



Habilax
Habitat
for Humanity®
Jacksonville



2024 Impact Report

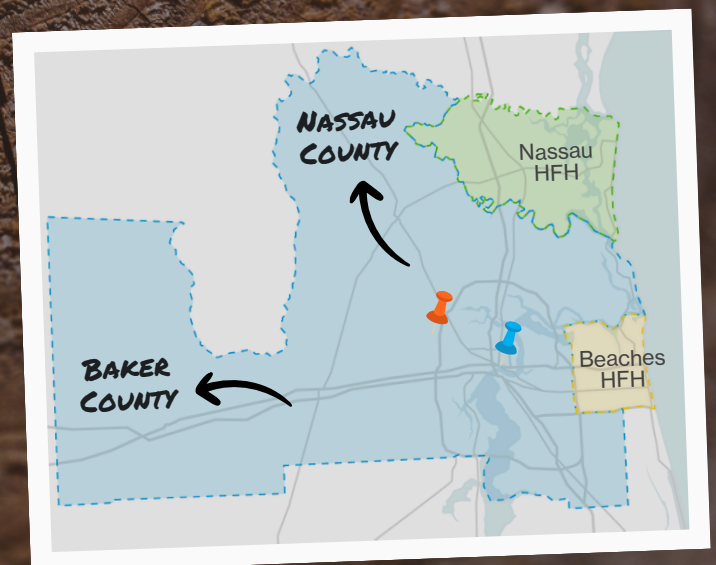
From
one house
and a lift from
the faith community



We have grown into the
largest
nonprofit homebuilder
in Northeast Florida



And we are
still growing
with the community
we love



- Home Office
- Construction Office and Warehouse

2024 Impact Report

Celebrating 35 years
and looking forward to a bright future

Tremendous need inspires innovative partnerships, through which families are empowered to achieve their dreams. This is the Habitat story told again and again around the world and right here in Jacksonville.

In 1988, the year of our founding, mortgage interest rates were hovering above 10% and the typical down payment exceeded \$20,000. HabiJax offered a new model which opened the door to affordable homeownership for thousands of families. We became the first Habitat affiliate to surpass 1,000 homes built, then quickly surpassed 2,000 homes built.

Now in our 36th year, new obstacles to affordability are challenging families and most Habitat affiliates. Here in Jacksonville, institutional investors, inflation, rising interest rates and an influx of new residents have pushed housing costs to record highs. Nearly two in five (38%) renters no longer believe homeownership is attainable for them according to one recent survey, a substantial increase from the 27% who felt that way one year ago.* We are reaching out to these households to renew that dream, and you are helping us to overcome the obstacles to fulfill it. HabiJax is on course to build more homes this year than all Habitat affiliates in a handful of states — some of them with more than two dozen active affiliates. We could not meet this challenge without you.

New lending partners are helping us to innovate and empower the families we serve. Generous sponsors continue to support home construction and lean into initiatives like Heroes Build and Women Build. Many individual donors, including our new “Build Crew” circle of monthly sustainers, are bringing hope to more families every year. Meanwhile, our ReStore at 5800 Beach Boulevard is well-positioned to become the premier ReStore in the Sunshine State, generating even more revenue to build more homes. And our expansion into Baker County and western Nassau County will enable us to forge new partnerships and build new neighborhoods in a quickly growing Northeast Florida region.



We look back upon our history with deep gratitude, and we look forward to what's next with great faith. God has given us a big mission. Thank you for your part in helping us advance it.

A handwritten signature of Monte K. Walker in black ink.

