

YOUR HOMETOWN HABITAT
2022-23 IMPACT REPORT



**Habitat
Seminole
Apopka.org**

407.696.5855

Dear Neighbors:

We are happy to present the Habitat for Humanity Seminole-Apopka FY 2022-2023 Annual Impact Report. **YOU**, our supporters, are the reason we are able to do what we do to build homes, communities and hope in Seminole County and Apopka. We invite you to see what we have accomplished together.

This year, Habitat built and sold 16 forever homes to hardworking individuals and families who would otherwise not be able to own. That means an additional 21 adults and 20 children have realized the American dream of affordable homeownership, many for the first time in generations. With these new homes come a healthy environment, stability, room to do homework and play, an interest in the neighborhood, and a family legacy. Those factors truly have a positive impact on the entire community!

Our online, six-week Habitat Financial Academy surpassed its goals this year. Open to the entire community, the free quarterly financial literacy sessions graduated 202 individuals. Thanks to our partner banks' instruction, the students now have the know-how to help them purchase a home, whether through Habitat or a market program. Thirteen of the graduates subsequently applied to our Homebuyer Program and were accepted.

The 10th Anniversary Women Build 2023 raised \$205,386, with 22 sponsors and grassroots teams vying to raise the most money and building two affordable homes in Sanford. The inaugural CEO Build event raised funds, even though Hurricane Ian canceled the build, and was a great base for the upcoming October 2023 event. Further, through wise investments, we increased our ability to acquire land this year, providing the opportunity to build more homes each year into the future.

THANK YOU to our donors, funders, sponsors, volunteers, community and business partners, government partners, and Future Homebuyers. Your continued belief in our work ensures that Habitat Seminole-Apopka will keep fulfilling our mission and vision for years to come. We are honored to be **YOUR HOMETOWN HABITAT!**

Sincerely,



Penny Seater
Chief Executive Officer



Susan A. Rich,
GRCP, GRCA, Board Chair

OUR VISION

*At Habitat for Humanity Seminole-Apopka,
we believe in a world where everyone
has a decent place to live.*

OUR MISSION

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

P. S. from Penny Seater

As the year ends, so does Susan Rich's second term as our Board Chair. We will miss her clear head for details and her true heart for providing a "hand up" to affordable homeownership for hardworking families. I am personally grateful. Thank you, Susan.

Building Homes, Communities and Hope!

16 families purchased their forever home,



creating a stable, affordable environment for 21 adults and 20 children to grow, study, play and flourish. Nearly 90% of these homeowners were minority, predominantly Black, helping us bridge the racial wealth gap.

Ninety-five percent (95%) of new homeowners improved their financial well-being through increased savings, reduced debt, and improved credit scores.



20 families began or continued their Habitat journey toward the strength, stability and self-reliance that come with homeownership.

202 people graduated from our Financial Academy, learning how to budget, create a savings plan, take control of debt, and establish good credit. Graduates reported increased credit scores and lowered debt-to-income ratios. The course is offered free to the community, with the goal of helping people increase their financial wellness.



Eight (8) families paid off their mortgage, achieving the ultimate financial independence.



794 volunteers, including 58 groups, donated 10,017 hours of their time and talent to construct houses, mentor Future Homebuyers, complete administrative tasks and more.

\$318,541 in labor costs was saved through the volunteer service of individuals and groups.

\$17,787,441 overall economic impact resulted from our construction and financial wellness programs this year.

Women Build 2023 teams raised \$205,386 towards affordable homeownership and expended many hours building two homes on Tangerine Avenue in Sanford for Future Homebuyers.



CEO Build, on World Habitat Day, raised \$10,000 and brought on new support from corporate CEOs, even though Hurricane Ian canceled the event.

How your dollar is spent



Michael hails from New Jersey, with some time spent in Pennsylvania where his older sister helped him get “on the right path.” He moved to Puerto Rico with his grandmother, then back to the states. Admitting he was careless with money, he worked different jobs and regrets not pursuing a schooling opportunity in aviation engineering. This was all while he was younger and trying to “find himself.”

Then, Michael met his fiancée, Migdaly, and his life took a turn for the better. They moved to Florida, where he found a job as a welder for a boat-making business. They saved money and tried to start a family. When that didn’t happen, they decided to use their savings to try to buy a home.

Life had other plans. Migdaly became pregnant, and they joyfully switched gears again. That was until he had a work accident with a piece of machinery and things got tougher for him. He stayed with the company, though, and began making kitchens for yachts. Then Covid hit him, and he left his job.

What Feels Better Than Having Your Own Home?



Becoming a dad certainly changed Michael’s outlook about working for the long term. He found another position as soon as he was able, making cranial remolding helmets for babies and other support devices. His excitement about working for this local orthotic company is evident, as he shares that he now inspects the devices.

Though Michael is committed to his job, the pay rate doesn’t stretch to afford a home on the open market. With the birth of their second child, this family of four, with three dogs, became very cramped in their small apartment and didn’t know what to do. The dream of owning a home came back full force!

Thankfully, Michael heard about Habitat from his aunt. After first “not believing it was true,” he began his Future Homebuyer journey in June 2022. Having completed his sweat equity and learned so much about financial literacy and home maintenance, he’s thrilled to be moving his family into a new, affordable home. Not only will his children have plenty of room to grow, but there’s a shared experience with the other Habitat neighbors on his street.

OUR DONORS & PARTNERS – A *BIG Thank You!*

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Strength, stability and self-reliance



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Seminole-Apopka

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