the first roof in the nation with recycled asphalt shingles.

volunteerism

CAN REDUCE OVERALL STRESS IN AND OUT OF THE OFFICE

There is a growing interest in the Tampa Bay community of people who want to get involved. Whether it's to feel part of the community or to build on a sense of belonging, our community members feel a sense of responsibility to take action. But did you know that corporate volunteerism has a direct impact on reducing overall stress in the workplace?

In a 2020 study conducted in the UK, researchers found that those who engaged in volunteer activities reported feeling more satisfied with their lives and an improvement in their overall mental health status. The NAMI, National Alliance on Mental Illness, published these findings in detail helping to connect the dots on how volunteerism engaged over a long period of time can improve not only your mood and mental state, but increases confidence and find purpose within one's community.

We are elated and eager to engage community members in projects that have made a difference in over 70 Habitat households since 2018. Volunteers are an integral piece of the Habitat mission and volunteers take part in our global mission all over the world. It's never too late to start bringing Habitat into your life or into the lives of friends, family, or colleagues.

In the Corporate Industry, how can you incorporate volunteerism into the lives of your employees and have it benefit your production as well? CSR, Corporate Social Responsibility, is a tale as old as time but did you know that companies that offer VTO, Volunteer Time Off, can help to reduce turnover? In a study involving over 2 million employees, collected responses showed a 36% reduction in turnover rate for those who volunteered time, 39% for employees

who chose to donate financially to a cause, and 57% for employees who chose to support both financially and volunteer time by simply offering an "Employee Giving Program".

We encourage companies to offer an array of options for employees to choose from that include opportunities for in person giving (i.e. volunteerism) or the opportunity to donate to company supported charities. Companies that encourage and provide these opportunities will see a boost in morale and a more wholesome brand perception. Recent studies show that 89% of employees believe companies who offer opportunities to support community partners either financially or through volunteerism offer a better work environment overall.

For questions about how to get your family, friends, or company involved in an HFHHC project, please reach out to our Volunteer Services Team at Volunteer@habitatillsborough.org.

For questions about how to start a corporate giving program please contact Richard Rogers, Chief Development Officer rrogers@habitatillsborough.org.

Internship program

Nonprofit Management is a rapidly growing and increasingly important field of work! Our downtown office provides an open learning environment that welcomes talented young individuals looking to gain valuable office experience that makes a difference.

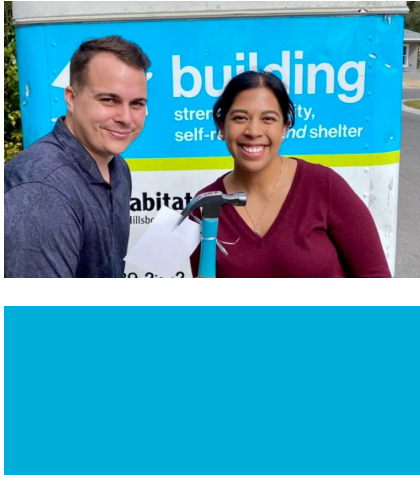
ReStore Volunteers

Great opportunity to volunteer in a retail setting for volunteers age 14 and up. Student volunteers can earn hours for Bright Futures Scholarships.

Collecting recyclable cans

Help HFHHC to lift the strain off of our local landfills! Much like our ReStores, taking the time to reduce, reuse, and recycle can be as easy as stopping by one of our store locations! By recycling your aluminum cans with us, you also help to put HFHHC on the leaderboard of the Novelis Can Drive Initiative which helps to secure grant funding for our mission.

Thank you to our FY 2022 Habitat Hillsborough Volunteers



'The vision of Habitat's late founder, Millard Fuller, included a ministry whose lifeblood would be its volunteers.'

For more information about volunteering with us please contact Callie Lupica, Director of Volunteer Services, at clupica@habitatohillsborough.org



SCAN ME!
FOR VOLUNTEER ACTIVITIES

EMAIL US AT VOLUNTEER@HABITATHILLSBOROUGH.ORG

advocacy

HOW HFHHC IS ADDRESSING RISING PROPERTY TAXES

Every day, Habitat for Humanity of Hillsborough County works to make the dream of affordable homeownership a reality in our community. We serve low- and moderate-income families living in substandard housing who need a hand up, not a hand out. These families partner with Habitat for Humanity to do the work necessary to become successful homeowners. We know that homeownership is transformative: families begin to build intergenerational wealth that helps to break the cycle of poverty and close stark racial wealth gaps in their communities.