Monte K. Walker
President & CEO

*Redfin News, Nearly 40% of Renters Think They'll Never Own a Home, Up From 27% Last Year, April 12, 2024

A Look at Our Homebuyers

45 closings since July 2022

Who they are

MOM STUDENT FIRST-GENERATION HOMEOWNER

Social Worker GRANDMA TEACHER

MARRIED Teller DAD PHARMACY TECH

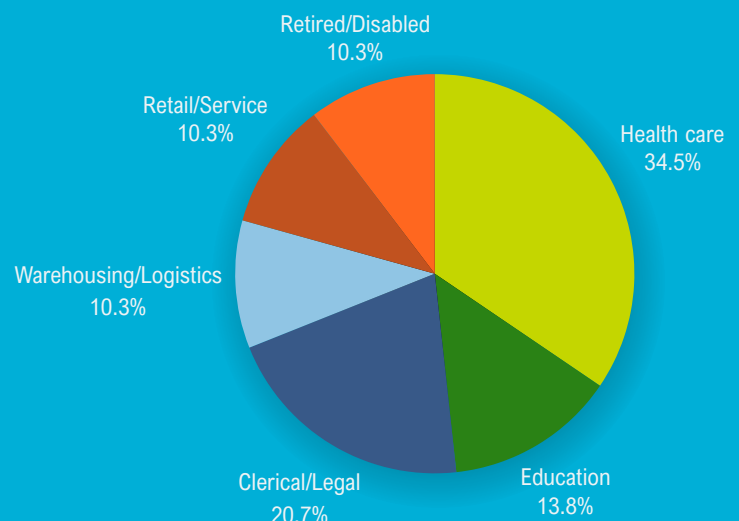
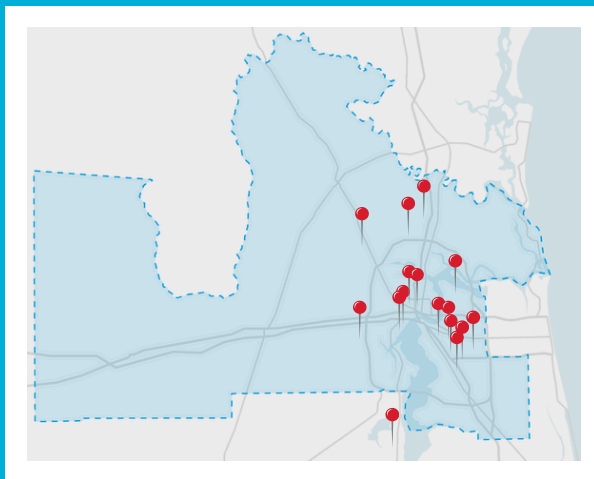
RETAIL DELIVERY DRIVER RETIRED Engaged

Healthcare Worker WAREHOUSE CLERK

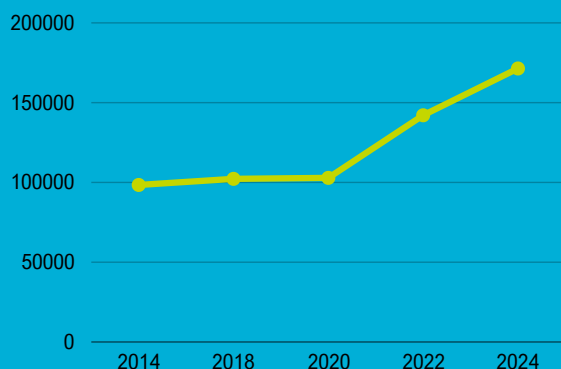
AGES 20 TO 71 LEGAL ASSISTANT PHLEBOTOMIST Military Reservist



Where they work



Wealth they are building



In 2014, NEFBA and Builders Care helped HabiJax build 25 homes. Over the past 10 years, the value of these homes has risen **74%.**

Only two have been resold, with a **68.5% gain** in value.

Analysis using property records and Zillow data, accessed 7/24



Among our new homebuyers who had been renting, their **new mortgage payments** were

\$202 less than their **rent payments.**

Principal, Interest, Taxes & Insurance since 7/22

A Look at Our Homes

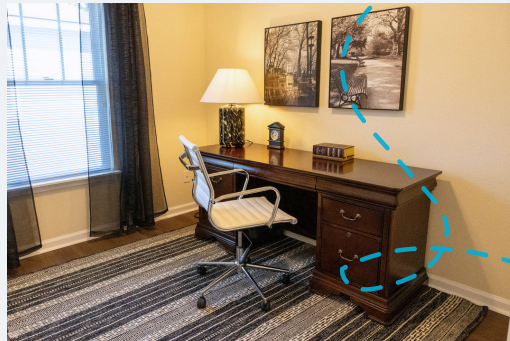


**DURABLE HARDIE BOARD SIDING
AND MORE COLOR CHOICES**



QUALITY, WARRANTED CONSTRUCTION

**NEW VINYL PLANK
FLOORING THROUGHOUT**



FURNITURE AND RUGS FROM THE RESTORE



FSCJ Interior Design students staged one of our homes with furnishings and decor from the ReStore.

