



Art by: Scott
Cudjoe Key, FL

Our Habitat Community

Dear friends,

It takes so many people to make the dream of affordable homeownership become reality in the Lower Keys and Key West.

If you are a **donor**, you are an important part of creating affordable homes for families.

If you are a **business owner**, your participation makes a vital difference.

If you are a **government official**, your voice and vote accomplishes more than you know.

If you are a **bank** that gives back to the community through policies and practices, please know that you are a vital link in the chain.

If you are a **staff member**, you already know that nothing represented in the pages that follow could have been done without you.

If you are a **non-profit partner**, you are aware of the special joy of collaborating in this unique community.

If you are a **homeowner**, your sweat equity and diligence in keeping your commitments was essential to making your dream come true.

If you are a **volunteer**, may the joy of giving your time, energy, skill, and experience be multiplied back into your heart and mind.

If you are a **member of the board or a committee**, your gift of time and expertise saves Habitat enormous financial resources that directly impact the homeowners and community.

If you are a **Habitat Warehouse shopper**, you help recycle useful things and contribute to the mission of affordable housing.

If you're an **ambassador** and spread the good word about Habitat, you create an environment throughout the Keys of supportive involvement.

Please take a moment to enter the pages of this report with genuine pride in what you accomplished. It was an incredible year with so much good being done for so many people. Bless you. Thank you. May the mission of a decent place for EVERYONE to live keep us working into the future with dedication.

Gratefully yours,

Terri Hill

Chair of the Board of Directors
Habitat for Humanity of Key West
and Lower Florida Keys

Kristina Welburn

Executive Director
Habitat for Humanity of Key West
and Lower Florida Keys

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Habitat for Humanity of Key West and Lower Florida Keys is an
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Building the Future: *Working Towards an Equitable Lower Keys Community*

Our mission:

Habitat for Humanity of Key West and Lower Florida Keys believes that everyone should have a decent, safe and affordable place to live. Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

The current housing crisis:

Our community, like many places in the world, is experiencing a crisis of housing affordability that is increasing exponentially. Home prices in the Lower Keys have risen **33.5% in the last 2 years**, with the average home price now over **\$1,000,000**. Combine that with the hike in insurance rates, rising interest rates, severe lack of inventory, increased cost of building, and development restrictions, and it's no wonder that many essential workers are leaving the Lower Keys.

The lack of affordable housing does not affect everyone equally. It has the biggest consequences for those in the lower and middle income brackets and is felt even more by people of color. Members of our black community are especially affected, having experienced decades of real estate discrimination, the loss of large tracts of land through eminent domain, and rapid gentrification of neighborhoods.

Consider the following scenario:

You are a single parent in the Lower Keys with an salary of **\$70,000/year**. To rent a market rate 2-bedroom for yourself and your children, you have to spend **\$3200-\$4500** a month, which means spending **55-77%** of your income on rent. To keep your rent at the recommended ratio of 30-35% of your income, you'd need to find a new job that paid at least **\$128,000-\$180,000/year**.

Why does housing matter?

Affordable housing plays a critical role in strong communities because it is a determining factor for mental and physical health, as well as in educational outcomes for children. Access to affordable homeownership allows essential workers to stay in the Keys, put down roots and raise their families here, establishing a foundation for building generational wealth. Communities that are diverse across income levels, race and culture are resilient communities.

Housing that is affordable and decent also reduces taxpayer expenses and boosts the local economy. Allowing seniors to age in place in their own homes reduces the tax payer burden of supported living. Safe, affordable homes reduce public costs associated with illness and poor school performance in children. Construction and rehabilitation of affordable housing employs local trade workers and powers local businesses.

How do we achieve our vision?

To achieve our vision of a world where everyone has a decent place to live, we build with hammers, with volunteers and with families. We build **affordable homes for local essential workers to purchase**, we make **critical repairs** to keep residents on fixed incomes in their homes, we build future homeowners through **affordable rentals** and **homeowner education classes**, and we build **community** in the process.

We build through advocacy and through partnerships, and by bringing people together to forge bonds, share their skills and share their stories.

Our work is needed now more than ever. We must continue to create community, foster opportunity, and generate access and equity for all. A world, and a local community, where everyone has a decent place to live is not only something we wish for, it is the future we build together every day.