You have probably read about skyrocketing rent in Tampa Bay. Right now, there is a critical need to increase opportunities for affordable homeownership, but we are seeing more and steeper challenges to our work. In fact, we find ourselves in a perfect storm: rising construction costs, land costs and interest rates vs. wages that are not increasing at nearly the same rate. How can we ensure that families whose income levels can't keep pace can still afford to buy a home? We are looking for solutions that make everyone a winner – the families we serve and our community.

Several strategies can help these families, but property tax reform can tackle several problems. Soaring home prices are largely a result of investor-driven activity, not from the working families that need shelter. Higher prices translate into higher appraisals for houses in the marketplace, but this increased value does not translate into more equity for families who are trying to become homeowners. Unfortunately, it pushes homeownership farther out of reach for them because higher appraisals lead to higher assessed values for property taxes.

The tax assessment on Habitat Hillsborough's new homeowners can be as high as \$4,000 while long-time homeowners on affluent Davis Island may be paying as little as \$2,500 per year. Because Habitat limits monthly costs for housing to 30% of the buyer's household income, higher property taxes significantly lower the amount that a low-income family can pay for the house itself.

We are working with Habitat Florida to support legislation that provides targeted relief. The bill will allow low-income homebuyers who purchase a home through a non-profit (such as Habitat) to have the taxable value of their home based on their first mortgage rather than the market value. Typical financing for most low-income buyers that we work with packages a first mortgage and down-payment assistance programs with smaller second mortgages to achieve the sales price.

There are many benefits to this tax reform strategy. Because non-profits already conduct income verification for their applicants, they will guarantee that those benefiting from this bill are low-income families. Therefore, County property appraiser's offices will not have the burden of doing verifications and the program will not add to their operational costs. The number of homes built annually through non-profit programs are a small segment of the entire open market, so a lower property tax assessments for these families will not result in a significant decrease in crucial property tax revenues for jurisdictions.

Making homeownership more accessible to families who cannot otherwise achieve it will make Tampa Bay a stronger community. Homeownership is the primary way that American families build intergenerational wealth. But when you look at the history of housing in our nation, it is overshadowed by racist housing policies that took away from so many families this basic opportunity to create wealth through the equity obtained in homeownership. It is time for us to right that wrong.

And we have the ability to do it. We can reform our property tax policies. We can increase funding for experienced housing agencies that create affordable ownership opportunities and have a track record of good stewardship of public dollars.

There may be a perfect storm rising, but we can all do something to help. We can increase access to homeownership and its many benefits for struggling families and for families who have historically been shutout from it. So, please use your voices and support the work of agencies that are providing a hand up. When we give families a hand-up, we will not need to give them a handout.



"Owning my own home will serve as a reminder that I can overcome the odds, maintain my independence, and build a strong foundation for me and my son."

**– Vanity Duran
HFHHC Homeowner**

Mayor Jane Castor pictured with Habitat Homeowner Vanity Duran and Jim Kirkpatrick, Market President for Republic Bank at the Duran Family home dedication in historic Ybor in August 2022.

thank you for lifting others

A MESSAGE OF GRATITUDE FROM OUR CHIEF DEVELOPMENT OFFICER

If you are reading this annual report, that means you have already done something significant to support Habitat for Humanity of Hillsborough County, so I want to say... THANK YOU!! This report highlights the impact YOU have helped make for families in need of affordable housing throughout Hillsborough County.

The lack of affordable housing is so great in our community and around the world that it can seem overwhelming and unattainable. That may be true for one person alone...but together, we can make a difference. That's what Habitat for Humanity is best at; bringing people together to build homes, communities and hope! To make an even bigger impact, we need you to help get others involved and to think of ways you can get more involved yourself.

Our goal is to offer meaningful opportunities for members of our community to get involved and help in ways that are comfortable for you and impactful to others; whether that is building alongside a homeowner candidate, sponsoring an event, donating items to our ReStores, building a wheelchair ramp for an aging Veteran, sending an email to your legislator, making Habitat a beneficiary in your will, or helping with administrative work at our office. There are many ways you can help. We also have various theme builds such as our Women Build, Faith Build, Veterans Build, Real Estate Build and CEO Build for you to join others like you in a way that empowers or speaks to your heart. Everyone has a skill or interest that we can utilize in a way to help others. By bringing many people together, we can build capacity, elevate our voices and escalate the number of families we can help. Together, we can make a significant impact!

Thank you for all you have already done...and thank you for what I hope you will do!

In partnership,



Richard P. Rogers, CFRE
Chief Development Officer



building global

TITHING TO THE DOMINICAN REPUBLIC & HAITI

Since our founding, we've worked to build safe, affordable homes here in Hillsborough County and across the world, believing that distance does not play any role when we want to achieve the common goal of eliminating poverty housing.

Habitat Hillsborough currently is committed to building one home in Haiti or the Dominican Republic for every home we build in our local community! That means we will be building 100 homes around the world by 2025!