Scan the QR code at left with your smartphone to read the story and see more photos from this collaboration.

**habijax.org/
homes**



35th Year Highlights

APRIL 2023



Hubbard Street Office and Warehouse Sold

Home to HabiJax for two decades, our office and warehouse are purchased by Future of Cities. The property will be included in their development of the Phoenix Arts and Innovation District. HabiJax continues leasing the space until moving its office and warehouse in the fall.

HabiJax Staff Build

Many HabiJax staff members trade their office attire for work gloves and sweaty T-shirts, volunteering their time to help build a home in Moncrief Park.

Best of Bold City Awards



Best Homebuilder

Best Nonprofit

Nominated by the public in two different categories, HabiJax is named a finalist for "Best of Bold City" voting in May.

HabiJax wins **Best Homebuilder** and **Best Nonprofit/Charity** on the First Coast.

MAY 2023



AUGUST 2023



New Hicks Scholars at UNF

The number of Hicks Scholars currently enrolled at the University of North Florida grows to 21.

Hundreds of graduates have gone on to build careers in health sciences, education, technology, communications, and the arts.

Hicks
Prep Club
in partnership with the
UNIVERSITY of NORTH FLORIDA.

SEPTEMBER 2023



New Home Office Is Opened and Blessed

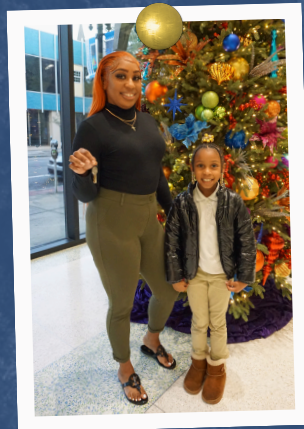
HabiJax joins other nonprofits in the Jessie Ball duPont Center in downtown Jacksonville. Dean Kate Moorehead Carroll from the St. John's Cathedral leads staff and board members in dedicating this new, intentionally collaborative space.



NOVEMBER 2023



NINE New Homeowners in the Month of November!



Celebrating Christmas in Our New Construction Office and Warehouse

HabiJax staff gathers to celebrate Christmas and dedicate our new Construction Office and Warehouse in the Westside Industrial Park.

Pastor Gee Sprague, founder of Crossroad Church, leads a dedication prayer for our new space and our expanding work.



DECEMBER 2023

2024 Women Build

“Why don’t you deserve it?”

That was the question posed to Shirley by a family member last summer on a trip to Wyoming. Shirley had shared about the potential of owning a home, after hearing of the possibility in an information session with participants from Rethreaded, Arize Together, and HerSong. Yet, because of her background and because of her age, she says, Shirley doubted she would ever become a homeowner. Still, when asked why she shouldn’t pursue the opportunity, she had to admit she had no good answer.

“If I can do it, anybody can do it.”

This is Shirley’s message today. As the owner of a beautiful new home on the edge of Jacksonville’s Murray Hill neighborhood, she beams as she shares her journey. Shirley was already living with family in the neighborhood as the homesite was first staked



ARIZE
together



kasper
architects + assoc.



AULD & WHITE
CONSTRUCTORS



out and the foundation was poured. She and her granddaughter walked to the site often and would take pictures of the progress. Later, when friends from Arize Together, Kasper Architects, Auld and White Constructors, and HabiJax gathered to inscribe Bible verses and encouraging messages on the beams of the home's frame, Shirley joined in. She soon began volunteering on the home — still thinking that someone else would likely live there, but eager to contribute and help another woman achieve her dream.

