

FY 2023-2024



**Habitat**  
for Humanity®  
of Bay County, Florida

# IMPACT REPORT

Seeking to put God's love into action  
by bringing people together to build  
homes, communities, and hope.



**Habitat Families**  
From surviving to thriving.



Homes



Community



Hope

# CONTENTS



- Executive Address .....
- Mission & Vision .....
- Home Sponsors .....
- Building Homes & Hope .....
- Homeowner Stories .....
- Volunteers .....
- The Habitat ReStores .....
- Staff Members .....
- Board of Directors .....
- Working Committees .....
- Upcoming Events .....
- The Habitat Village .....
- Financial Summary .....
- Community Impact .....



*The majority of our beautiful home plans are a donation of the time and talents of Florida Architects.*



# EXECUTIVE ADDRESS

Dear Friends and Partners,

As we close another impactful year at Habitat, we are extremely grateful for all that we have achieved together. Our combined efforts have not only built homes but have laid the foundation for a stronger community. We extend our deepest thanks to our supporters, partners, and volunteers. Without your unwavering commitment, our mission would not be possible.

We get to witness firsthand the power of community and the profound change it can bring. Families now flourish in homes filled with hope and security. Children, whose futures once seemed dim, now have the stability to dream big and not only reach, but to exceed their potential. These are not just houses we build; they are sanctuaries of opportunity and beacons of hope. Each nail hammered, every wall raised, and every roof completed stands as a testament to our shared dedication in creating affordable housing.

Our journey is far from over, and the road ahead requires the same determination and collaborative spirit. We must continue to dig in, get our hands dirty, and lift each other up to build a better tomorrow.

Together, we can create a world where everyone has a decent place to call home. Thank you for being a part of Habitat for Humanity of Bay County, Florida; your support is the cornerstone of our success. Let us march forward, united and undeterred, to make an even greater impact in the coming year.

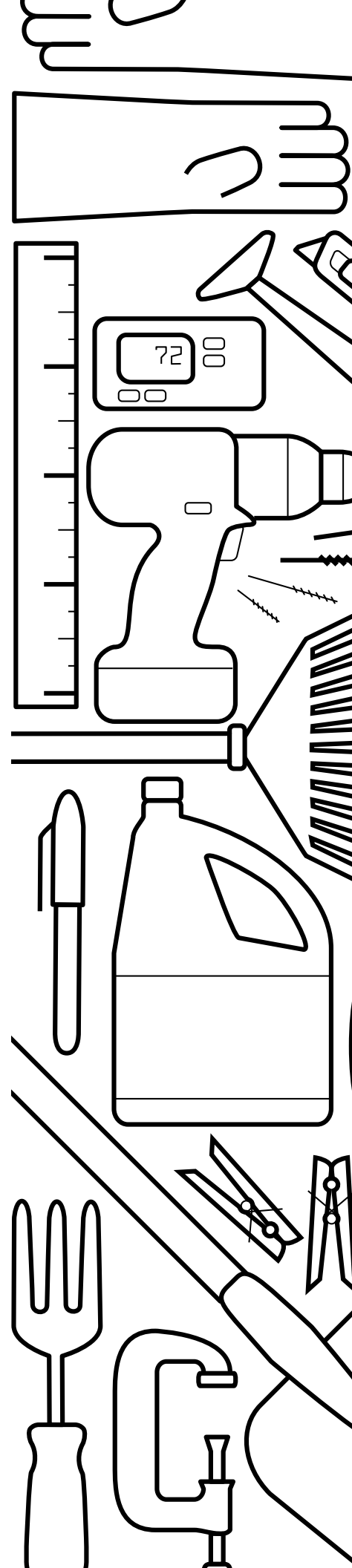
With profound gratitude and determination,



Myron Guilford  
Board President  
Habitat for Humanity  
of Bay County, FL



Angela Klopf  
Executive Director  
Habitat for Humanity  
of Bay County, FL



# OUR MISSION

“Seeking to put God’s love into action by bringing people together to build homes, communities, and hope.”



At Habitat for Humanity of Bay County FL, we are driven by our commitment to address the pressing need for affordable housing. Recognizing the essential role that affordable housing plays in fostering healthy families and vibrant communities, our mission carries a profound sense of urgency. Affordable housing isn't just a families struggle, but impacts the entire community.

