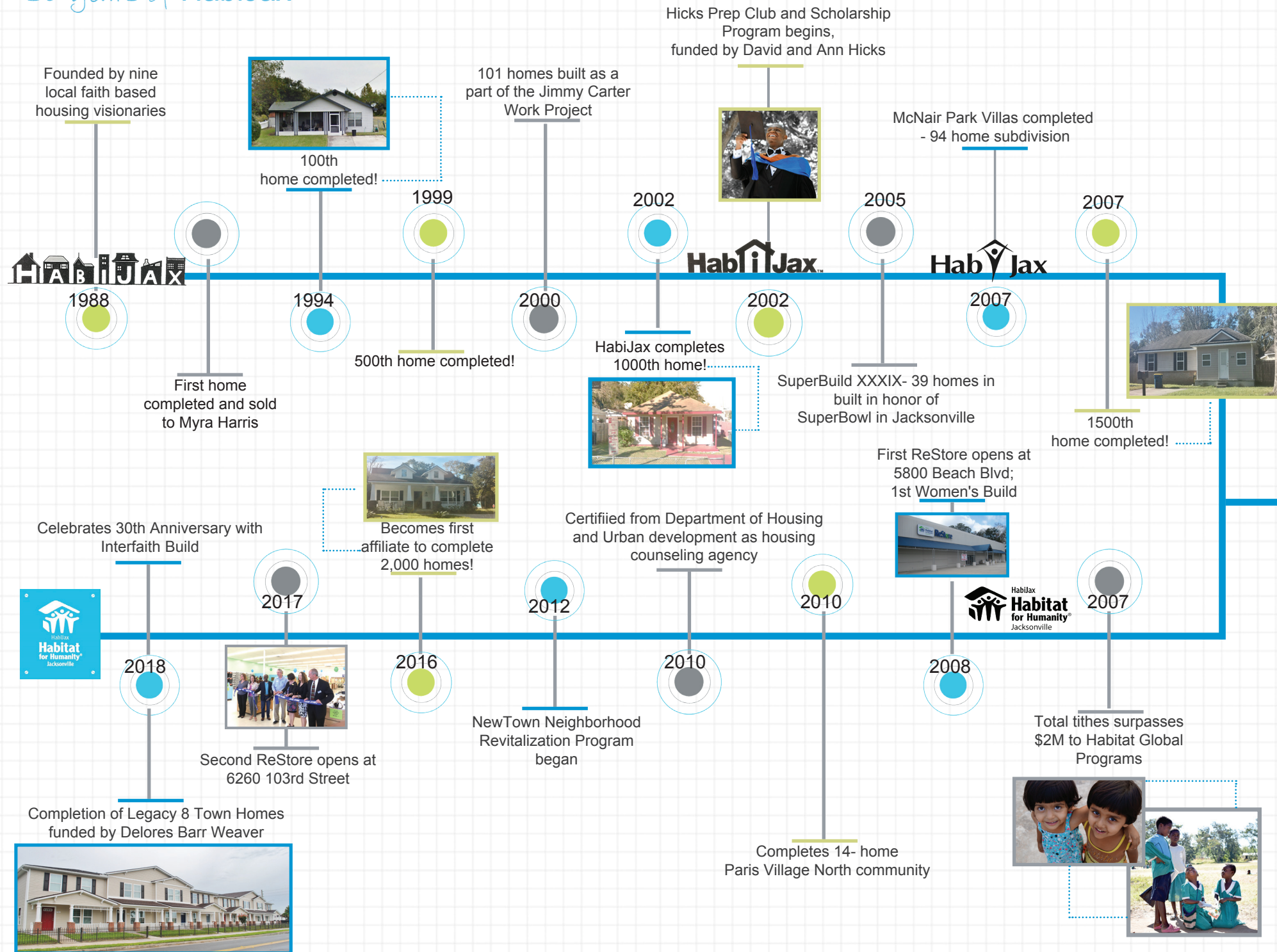


## 30 years of HabiJax



Before...



...After



Harris Family



"First and foremost I give honor to all mighty God for the opportunity to talk about the awesome journey with HabiJax who partnered with me and my family. They trusted me when no other organization did. People like Vonnie Vance [founding member of HabiJax] and Frank and Sharon Barker [former HabiJax Executive Director and wife], and a host of others stood with us, worked along side us and worked as hard as we did on our home, for that I will always be grateful.

I always said the first thing that I would do when I moved into my own house was to plant rose bushes, I was able to accomplish that with my home. HabiJax allowed me to clean up my credit and that was a valuable lesson in the process of getting and maintaining my home. I learned that with good credit you can accomplish so much.

I would encourage anyone who is looking to buy a home, or anything of value, maintain you credit, keep it clean and up to date. Your word is your bond, without it people will not trust you. Pay on time, remember, slow pay is worse than no pay.

Last, but not lease trust God to do what he said, if he said you are worthy of homeownership, believe it and start moving toward it."