One of these homes belongs to Laurence. Laurence, 69, is a widowed mother of six with three grandchildren. After her husband died, she had no one to help provide for her and her children and this made her life much harder.

Last year, she moved into her Habitat home alongside six family members. Her son Jameson, helped her with decorating and organizing the home. After Hurricane Matthew hit her community in 2016, her old home sustained significant damage, and the roof no longer adequately protected her from the elements. She had to place a tarp over the top of the home to keep it from leaking.

Laurence moved into her new Habitat home prior to the earthquake in August 2021. She proudly told us, "After this recent earthquake...I opened my home up so neighbors could seek shelter in it from the rain that followed. I was very proud that my house was so sturdy and able to help my neighbors.

When I look around in my community, I realize that the house built by Habitat is a quality house because there were no cracks, no damage done. People often forget about the elderly, but Habitat came through for me."

As you may know, the past year in Haiti has been particularly challenging for our staff. A deteriorating security situation marked by increased kidnappings for ransom and rising prices of construction materials have presented new professional and personal challenges for each member of our team.

We thank you for continuing to keep them and their families and loved ones in your thoughts and prayers. We are amazed each day at their resilience and commitment to the Habitat mission, and we know your support, kind words, and prayers provide them with encouragement and strength. Please let us know if you have any questions about your tithe or our work in Haiti.

Lawrence's home before Habitat:



Lawrence's new home:



fy 2022 financial summary*

OPERATING SUPPORT AND REVENUE

Contributions	
Cash	\$924,413.00
Donated Land	\$47,424.00
In-Kind	\$335,880.00
Transfers to homeowners, net	\$1,936,427.00
Sales - Habitat ReStore	\$2,534,213.00
Foundation and Grants	\$547,400.00
Fundraising Events	\$41,886.00
Other	\$220,782.00
Total support and revenue	\$6,593,485.00

*Figures do not include the MacKenzie Scott donation

OPERATING EXPENSES

Program Services	
Rehab/Construction mortgage dis.	\$2,579,054
Homeowner Services	\$512,839
Habitat ReStore	\$2,391,318
Supporting services	
Management and general	\$508,972
Fundraising	\$255,029
Total Expenses	\$6,247,212
Change in net assets before other changes	\$346,217
Other changes - Revenue (Expense)	
Total other changes	\$267,496
Change in net assets	\$613,769
Net assets, end of year	\$3,403,600

thank you to our FY 2022 habitat hillsborough donors

The support of the Hillsborough County community is crucial to our mission to promote family stability by providing innovative and affordable housing solutions to qualified individuals and families. In partnership with our community, we work toward the elimination of substandard housing.

Our affiliate serves all of Hillsborough County from our offices in Downtown Tampa! It is you, our donors - those listed in this publication and all who labor in any way to help Habitat for Humanity of Hillsborough County - who enable us to advance our vision of a world where everyone has a decent place to live. Thank you for your commitment!



\$1,000,000.00 and up

MacKenzie Scott

\$100,000 - \$999,999

Hillsborough County
Habitat for Humanity International
Federal Home Loan Bank
of Pittsburgh
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\$10,000 - \$99,000

Harmon's Half-Way Home, Inc
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\$5,000 - \$9,999

Disabled American Veterans
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thank you to our fy 2022 habitat hillsborough donors

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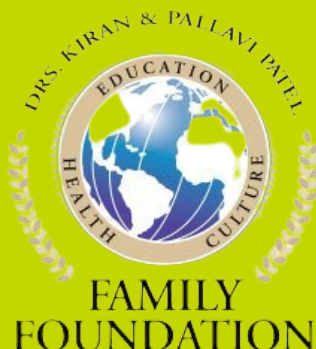
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Please note this report only lists donors whom donated over \$100 during our 2022 fiscal year July 1, 2021- June 30, 2022

*we thank you for your ongoing
support of our **MISSION!***

*a special acknowledgments
to our home build partners!*



keep your tax dollars local

COMMUNITY CONTRIBUTION TAX CREDIT PROGRAM (CCTCP)

WHAT IS CCTCP?

The CCTCP program is a state funded incentive to encourage businesses that collect and remit state sales tax or pay state corporate tax to provide affordable housing solutions for low-income homebuyers. Eligible contributions include cash, property and goods donated to approved projects.

WHAT ARE THE PERKS?

Your company can donate to help build affordable housing for low-income families and individuals in Hillsborough County and get up to 100% of your contribution back through tax credit. In addition, you gain the benefits of partnering with the Habitat for Humanity brand. This program gives your company the power to redirect tax dollars so they benefit your community.

HOW LONG DOES IT TAKE TO RECIEVE MY CREDIT?