Through our dedicated work, we provide children with secure environments to learn and develop, yards to explore and play in, and homes where lasting family memories are able to be made. We are laying the foundation, transforming lives, and empowering families to succeed.

# OUR VISION

“A world where everyone has a decent place to live.”



Habitat Homeowner

# #105

*The Guitreau Family*



Central Panhandle Association of Realtors®

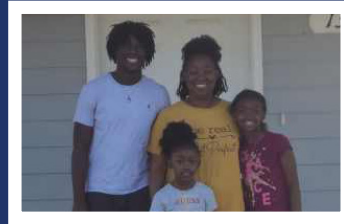
Home Sponsor

**WELLS  
FARGO**



Publix Super Markets  
**Charities**

Home Sponsors



Habitat Homeowner

# #106

*The White Family*

Habitat Homeowner

# #107

*The Patton Family*



WoodmenLife®

Florida  
Chapter 406

Home Sponsor



**PANAMA CITY  
TOYOTA**

Where Relationships Are Born

Home Sponsor



Habitat Homeowner

# #108

*The Moore Family*

Habitat Homeowner

# #109

*The Guzman Family*



**capT.  
JACK'S  
FAMILY BUFFET**

Home Sponsor

# BUILDING HOMES & HOPE

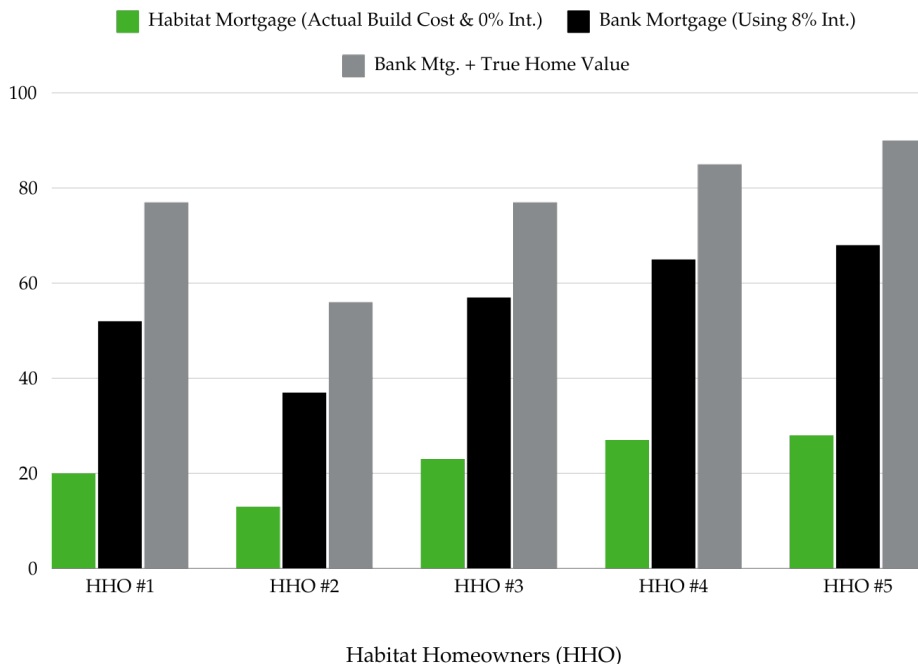


If you ask most people “What does Habitat for Humanity do?”, they’ll likely say “build homes.” While this is true, Habitat’s mission is so much bigger than that. We all know how expensive it is to rent or to purchase a home, especially with rising interest rates. Many individuals and families are paying as much as 60 to 80 percent of their income on housing alone. Add on other day-to-day expenses like food, clothing, gas, and healthcare and it’s easy to see how many families greatly benefit from the work that Habitat, its donors, volunteers, and sponsors unite to do.

While the foundation of a good home begins with love, we all need and deserve a safe, secure, and stable home life. Affordable housing provides that along with a greater sense of belonging. It’s hard to feel like you’re a part of a community when you’re constantly struggling and lacking safe and secure living conditions. You can’t truly plant your roots and grow like you can with the stability of a home.

