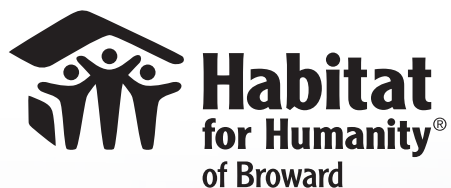




HOPE

2020 REPORT TO PARTNERS



Vision

We envision a world where everyone has a decent place to live.

Mission

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



Fiscal Year 2020 7/1/2019 - 6/30/2020

20 new homes | 11 critical repairs | 108 lives changed

JM Family associates shingle and paint homes for four families, including Sha'Mya's (age 8, pictured on cover).

Building Homes, Communities and HOPE

Our mission calls us to build homes. How we do it, however, is as central to our success as the mission itself. We bring people together, and as a result build more than homes. Working side-by-side, people of all backgrounds come together to change lives.

This was a very challenging year, and as you read our report, we believe you will feel the sense of community and hope that you inspire. Most of our homeowners are frontline workers and have faced COVID-19 head-on; many have had to find new and/or supplemental work. You helped us provide relief to those struggling. When we had to cancel volunteers, ReStore and administrative staff helped us build, followed by faith and community partners. Ultimately, we completed nearly as many new homes as in the prior year - and rehabbed others, providing quality housing at a time when safe shelter is more critical than ever.

Our model continues to prove itself. When we bring people together... homes, communities and hope follow.

Thank you for your help every step of the way.



Nancy Robin
CEO and Executive Director



Robert Taylor, Jr.
Board Chair 2017-2020



JM Family Enterprises, Inc., our partner since 2002, completed its 36th, 37th, 38th and 39th Habitat homes this year

How the Humanity project began to build HOPE

It was 1942 when farmer and biblical scholar **Clarence Jordan** began Koinonia Farm in rural Georgia. In the late '50s, after Jordan supported a black member of the community's attempt to enroll at the University of Georgia, his produce was boycotted and the farm's roadside stand was set on fire. Sadly, the attacks did not stop there; four days later, another building on the farm was burned to the ground, and arson was attempted on the barn of a sympathetic neighbor.

Jordan wrote to Rev. Dr. Martin Luther King, Jr. asking for guidance. Dr. King's response included these words:

"You and Koinonia Farm have been in my prayers (...). I hope you will gain some consolation from the fact that, in your struggle for freedom and a true Christian Community, you have cosmic companionship. God grant that this tragic midnight of man's inhumanity to man will soon pass and the bright daybreak of freedom and brotherhood will come into being."

- MLK, Jr. 1957



In 1965, **Millard and Linda Fuller** visited Koinonia Farm and decided to leave their affluent lifestyle to begin a life of service. They saw the need for better housing and began building modest homes for no profit. Homeowner families were expected to invest their own labor to build their home and the homes of others. Donations and payments went into a revolving fund, to support even more homes. Thus, the concept of Habitat for Humanity was born.



482 homes
+ **20** critical repairs
= **502** Broward families served to date

80
homes built globally through designated tithes



Linda and Millard Fuller



Today, the Habitat model remains unchanged, bringing racial equity and equal opportunity to families willing to work hard to achieve a decent, affordable place to call home. Habitat for Humanity has provided more than **35 million people in over 70 countries** with safe, decent and affordable shelter. Our Broward Habitat continues to rank in the **top 40 of Habitat's 1,200 U.S. affiliates.**



Our homeowner education program earned Habitat's **Gold Award** in 2020

Future homeowners Tashaundra Cunningham and Sabrina Williams put in their sweat equity

Working Hard to Get Home

The path to Habitat homeownership is not easy, but those who persevere are rewarded with an affordable mortgage and homeownership—proven to dramatically change life outcomes.

1 | Eligibility

Eligible families exhibit real need and meet income guidelines.

2 | Application

Families complete a formal application, background check and home visit.



Scan this code to watch the Sterile family get the good news.

3 | Education

Applicants attend 12 months of financial literacy and life skills education.

4 | Sweat Equity

Families work onsite building homes and invest a minimum of 300 hours of sweat equity.

5 | Down Payment

Future homeowners make a down payment of \$2,000 and stake their claim to their future home.



Scan this code to watch Ruthie stake her claim.

6 | Mortgage

Mortgage applications are prepared and processed for approval.

7 | Moving day

Families close on homes with an AFFORDABLE mortgage kept to 30% of household income, including insurance and taxes.



Let Habitat Kids show you their new homes.

52 people working hard to get home attended homeownership classes last year



Homes Bring HOPE

Children of homeowners consistently outperform children of renters in math and reading, high school graduation rates and post-secondary education. Here are a few grads from May 2020, making their dreams come true.

Rafael Williams

Homeowner Rachel Sims' son

Rafael graduated from Dillard High School where he earned more than 500 community service hours before graduating, and ranked in the top 10% of his class.

Rafael is currently attending Tusculum University in Tennessee. He is studying sports management through both in-person and online classes, and looks forward to playing on the football team next year as a receiver. Rafael says he loves the college experience, including the cool mountain weather.