Building Home: *Eleven Families Purchased New Homes with Habitat*



A Busy Year

This fiscal year was a busy one for Habitat for Humanity of Key West and Lower Florida Keys, with **eleven families completing a total of 3850 sweat equity hours, education classes, and purchasing new homes.**

Four Habitat homes – two at Habitat Landing in Big Pine Key and two at Bayside Landing in Big Coppitt Key – were sold back to Habitat from their original buyers. These home were then “recycled” by Habitat – they were renovated in partnership with new qualifying homebuyer families, who loved being part of the renovation process for their new homes.

At Moss Landing in Cudjoe Key, eight new homes were completed in partnership with selected families.

Eleven Homes Dedicated

Two Home Dedication ceremonies were held as these two groups of homebuyers completed their requirements and then closed on the purchase of their new homes.

Monroe County Commissioner Michelle Lincoln, and Christine Hurley and Mark Rosch from Monroe County Land Authority attended a dedication ceremony and were able to witness first-hand the impact of local government working together with the community for affordable homeownership. “Keeping our families here means the world to me,” stated Michelle Lincoln.

Other Homeowners in the Habitat community celebrated with their new neighbors, bringing home-cooked dishes, ice cream and house warming gifts.



11 Families completed **3850 hours** of sweat equity and bought Habitat homes.

Preserving Home: *Habitat's Critical Repair Programs*



Top: Kristina Welburn, Executive Director of Habitat, poses with Rick and Tricia on their new ramp.

Bottom: Miss Pollie's home received a necessary roof repair, allowing her to continue to remain in her home, with several family members.

Data shows that safe and accessible housing is a key social determinant of health. Habitat's multiple home repair programs allow low income and fixed income local residents to stay safely in their homes, advancing both housing and health equity for older and disabled residents.

Allowing older residents to "age in place" extends longevity and quality of life. Surveys of homeowners that partner with Habitat for critical home repairs show they're **mentally and physically healthier, feel safer at home, and engage with their family and friends more.**

City of Key West Partnership

Habitat has been working together with the **City of Key West** to partner with low-income residents whose homes require structural repairs, focusing on health, safety and accessibility.

Rick, a Key West homeowner, uses a wheelchair because of a spinal cord injury and his girlfriend, Tricia, uses a mobility scooter. When their plywood ramp reached the end of its usefulness, Rick got several bids for constructing a new ramp but the cost was prohibitive for him. Habitat coordinated the construction of a new ramp with Gary the Carpenter that provides a safe way for Rick and Tricia to enter and exit the condo.

"One of the most challenging things about being disabled is maintaining one's independence," Rick said. "Something as simple as leaving your home to run a quick errand can be truly difficult, even scary. We really want to thank Habitat and the City of Key West for their generous financial assistance, but also for their compassion, and understanding that leaving one's home safely is a blessing that shouldn't be taken for granted," said Rick.

Neighbors Helping Neighbors

With funding from the **Community Foundation of the Florida Keys**, volunteer refreshments from **SOS Foundation**, and labor from the **Monroe County Sheriff's Office** staff, Habitat's *Neighbors Helping Neighbors* program provides small home repairs for residents in need. This program not only makes critical repairs, allowing residents to stay safely in their homes, it serves to foster good will between the Sheriff's Office and the local community.

Hurricane Recovery Projects

Habitat additionally partners with multiple organizations, including **United Way** and **Habitat for Humanity International**, to repair hurricane damage to homes for low-income residents. For these programs, the residents contribute a percentage of the cost of repair and partner with Habitat to complete the work. Habitat's help makes critical repairs possible that will keep these homes safe and affordable.



Habitat's Construction Team, Dan Livingston and Curtis Barlow, work with staff from the Monroe County Sheriff's Office on home repair jobs in Big Coppitt and Stock Island.

Building Community: *Through Outreach and Events*

Special events are a lot of work, but we love to get creative and have a good time doing it. We've had some memorable events this fiscal year, including **Terry Cassidy's Island Grass Music Festival**, **Habitat's Photo Safari & Trivia Trek**, running the **Cheers to You Beverage Booth** at the Big Pine Flea Market, **Habitat's Annual Gala** at Truman's Little White House, and an outreach booth at the **Key West 200th Anniversary Heritage Festival**.