Habitat Homeowners aren’t just given a home. They receive educational classes and pay an affordable mortgage. They are also required to put in 500 “sweat equity” hours, helping to build not only their own home, but to help build their neighbors’ as well. Habitat partner families work alongside local volunteers helping on build sites, which really helps them to gain a strong sense of community. Their affordable mortgage payments are never more than 30% of their income with 0% interest. A sense of pride comes in knowing that each mortgage payment they make is being put towards building more affordable homes.

## % of Income Spent On Housing



The average Habitat for Humanity homeowner **saves 60% monthly** compared to renting.

## HHO #3 PREVIOUS MONTHLY BUDGET

Annual Income: \$32,655.96

Monthly Income: \$2,721.33

- \$(1,300.00) 2 Bedroom Rent
- \$(175.00) Electric
- \$(115.00) Utilities
- \$(60.00) Internet
- \$(75.00) Cell Phone
- \$(740.00) Groceries (HH of 3)
- \$(150.00) Personal Care
- \$(150.00) Car Insurance
- \$(100.00) Car Gas
- \$(100.00) Misc.

\$(243.67) Remaining Balance

\*Already negative using gross and minimal bills.

# HOMEOWNER STORIES

## Guitreau Family



Stormee is a single mother who struggled with affordable housing costs, and eventually, that battle won. She was forced to move in with friends to just have a roof over her head. Even worse, she no longer had a bedroom for her son and daughter. Although she had joint custody of her children, this meant she could no longer tuck her kids into bed and kiss them good night. Every night she had to drop them off at their dad's. More than a year passed before she was able to finally acquire a place to call her own. Unfortunately, it still didn't have bedrooms for her kids. It was a shed on a farm, but it was a start and did allow her to spend quality time with just her kids in their own space. The day that Stormee received the keys to her Habitat home was the day that she was able to put her family back together. It was right before Christmas, so the excitement of putting up a tree, hanging lights on the house, and baking cookies together was nothing short of a dream coming true. The nights she longed for of putting her kids to bed and having them under her roof all night to wake up to was once again a reality. The memories and traditions they now make will last a lifetime and likely be carried on for generations to come.

## White Family



One of the hardest things about the lack of affordable housing for families is not having space to invite family and friends over to celebrate holidays, milestones, or birthdays. It's living in a space that is often in a condition that's too embarrassing for having company over. It's almost always too small to squeeze in additional people. Yet, strong families and other connections are so important to our well-being. Dominique was introduced to Habitat while working on the Habitat build site with her sister. Her sister was in our Habitat program which requires 500 hours of sweat equity. Their bond had always been strong, and they've stuck together to help each other. When her sister closed on her Habitat home, Dominique couldn't help but wonder if she would ever be able to provide her family with the same safe, secure, and stable housing. She applied and now she's a Habitat homeowner as well, living only a block away from her twin. For these sisters, they not only gained affordable housing, but their biggest cheerleader and support system is just around the corner. That connection is a strength that's just as strong as the solid foundation we built them to grow from.

## Patton Family



Kianna is a powerhouse of resilience and determination. With dreams of law enforcement, homeownership, and a loving family, she set out to carve her own path straight out of high school. Despite her ambition and dedication, life threw her curveballs, as life does — it was the devastation of Hurricane Michael which stripped her of her apartment, car, and job. This forced her to withdraw from the technical college she had been attending and to move in with her grandmother. Kianna faced the challenge head-on, sharing a bed with her daughter and finding employment again. Unyielding, Kianna then found another place to call her own, although far from ideal. The lack of adequate heating and cooling, unstable floors, and unsafe conditions kept her on edge. Driven by her desire to provide a safe and nurturing environment for her children, Kianna turned to Habitat for Humanity. Through relentless effort and faith, she put in the necessary work to qualify for a Habitat home. Kianna is now able to start a new chapter. With Kianna's biggest dream, the American dream of homeownership, now met, she can set and achieve new goals. It's not just the dream of homeownership that was accomplished, but the stability a home provides that allows families to go on to further succeed in other areas of life. Kianna has always set big goals for herself, and we can't wait to hear about what she accomplishes next!