Habitat Hillsborough will complete the paperwork for your company's tax credit in June. It typically takes the Department of Economic Opportunity approximately 45-60 days to process the paperwork. Habitat will then take their approval and provide your company with the necessary documentation for your accountant or tax preparer to collect the tax credit refund.



you shop. we build.

The Habitat for Humanity of Hillsborough County ReStore offers a wide variety of new and used building materials, appliances, cabinets, furniture, flooring, specialty items and much more at discount prices.

All profits from our ReStore go directly to fund the mission of Habitat for Humanity of Hillsborough County.

We rely on the generous donations of local businesses and individuals for our wide variety of unique merchandise. When you donate to the ReStore, you help Habitat Hillsborough AND get a receipt for tax purposes.

The ReStore is open to the public. Come in to see the amazing merchandise available! We have THREE convenient locations!

- 3738 East Hillsborough Avenue
- 11236 West Hillsborough Avenue
- 501 W. Robertson St. in Brandon.

call our donation hotline at 813-540-7540!

 **Habitat for Humanity®**
of Hillsborough County Florida, Inc.

ReStore

Shop. Donate. Volunteer.



Don't Dump It.



Donate It!

Help Habitat Hillsborough build affordable homes!

Our Habitat ReStore Salvage Team removes kitchen cabinets and countertops, sinks, tubs, plumbing and electrical fixtures, doors, windows, and other reusable items free of charge.

- We will work within your schedule and remove items with care, leaving your space clean and ready for the next phase of your remodeling project.
- Donating to our ReStore helps protect the environment by saving usable materials from ending up in the landfill.
- Donating saves money in contractor costs and disposal fees.
- You receive a tax deduction for items you donate.
- Your donation is sold in our ReStore to raise funds for Habitat Hillsborough's affordable home building program for local families.

Planned Giving

CREATING A LASTING LEGACY



As two pillars to the new Strategic Plan to Fund the Mission, Habitat Hillsborough is amplifying program impact through a focus on increased donor investment ability. To accomplish this our Resource Development Department has increased staffing and support to create a Major Gifts Department which will concentrate donor investment opportunities with gifts/investments at the \$5,000+ level.

Additionally, Habitat Hillsborough is in the development stages of creating the Planned Giving emphasis. The Planned Giving Committee will give focus and support to provide education and understanding to assist interested individuals and stakeholders on the various tax-beneficial opportunities to provide support to Habitat Hillsborough through Bequests, Charitable Gift Annuities, Charitable Remainder Trusts and other means. These giving opportunities give focus to the needs of the donor financially while supporting Habitat Hillsborough through meaningful, legacy and estate planning.

For more information about the Major Gifts program or the Planned Giving emphasis please contact Michael Kaufman, Vice President of Major Gifts at 813.992.0337

In partnership,

Michael Kaufman, CFRE
VP Major Gifts



a few ways you can support habitats mission locally...

DONATE YOUR OLD CAR TO #CARSFORHOMES

Did you know by donating your vehicle to Habitat for Humanity of Hillsborough County you can help build and repair affordable homes while also helping the environment? When you donate a car, truck, boat, RV, or other vehicle to Habitat for Humanity's *Cars for Homes* program you help people in YOUR community build a house and the hope of a better life! Proceeds from the sale of your donated vehicle will help families in our community build strength, stability and self-reliance. Plus it's fast and easy to do, and your donation will qualify for tax deductions!



"I could not believe I could donate my junk car and help Habitat for Humanity. It had been in an accident, but you still towed my car away quickly and easily!" – Sarah Princeton

"I chose Habitat for Humanity due to the wonderful work you do. There are so many places I could have donated but I understand what your organization does and wanted to be part of that, even if only in a small way." – Charles Weston

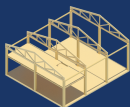
BECOME A MONTHLY DONOR!

\$50 a month =



will help to purchase appliances for a home!

\$35 a month =



will frame and trim a child's bedroom!

\$25 a month =



will buy roof trusses, helping to raise the roof on a Habitat home!

\$10 a month =



will buy nails and fasteners all year long for Habitat homes!



**SCAN TO JOIN
THE GROUP OF
OUR MOST
COMMITTED
SUPPORTERS!**



GIVING MONTHLY HELPS CHANGE LIVES DAILY.



Habitat
for Humanity®
of Hillsborough County
Florida, Inc.

509 East Jackson Street
Tampa, FL 33602

Building strength, stability and self-reliance



The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Consumer Financial Protection Bureau, 1700 G Street, NW, Washington, D.C. 20552.

***"What Habitat does
is much more than
just sheltering
people. It's what it
does for people on
the inside. It's that
intangible quality
of hope."***

- Millard Fuller