Aliyah Williams

Homeowner Cassandra Baker's daughter

Graduated from Fort Lauderdale High School. Studying business at Alabama State University.



Sequoia Rembert

Homeowner Taryn Reis' daughter

Graduated from Blanche Ely High School. Attending Broward College working towards a career in nursing.



Star'ja Cheatom

Homeowners Shekia and Willie Cheatom's daughter

Graduated from Northeast High School. Working at Broward Health North with plans to become a nurse.



Anthony Blowe, III

Homeowners Tony and Latina Blowe's son

Graduated from Sommerset Academy. Working for IB Glazing, the company his entrepreneurial grandfather founded.

Children of homeowners are **twice** as likely to acquire post-secondary education



299 homeowners made **\$1,276,313** in mortgage payments in FY 2020, to help us continue

Captain Tony

one homeowner's journey

For **Tony Blowe**, challenges simply mean that there is more work to do. After being declined four times, he and his wife Latina worked hard to increase their earnings and improve their credit score, enabling them to join Habitat's homeownership program.

"There is love in this neighborhood."
-Tony Blowe

In December of 2019, the Blowe family moved into their new home on **Hudson Court** in **A Rick Case Habitat Community**. The home "is a blessing," Tony says, and the homeownership program was a blessing as well. "It helped us manage our finances, and it brought all the future homeowners together." Tony signed up to be a volunteer leader while completing his sweat equity. He wants to keep building for other residents, who he considers family.

"Myesha, who lives down the block, always stops by on her way home from work to say 'Hi!' There is love in this neighborhood," he beams.

A graduate of Blanche Ely High School, Tony works full time for his father's company, IB Glazing, and part-time at Dick's Sporting Goods. He coaches the Lauderhill Lions youth

football team, and two youth basketball teams in Lauderdale Lakes. Latina works full time for Extended Stay America.



Tony looks forward to getting back to volunteering on the new homes, so he can meet and serve his neighbors. "Our Habitat family is growing, and I want to be there for them," Captain Tony says.

Check Out These Other Blanche Ely Grads

Esther Rolle, Actor (1920-1998). Best remembered as Florida Evans on the CBS sitcom Maude.

Sheri Brown, VP Community Impact for the Community Foundation of Broward

Eddie Jones, NBA player, three-time NBA All-Star played for the LA Lakers and Miami Heat.

Patricia H. Williams, Florida State Representative, District 92



Sculpture by Robert St. Croix

83% of Habitat homeowners say their families are now safer

A Place to Play Bob and Sherry Taylor Park

dedicated January 11, 2020

Children's mental and physical health depends upon social activity and physical play. That is why **Robert Taylor, Jr.** and his team at **Burdette Beckmann, Inc. (BBI)** created the Bob and Sherry Taylor Park in A Rick Case Habitat Community. Robert, Habitat Broward Board chair (2017-2020), thanked his parents Sherry and Bob (BBI founders), for teaching him the true meaning of Matthew 22:39, "Love thy neighbor as thyself."

Families living in unsafe neighborhoods do not allow their children outside to play. That changes with this community and park. The park features a KaBOOM! playspace, generously donated by **JM Family Enterprises, Inc.** In addition, 200 JM Family volunteers worked alongside Habitat families to build the playspace in a single day.

The Bob and Sherry Taylor Park also features the **Mary N. Porter Reading Garden**, made possible by a gift from the Mary N. Porter Legacy Fund of the **Community Foundation of Broward**. The bronze statue of Mary—where children sit beside her and read books from its "Little Free Library," resides in the park and preserves Mary's love of community and family, forever.



6,142 volunteers safely contributed **31,643** hours of labor this past year
despite temporary shut down due to COVID

Financials

Comparative Statements of Financial Position

at June 30, 2020 and June 30, 2019

ASSETS	2020	2019
Current assets		
Cash and cash equivalents	\$ 5,859,975	\$ 6,291,421
Restricted cash	40,578	145,877
Receivables		
Mortgages receivable, net	1,276,313	1,165,596
Contributions receivable, net	1,527,396	625,545
Prepays and other current assets	889,675	148,581
Total current assets	9,593,937	8,376,570
Property and equipment, net	1,588,059	1,664,680
Other assets		
Receivables		
Mortgages receivable, net	10,435,558	9,209,046
Contributions receivable, net	503,041	447,443
Single family homes under construction	5,844,865	7,114,438
Investment in joint venture	4,191,733	4,191,733
Total other assets	20,975,197	20,962,660
Total assets	\$ 32,157,193	\$ 31,003,910