# Habitat Home Volunteer Groups

CPAR

Lighthouse Church

Tyndall Air Force Base

Latitude Margaritaville

Latitude Gardens Committee

Master Gardeners

Rutherford High School

TRANE

Woodmen Life FL Ch. 406

PCB Chamber of Commerce

Bay County Rotary Clubs

Naval Support Activity  
Panama City

Cardella Construction

Red Diamond

Nemours Children's Health

Panama City Toyota

Tyndall Spouses Club

TomCats of Tyndall

Auburn University Navigators

Centennial Bank

Hensel Phelps

People's First Insurance

Beachy Beach Real Estate

FSU Credit Union

And many individuals...

## VOLUNTEERS



Volunteers are the heart and soul of our work! Let us help you find the right match for helping, whether once, a few hours a week, or regularly! We value the time you can offer on a committee, building a home, helping at the ReStore, & other areas that might interest you!

**359**

**Construction  
Volunteers**

**2,523**

**Construction  
Volunteer Hours**

**\$79,741.91**

**Value of Volunteer Labor**

**5**

**Families**

**18**

**Lives Changed**





# THE HABITAT RESTORES

## Lifecycle of Donations

People and businesses donate new and used home decor, appliances, and building materials.

Items are sold at reasonable prices, much lower than regular retail rates.

Donations to and purchases from the ReStore directly support Habitat's mission to build safe, secure, and affordable homes in our community.

Individuals and groups volunteer their time to help minimize operational expenses.

Habitat families are those with the highest need for safe, secure, and affordable housing. They are required to put in 500 hours of sweat equity, attend life skills classes, and pay an affordable mortgage.

Habitat homeowners say that the stability of a solid foundation for their children to grow from and a place to always come "home" to is the most meaningful to them. The backyard to play in and a place to make memories is a bonus!



  Follow us on Facebook and Instagram!

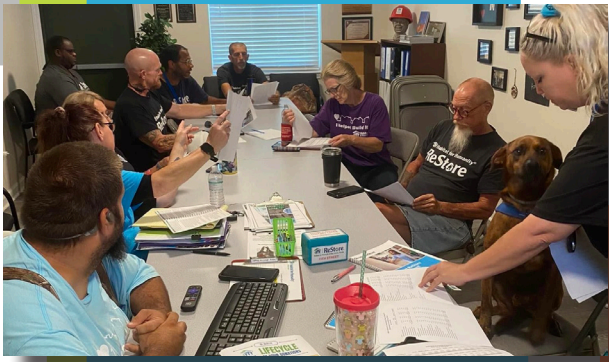
1636 Beck Avenue  
1515 E. 11th Street

850.215.2289  
850.257.5859

Call for a FREE Pickup

850.814.4230

Or self schedule at [www.HabitatBay.org/ReStore/](http://www.HabitatBay.org/ReStore/)



# STAFF MEMBERS



Angela Klopf  
Executive Director



Vickie Johnson  
Program Manager



Brittany Kirke  
Advancement Officer



Therrita Walsh  
Volunteer Coordinator/  
Office Administrator



Brandon Jones  
Construction Manager



Shallon Wainman  
ReStore Manager

Additionally, our team includes many dedicated ReStore employees and a committed Construction crew.

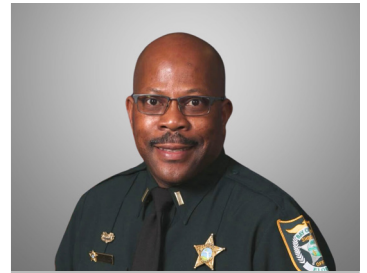
*“Individual commitment to a group effort - that is what makes a team work, a company work, a society work, a civilization work.”*

- Vince Lombardi



**Habitat**  
for Humanity®  
of Bay County, Florida

# BOARD OF DIRECTORS



**Myron Guilford**  
**President**  
BCSO

## EXECUTIVE COMMITTEE



**Aaron Rich**  
**Vice President**  
*Aaron Rich Marketing*



**Manny Llorca**  
**Treasurer**  
*Retired Attorney*



**Joe Granducci**  
**Secretary**  
*Community Member*

Kristopher McLane, **PCB Chamber of Commerce**

Shelley Scarborough, **Florida Power & Light**

Grey Dodge, **City of Panama City CRA**

Chris Ford, **Panhandle Credit Union**

Robert Gates, **Panama City Toyota**

Donna Pilson, **ReBuild Bay County**

Jason Crowe, **Community Bank**

Josh Hoey, **Think Real Estate**

Elena Johnson, **Trustmark**

Doug Smith, **Burke Blue**

Dreena Reed, **Retired**

Patti Fowler, **Retired**

Travis Herr, **Retired**

Antonio Reeves, **ReliantSouth**



# WORKING COMMITTEES

## Family Services

Dreena Reed, *Chair*  
Robert Gates  
Jason Crowe  
Patti Fowler  
Susan West  
Beth Arnold  
Rebecca Perse