Events are integral to Habitat's success as an organization, not only to raise funds, but also to raise awareness in our community for the work Habitat does. People get involved with a cause when they are able to see tangible impact.

When Habitat Homeowners are present at events they communicate the real story of Habitat: the story of a multi-generational local who grew up in the Keys and is finally able to buy a home and stay here, or the story of a single mom whose dream of building equity as a legacy for her children has finally been realized. Hearing these stories helps us expand the Habitat community by reaching **potential donors, advocates, volunteers and homebuyers**. We are so grateful to the many Homeowners willing to share their stories and be ambassadors for Habitat in the community.

Thank you to everyone who volunteered at these events and to all of the sponsors, donors and attendees. We'd also like to thank the venues and festivals who generously hosted us and all of their wonderful staff, especially the **Curry Mansion and Truman's Little White House**.



Working Together: *Volunteers, the Habitat Warehouse and the Community*



Volunteering is proven to increase **self-confidence, happiness and physical health**. In addition, the shared experience fosters connection and builds community.

With the help of people from our community, homes are built and repaired and lives are transformed. Families achieve the strength, stability and independence they need to build a better life.

We are blessed to live and work in a community of deeply caring people. This fiscal year we had groups and individuals from all walks of life volunteer with Habitat, some for one day and some on a weekly basis. We are grateful for all of them.

“There is no better exercise for your heart than reaching down and helping to lift someone up.”

– Bernard Meltzer



The Habitat Warehouse opened in Rockland Key this fiscal year and has been building a dedicated local following. Managed and run by Jodi Hoyes, with the help of some very dedicated volunteers, the warehouse accepts donations of new and gently used furniture, home goods, decor and building supplies. These items are then sold at deeply discounted prices, providing a much needed service to the community and fostering sustainability by keeping these items in homes, not landfills.

Total Volunteers in Fiscal Year 2022
190

Hours Volunteered
3204

Value of Volunteer Hours Served
\$95,960



Cultivating Future Homeowners: *Through Affordable Rentals*

Since Habitat emphasizes the benefits of homeownership, why do we have rentals?

Habitat focuses on homeownership because owning a home allows people to put down roots and become fully invested in a community. It allows parents to earn equity and leave a legacy for their children, creating generational wealth. A mortgage payment that is affordable (based on a family's income) allows parents to save for their children's education, or to further their own.

But not everyone wants to own a home or feels ready to take that step at the current moment in their lives. That's where Habitat's affordable rentals come in. With a dearth of affordable housing options in the Lower Keys, affordable rentals allow low income residents to take a breath and decide if they are ready to take the first step toward homeownership.

At Habitat, we love it when our tenants decide to start working toward homeownership and we strive to make the process as seamless for them as possible, whether they are purchasing an affordable home through Habitat or on the open market.

Erin's Story

Erin was a tenant of Habitat for a few years before she purchased an affordable home at the Railway Condominiums (not Habitat affiliated). An award-winning local performer, massage therapist and entrepreneur, Erin spoke with us about her housing journey.

When Erin first visited the Lower Keys in 2005 with her boyfriend at the time, they took a stroll down Duval Street past 801 Bourbon Street Bar and were taunted by the drag queens out front. Erin was intrigued (and perhaps her feelings were a tiny bit hurt) and they decided to check out the show. She was starstruck, and by the end of the trip she had decided: "I need to live here!"

After lucking out with her first apartment in Key West, Erin found it increasingly difficult to find adequate housing. The quality and size



When she's not acting or doing massage therapy, Erin runs her Apothecary business, "Love Cheeky," a small batch body and mind care company specializing in body care products made with sustainable ingredients.

of available units kept going down, while rents kept going up. She was living in a home she couldn't afford when she heard about an opening at Habitat's affordable rental complex. Erin applied, and was accepted into the rental program.

"I was so happy there. The people who worked there were so nice – it was like a family."



Erin (second from left) with fellow actors during the production of "Clue"

The affordable rental allowed Erin to save for a down payment and when the opportunity arose to purchase an affordable home, she was ready to take the plunge.