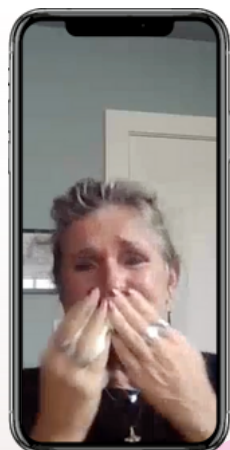
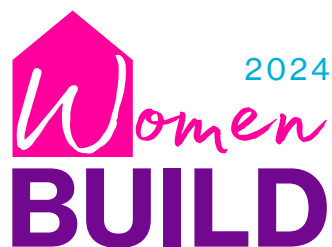
“I get to go back and visit the jail now to bring that message of hope to the ladies who are where I was.”

Shirley dresses up in vibrant colors and sometimes takes her old mugshots along when she visits other women in jail. She compares the “older woman” in the mugshots with the energetic woman who has come to visit them. Shirley spent ten dark years in the grip of addiction and exploitation.

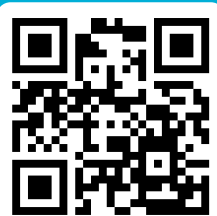
Repairing her self-image and rebuilding healthy relationships did not happen overnight. Neither did finding the safety and stability of home. But Shirley keeps bearing witness to the grace of God and the strength she has found in community with other women, who do not judge her but come alongside one another and help build each other up.

One of Shirley's sister allies and a co-founder of Arize Together, Chantelle Kammerdiener, read from the Psalms at the May 31st Women Build home dedication: “The Lord has done this, and it is marvelous in our eyes. The Lord has done it this very day; let us rejoice today and be glad” (Psalm 118:23-24, NIV). Which part of her story does Shirley rejoice over and see God's work in?

“All of it. I want to continue to grow and remain grateful for my family and friends. And I'll continue to share what God has done for me. You're never too old and it's never too late to change.”



Watch as Shirley learns she has been selected for a Women Build home.



Scan Me!



Heroes Build

“Whatever America hopes to bring to pass in the world must first come to pass in the heart of America.”

Dwight D. Eisenhower in his Inaugural Address, January 20, 1953

On Evergreen Avenue, in the heart of Jacksonville’s Historic Eastside, sits a beautiful new home belonging to Mia Evans. At a basic level, it is just that: a home on some land. To Mia and those who know her, however, this home represents more.

It represents hard work and tenacity. Mia first entered HabiJax’s homeownership program back in 2020. An extended overseas deployment a year later interrupted her journey. When she returned, the apartment she had been renting had raised rents by \$700 per month. Mia wondered whether the sweat equity hours she had already invested in a HabiJax home would still count. At the time, applicants who had “left” the program would generally have to begin again. In Mia’s case of deployment in service of our country, HabiJax could only say, “Yes, of course!” Mia re-entered the program and continued working towards a home in the Eastside.

At her home dedication, Mia recounted her unusual journey into military service. “I joined the Air Force at 34 years old,” she said. “When some people were retiring, I was going in.” At the outset, she often found

herself as a sort of “dorm mom,” she says, guiding and protecting younger service members. Given her long-standing commitment to fitness and nutrition, she could outrun many of them, too.

Mia committed to serve because she wanted more and she wanted to set a strong example. “I love teaching art. I love painting murals. But I joined the service to serve in a way that would impact and would be a blessing.”

Now a Staff Sergeant in the Air Force Reserves, Mia has left her mark on the other side of the globe. Her mural of the Tuskegee Airmen, featured in *Reserve + National Guard Magazine*, paid homage to the history of her 332nd Air Expeditionary Wing, the “Red Tails.”



Read the Article



Enshrining the tenacity of the Red Tails through art led the Wing to honor Mia, saying she “has proven to be the epitome of taking one’s gifts and serving with them. With every action she takes, she continues to raise the Red Tail standard.”