## Resource & PR

Natalie Thomas, *Chair*  
Danielle “Dani” Streichert  
Jessica Bennett  
Courtney Myers  
Juan Andrada  
Beth Klein

## Construction/Site

Travis Herr, *Chair*  
Curt Hartog  
Shelley Scarborough  
George Hines  
Grey Dodge  
Oscar Paul  
Josh Hoey  
Joe Boudreau  
Chris Harris  
Antonio Reeves

## Volunteer

Joe Granducci, *Chair*  
Donna Pilson  
Tammie Julian  
Elena Johnson  
Tim Kessler-Cleary

## ReStore

Aaron Rich, *Chair*  
Patti Fowler  
Curt Hartog  
Donna Pilson  
Travis Herr  
Steve Bruner



**“Everybody can be great, because everybody can serve.”**

**- Martin Luther King, Jr.**

# UPCOMING EVENTS



## Saturday, January 18<sup>th</sup>, 2025

Rotary Build Day is a call to action for every Rotarian in Bay County to come together in a powerful display of unity, determination, and compassion. Five Rotary Clubs, one mission: to partner with Habitat for Humanity and transform lives, one nail at a time. Hosting this event on Martin Luther King Jr. weekend adds profound significance. It honors Dr. King's legacy of service, equality, and community empowerment. Like Dr. King, we believe in the power of collective action to build a more just and inclusive world. Together, we'll dig deep, get our hands dirty, and lift each other up, proving that when we unite with purpose and heart, there is no limit to what we can achieve.

## Thursday, March 6<sup>th</sup>, 2025

## Friday, March 7<sup>th</sup>, 2025

## Saturday, March 8<sup>th</sup>, 2025

Women Build is our annual fundraiser event and empowers women to learn more about building and maintaining a home. No experience is necessary. Your team will work under the guidance of construction professionals, alongside other community members and future Habitat homeowners. Whether you are learning new skills or simply adding a few to your tool belt, this is a rewarding experience for all involved, and it improves the community that we share. Sponsorships and other ways to participate are available for those who are unable to attend.



**GIRLS PLAY HOUSE.  
WOMEN  
BUILD THEM.** 

Also celebrating International Women's Day and Women in Construction Week!



**BUILD BONDS**  
**BUILD HOMES**

## Plan Your Team Building Day!

Volunteering with Habitat gives your team a chance to directly contribute to building affordable housing for families in need in Bay County. Your group will forge deeper connections through shared experiences and a common goal. Connect with our Volunteer Coordinator at **(850) 784 - 9975, ext. 6** or send an email to [volunteer@bayhabitat.org](mailto:volunteer@bayhabitat.org) to get your Team Building Opportunity set up!



# The Opportunity



**Full Home Sponsorship**  
\$50,000+



**Partial Home Sponsorship**  
\$10,000+



**Brick Paver Sponsorship**  
\$5,000+



**Bench Sponsorship**  
\$2,500+

Imagine a community connected by compassion, where families come together and build new beginnings. That is the foundation of The Habitat Village, our newest project addressing affordable housing in Bay County. **We are gearing up to take on our biggest challenge: an entire neighborhood from the ground up!** This project will scale our mission to build homes, communities, and hope by ensuring 15 families a safe, secure, and affordable home.