"I never really thought I'd own a home in Key West. It's amazing! I feel like it's a big accomplishment. I'm not trying to pat myself on the back, but inside I sometimes think: I can't believe I did this, it's so amazing!"

Erin loves living in Key West. She loves walking around, going to grab a con leche, and being able to do all the things she loves, like performing. "I'm able to do all my passions here," she says. "I love doing massage, and have a great private practice. I'm able to perform, do theater and explore different parts of the arts."



Doing the Numbers: *Fiscal Year 2021-2022 Financials*

Statement of Financial Position

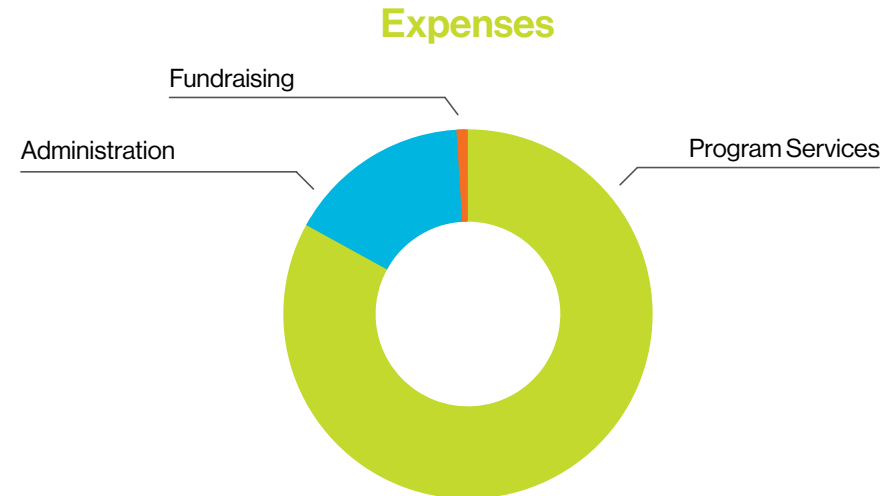
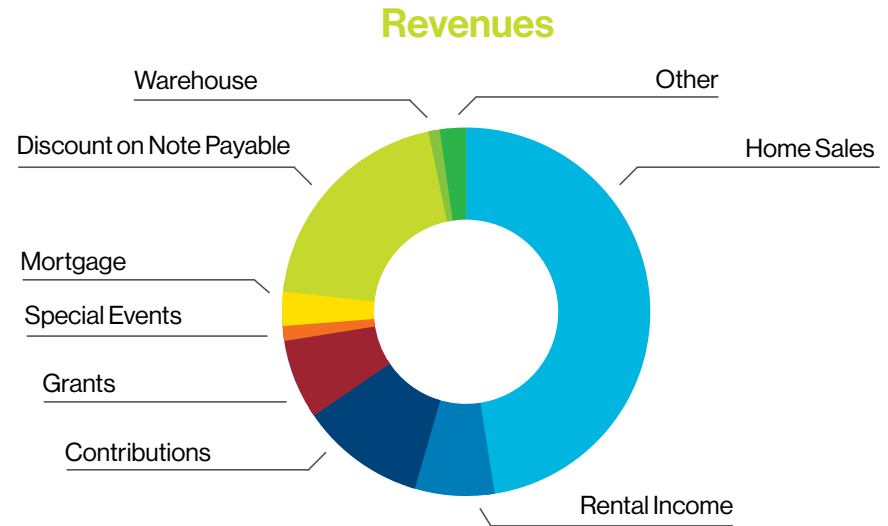
Current Assets	\$1,709,897
Long Term Assets	\$5,784,425
Total Liabilities	-\$3,643,516
Total Net Assets	\$3,850,806

Total Revenue, Gains, and Other Support **\$6,290,973**

House Sales	\$3,011,500
Grants	\$444,502
Contributions	\$694,821
Rental Income	\$439,861
Special Events	\$81,864
Mortgage	\$183,238
Discount on Note Payable	\$1,289,069
Warehouse	\$33,096
Other	\$146,118

Total Expenses **\$6,101,579**

Program Services	\$5,040,127
Administration	\$1,019,690
Fundraising	\$41,762
Change in Net Assets	\$189,394