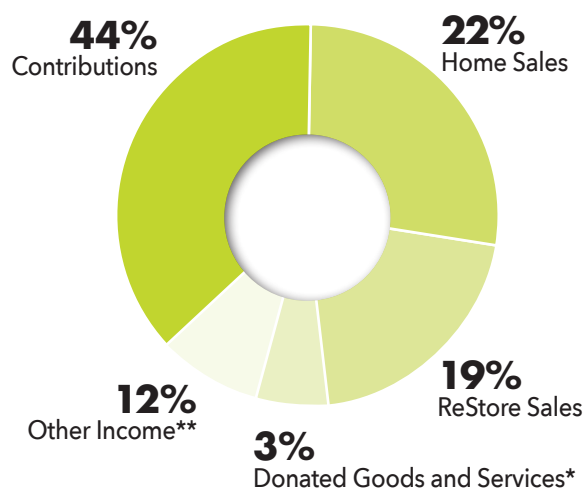
LIABILITIES AND NET ASSETS

Current liabilities		
Accounts payable and accrued expenses	\$253,209	\$181,404
Other liabilities	40,578	146,954
Total current liabilities	293,787	328,358
Long-term debt		
Note payable - HFHI NMTC		
Sub-CDE III, LLC, net	5,486,065	5,431,669
Total liabilities	5,779,852	5,760,027
Net assets		
Without donor restriction	23,645,723	23,355,143
With donor restriction	2,731,618	1,888,740
Total net assets	26,377,341	25,243,883
Total liabilities and net assets	\$ 32,157,193	\$ 31,003,910

based on 6/30/2020 audited financial statements

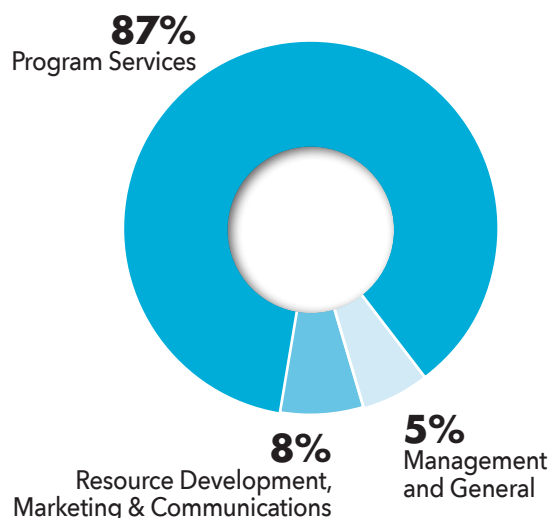
Income \$9,365,445

at June 30, 2020



Expense \$8,231,987

at June 30, 2020



*excludes volunteer labor

**includes amortization of receivables

\$4.5 MM invested in home construction **\$31.5 MM** estimated economic impact



Our ReStore is the most profitable Habitat ReStore of its size in the nation, selling new and used furnishings and home improvement items donated by generous supporters. This year we:

served more than
28,900 customers

kept
2.5 million pounds
of material out of landfills

provided
\$1,820,585
in income to power our work

954-763-7771 | habitatbroward.org/restore

10,000 families protected their homes with affordable ReStore hurricane shutters

2019-2020 Board of Directors

OFFICERS

Robert Taylor, Jr.

Board Chair
Burdette Beckmann, Inc. (BBi)

Kelly Kolb

1st Vice Chair
Buchanan Ingersoll Rooney

Lily Pardo

2nd Vice Chair
WSVN, Channel 7

Robert Barron

Secretary
Berger Singerman, LLP

Stephen Palmer

Treasurer
Stiles Corporation, *retired*

DIRECTORS

Brian Abel

Celebrity Cruises

George Barbar

Mesirow Financial

Mike Bessette

Southeast Toyota Distributors
JM Family Enterprises, Inc.

Gary Bitner

Bitner Group

Alex Buschmann

Cothrom Risk & Insurance Services

Eduardo Caballero

Florida Department
of Transportation

Raquel Case

Rick Case Automotive Group

Gail Daley

Sunshine Health

Kelly Koenig

City Furniture

Patrick (Rick) McCall

R&M Capital, LLC

Julie Medley

Urban Land Institute
Southeast Florida/Caribbean

Burnadette Norris-Weeks

Austin Parnies
Norris-Weeks, LLC

Miguel Palacios

Amerant Bank

Susan Renneisen

Seminole Hard Rock
Hotel & Casino

Kris Rich

Ryder Systems

Romney C. Rogers

Rogers Morris Ziegler, LLC

John Romandetti

QK Holdings

Gordon Weekes, Jr.

Broward County
Public Defender

Honorary Board Members

Gale Butler
Kathy Craven
Nancy Daly
Bill Feinberg
Linda D. Jones
Lisa Kitei
Monica Maroone
Dr. Eloise McCoy-Cain



100% of Habitat Broward Board members make a personal gift each year

Hope Builders

This year, when safe shelter has been more important than ever, Habitat's partners have built hope for families in need of decent, affordable housing.



Thank You
to all our partners

\$558,000 paid in property taxes by homeowners last year

\$788,860 = estimated value of contributed labor by our Volunteer Army

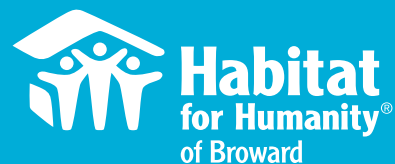


29 family homes sponsored | **37** CEO Build Partners

CEO Build, February 2020



To join our
2021 CEO Build
and to learn more
about how you can
change lives, visit
habitatbroward.org



3564 N. Ocean Boulevard | Fort Lauderdale, Florida 33308 | 954-396-3030 | habitatbroward.org