*Myra Harris*  
First HabiJax Homeowner

## 30 years of building homes, community and hope...

"My husband and I were ready for a fresh start, that's when we found HabiJax. The interest on our mortgage for our home in California increased severely and our payments went from \$1,979 to \$3,308. At the time we were not aware of balloon mortgages and the increased payment was too much for us, so we lost our house.

We decided to move to Jacksonville, Florida where my husband Theodore grew up. When we heard of HabiJax I was so excited to get started. We worked hard to complete the 300 sweat equity hours and I enjoyed working on the construction site and at the main office.

Mostly, I enjoyed attending the financial workshops, I wish I would have known as much about mortgages and homeownership when we had our home in CA, we didn't sell in time and weren't properly educated on mortgages. My hope is everyone gets to learn the financial aspect of homeownership, how to be a successful homeowner and all of the responsibility that comes with it. I can't wait to sit on my new front porch and enjoy my neighborhood."

*Lezlie Floyd*  
HabiJax 30th Anniversary Homeowner

The Floyds



## 30 years of supporting the mission

### HabiJax ReStores



First HabiJax ReStore  
Opened in 2008



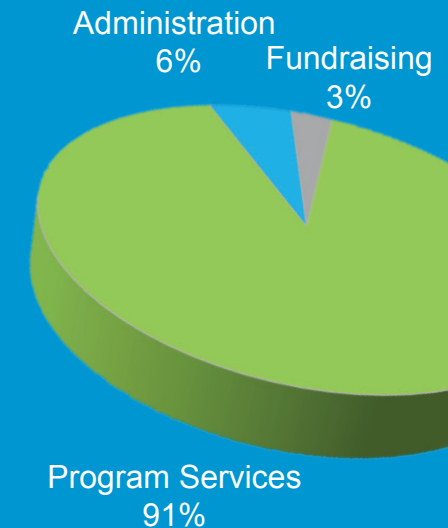
Second HabiJax ReStore  
Opened in 2017

The HabiJax ReStores are home improvement retail outlets where new and refurbished building materials, cabinets, appliances, furniture, lighting and accessories are sold to the public at reduced prices!

Proceeds then go back to HabiJax to build and renovate affordable housing for homeownership.

We are proud to serve the Jacksonville community. The ReStores provide an important source of additional funding for HabiJax to build and renovate high-quality, affordable homes.

### FY 2018 Financials



We are proud to report that 91% of funds received went directly to our homeownership program.

Being responsible stewards of our donors' contributions is a top priority at Habitat for Humanity of Jacksonville.



30 years of Impact



**\$21,214,608**

**Property taxes paid**

by HabiJax homeowners in Duval County

**209**  
**Scholarships**  
**awarded**

through Hicks Prep Club



**\$90,603,893**

**Total local**

**income**

for construction



**\$16,440,100**

**Total local**  
**business**  
**income**



**2,300**

**Families**  
**Served**

through  
homeownership

**2,000+**

**Local full time**  
**jobs created**

in construction and other  
related industries



**\$10,603,745**

**Taxes and fees**

from construction

30 years of spreading God's love

**A letter from our President and CEO,  
Mary Kay O'Rourke and Board Chair, Sheila Cribb**

This was a year of celebration for HabiJax - 30 years of service to the Jacksonville community! In 1989, HabiJax sold its first home to Ms. Harris, a mother of four who paid off her mortgage in 2002. We catch up with her in this report to hear how homeownership has impacted her.

This year, we decided to celebrate this milestone a little differently than some might have - instead of a gala, we did what we do best, partnered to build the 30th Anniversary Interfaith House. You'll get to meet the homeowners, Mr. and Mrs. Floyd, and hear the story of their journey toward affordable homeownership.

We also want to share with you the far reaching and continued impact that homeownership, specifically HabiJax homeowners, has on the Jacksonville community in the way of local income and property taxes paid in to the City. Each home, and each of the 2,300 families who have achieved homeownership through HabiJax, is making a contribution to the financial health of the community.

All of these things would not be possible without you, the friends of HabiJax. The Jacksonville community has lifted us up over the past three decades and we are so grateful for your past and continued support as we look excitedly to the next 30 years.

God's blessings to you,

Mary Kay O'Rourke  
President & CEO

Sheila Cribb  
Board Chair

*Therefore encourage one another and build one another up,  
just as you are doing.  
1 Thessalonians 5:11*

30 years of support from the community

**Thank You FY18 Donors**

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**SUPPORTERS (\$2,000+)**

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**SPECIAL THANK YOU**

US Department of Housing and Urban Development's Self Help Homeownership Opportunity Program; City of Jacksonville Headstart to Homeownership Program

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CELEBRATING 30 YEARS

# HABIJAX ANNUAL REPORT

**FY 2018**



HabiJax  
**Habitat**  
**for Humanity®**  
Jacksonville