LOTS ON REDPOLL AVE FOR
NEXT HEROES BUILD HOMES

Mia’s home also represents hope and justice. Only 50 years ago, single women could not apply for a home loan on their own and roles for women in the military were quite limited. Even among those who did serve, redlining practices rendered the promise of V. A. loans null and void for African Americans and other people of color. To now own a home in a historic neighborhood, by choice and hard work, is such a strong testimony to others, including Mia’s own daughters. As she said upon the dedication of her home, “My ancestors helped to build this land, and to own a piece of it is such a testimony to what your story can be.”

Like every Habitat home, Mia’s new home represents the power of partnership. CSX sponsored the home and helped to build it as part of their Pride in Service program. VyStar Credit Union funded the mortgage and executed the closing. On dedication day, friends from our Heroes Build Advisory Committee, the City of Jacksonville, VyStar, and Impact Church joined board members, staff, and friends to celebrate the double milestone of our first Heroes Build house which also happened to be the 175th home which HabiJax has built “Out East” since 1989, our first year building homes.

This first Heroes Build home also signifies the love and support our community shows to veteran and military-connected families. The love and support will continue as we aim to build four more homes in Northwest Jacksonville in the fall of 2024. CSX will return to sponsor and volunteer on another Heroes Build home, joined this year by Everbank and Swisher. Land on Redpoll Avenue in Northwest Jacksonville is being prepared for these homes, and our Heroes Build committee comprised of leaders from military-serving organizations is poised to help refer the next cohort of Heroes Homebuyers.

Interested homebuyers are encouraged to start with our eligibility quiz at habijax.org/own. Potential sponsors, including gift-in-kind donors, can visit habijax.org/heroes to learn more. Then, to explore a Heroes Build partnership, contact our Chief Community Partnerships Officer, Chris Folds at cfolds@habijax.org.



Watch Mia tell her homeowner story



Scan Me!

Watch Mia’s home dedication remarks



Financial Snapshot

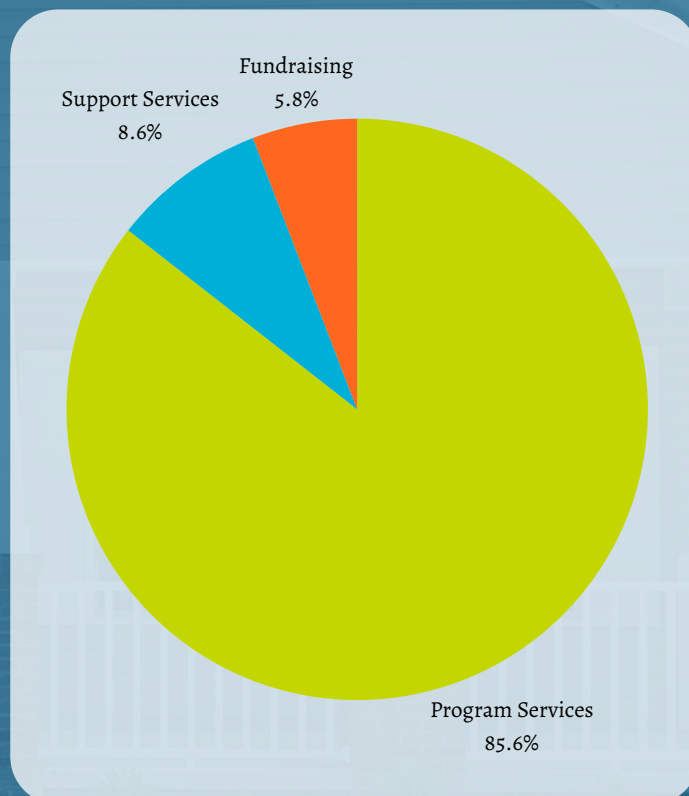
for the Fiscal Year
ended **June 30, 2023**

REVENUE

Program service revenue	\$5,426,885
Contributions and sponsorships	\$1,161,227
Non-cash contributions	\$1,592,962
Amortization of mortgage discount, net	\$895,457
Tiny Home rental income, net	(\$21,303)
Interest income	\$174,735
Gain on sale of asset	\$1,179,130
Other income	\$2,777
TOTAL	\$10,411,870

EXPENSES

Program services	\$8,145,132
Management and general	\$818,423
Fundraising	\$555,819
TOTAL	\$9,519,374



Completed IRS Form 990s and
audited financial statements are
available online at www.habijax.org



*Scan
Me!*



Special Thanks to Our Lending Partners!