What We Did This Year: *Impact Summary*

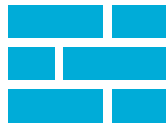
 **8** new homes constructed


 **27** low-income families housed in affordable apartments

 **4** homes “recycled”
i.e., bought back from first homeowners, refurbished and repaired, and sold to new families

 **258** people served, 116 of which are children

 **3204** volunteer hours completed

 **8** homes received critical repair, additional homes received new ac units

 **190** volunteers worked with habitat

 **381** hours of education received by future homeowners

 **5** new families accepted into homebuyer program

 **20** bedrooms built

 **\$97,185.22** in taxes paid this year by habitat homeowners

Since 1976, Habitat has helped more than

46 million people

build or improve the place they call home.

What's Next: *What's in the Habitat Pipeline?*



Moss Landing

Eleven homes at Moss Landing are now occupied by homeowners, and five more families are working towards homeownership in this neighborhood.

Construction of the remaining units is well underway and nearing completion. The build is going very well, and everyone is excited to see the completion of this 16-unit development.

This spring, a large Home Dedication Celebration will be held honoring the five families who are currently working towards homeownership, as well as the eleven already living in their homes. The family of Mark Moss, a former Executive Director of Habitat for whom the development is named, will be in attendance to celebrate the achievement of these 16 hardworking families and honor Mark.

Members of Habitat's Builders Circle, our club of monthly donors, will also be invited to attend and meet the homeowners and the Moss family.

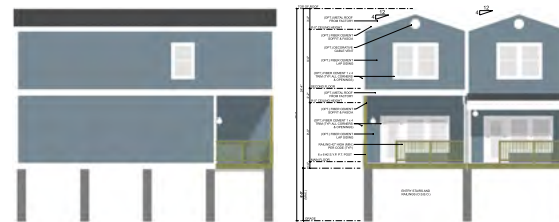


Construction progress on last four units at Moss Landing from September-December, 2022

Looking ahead...

Cudjoe Shores

After the completion of Moss Landing, Habitat will begin construction of four homes at another site in Cudjoe Key. These four new homes will be a mix of 2-bedroom and 3-bedroom townhomes. Family selection for these homes will coincide with construction and will begin in Spring of 2023.



Most recent construction elevations for the "Cudjoe Shores" Habitat development.*

**Plans subject to change.*

Big Pine Key

Habitat recently partnered with **Maggie Whitcomb, founder of the Florida Keys Community Land Trust**, and the **Monroe County Board of County Commissioners** on a project that will bring four more Habitat homes to Big Pine Key. Whitcomb's land-holding company sold the lots in the Avenues neighborhood of Big Pine to the Monroe County Land Authority at a deeply discounted price in order to guarantee their use for affordable homeownership. The Land Authority will extend a renewable 99-year lease on these lots to Habitat, and we will begin the planning and construction process for four new affordable homes in Big Pine this coming year.

Habitat is grateful for the opportunity to work together with local municipalities and community members to create more affordable homeownership in the Lower Keys. We believe that partnerships and collaborations between governments, nonprofits, and other organizations and businesses are essential to making real progress towards a vibrant, thriving, and diverse Keys community in which homeownership options are available across the spectrum of income levels. We will keep working together toward a world in which everyone has a decent place to live.

Want to Help? *Here are some ways you can support Habitat's mission*



Art by: Berkeley
Big Pine Key, FL

Be an Advocate. Make your friends and family aware of Habitat's good work and ask them to support our cause. Follow us online and share our social media posts.

Donate to or Shop at the Warehouse. We turn gently used furniture, decor or household items into new homes. To donate to the Warehouse, call Jodi at 305-294-9006 ext. 4 or visit www.habitatlowerkeys.org/habitat-warehouse.

Become a Volunteer. We need help with: construction, property maintenance, warehouse customer service, warehouse cleaning and organizing, donation pickups, community education classes, and fundraising.

Become a Donor. Help us build affordable homes through a one-time donation, monthly support, or a corporate sponsorship. With your help, a family can achieve the dream of owning a home in their community. Your donation becomes the solid foundation for their future. You can donate online at www.habitatlowerkeys.org, or give us a call at our office at 305-294-9006. You can also donate real estate, stocks, or leave a planned gift through your will or estate.



scan to donate

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