**AMERIS
BANK**



New 2024 Lending Partners

Board of Directors

2023-24

Officers



Ryan Taylor, Chairman
KPMG



Jim Branch, Vice Chair
Regions



Amy D'Olimpio, Secretary
Regency Centers



John Duce, Treasurer
Wells Fargo

Sheila Cribb
Bank of America

Robert Dilts
Hancock Whitney

Martin Harrell
Coastal Construction Products

LaSonjia Jack
Cox Communications

J. Malcolm Jones III
JMJ Capital Holdings

Jennifer Kouchis
VyStar Credit Union

Marlow Levy
Baptist Health

Rob Lupoli
Chase

Greg Matovina
Matovina and Company

Damon Olinto
Synovus

John-Paul (JP) Saenz
Haskell

J. Howard Sheffield
Sheffield and Boatright, P.A.

Monte Walker
Habifax

William Harrell (Director Emeritus)
Coastal Construction Products

New to Our Leadership Team



Lori Segui
*Director of Family and
Mortgage Services*



Adam Pogachnik
*Director of
Construction*



Kevin Collison
*Director of Marketing,
Communications, and Faith Relations*

Thank You

to our sponsors and supporters

Home Sponsors

(2023 to June 2024 - \$50,000 and up)



**NORTHERN
TRUST**



VyStar
Credit Union

DUVAL
MOTOR COMPANY
Since 1916



 **EverBank**

CSX

 **HASKELL**



Publix.

SWISHER



COASTAL
CONSTRUCTION PRODUCTS



 **perdue**

**JACKSONVILLE
JAGUARS**



**Ascension
St. Vincent's**



kasper
architects + assoc.

**Regency[®]
Centers.**



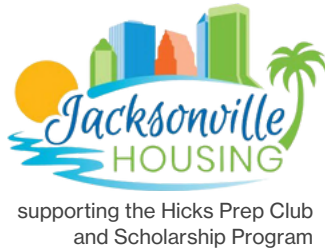


**AULD & WHITE
CONSTRUCTORS**

Gift-in-Kind Construction Donor

Build Sponsors

(Businesses and Organizations - 2023 to June 2024 - \$5,000 to \$49,999)



Johnson & Johnson



Community Partners

(Businesses and Organizations - 2023 to June 2024 - \$1,500 to \$4,999)



Major Donors

(Individuals and Foundations - 2023 to June 2024 - \$5,000 and up)

Ann C. Hicks

Sheila Cribb
Stephen Gahan

J. Howard Sheffield
George (Gee) & Sandy Sprague

Brady S. Johnston
Perpetual Charitable Trust

Marni and Morris Propp II
Family Foundation

Monthly Donors - aka The Build Crew

learn more and join
habijax.org/monthly

Jeremy Brinton
Jennifer Champagne
James Clark
Sheila Cribb

Christine Czepizak
Deb & Dan Durbec
John Duce
Shirley Felton
Matthew Posgay

J. Mark & Brenda Scott
J. Howard Sheffield
Sommer & Jack Spellman
George (Gee) & Sandy Sprague
Ryan S. Taylor

Jesse Williams
Kaven Wright
Caryn Wontor
Julie Yeager

Our Mission

Habitat for Humanity of Jacksonville puts God's love into action by **bringing people together** to empower families to build better futures through homeownership.

Our Vision

A Northeast Florida region where everyone has the opportunity to own a **quality, affordable home**.

Our Core Values

We are a **Faith-Driven** organization using our **Leadership** capabilities, unwavering **Integrity**, collaborative **Teamwork**, and dedication to **Continuous Improvement** to serve families in Northeast Florida.



Habilax
Habitat
for Humanity®
Jacksonville

40 East Adams Street, Suite 200
Jacksonville, Florida 32202

www.habijax.org