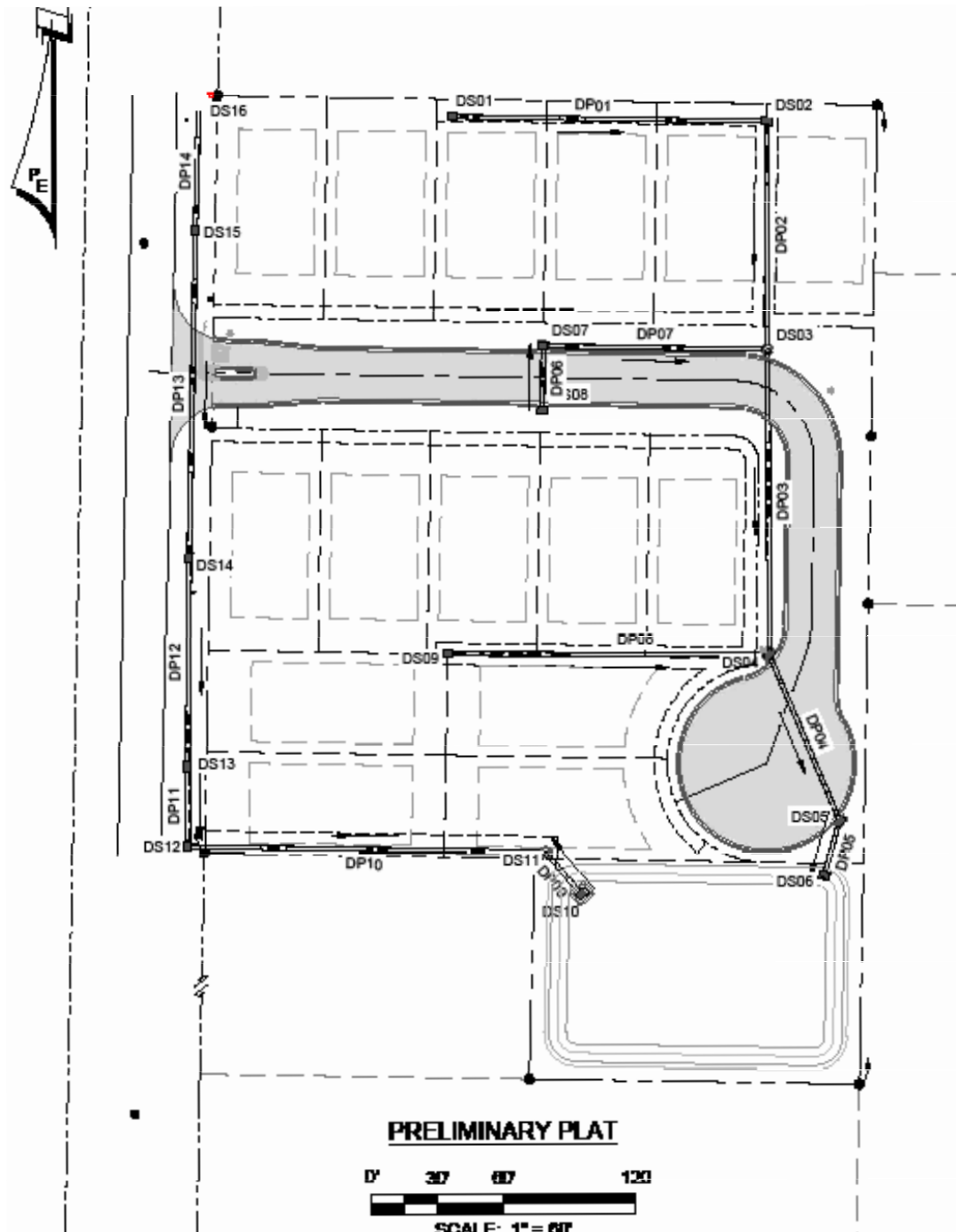
**This isn't just an investment in bricks and mortar; it's an investment in families, futures, and the fabric of our community.** The brutal truth is we are facing a dire need for affordable housing. We need to pull together our collective assets, expertise, and capacity to tackle this rapidly growing problem. Everyone needs to play a role, and this is an opportunity for you to make a difference.

This is your chance to be part of something truly special, a **one-of-a-kind opportunity** to transform lives and shape the future of Bay County. Join us in making the dream of home ownership a reality for those in need. Together, we can build more than homes; we can build hope. Contact our **Executive Director**, Angela, at **(850) 784 - 9975, ext. 2** or via email at **ED@BayHabitat.org** for more information about The Habitat Village monetary and in-kind sponsorship opportunities.



# THE HABITAT VILLAGE

The Habitat Village will be located on S Comet Ave. in Callaway.



**Join us at our Ground Breaking Ceremony on  
Friday, January 10th, 2025 @ 9:00am**

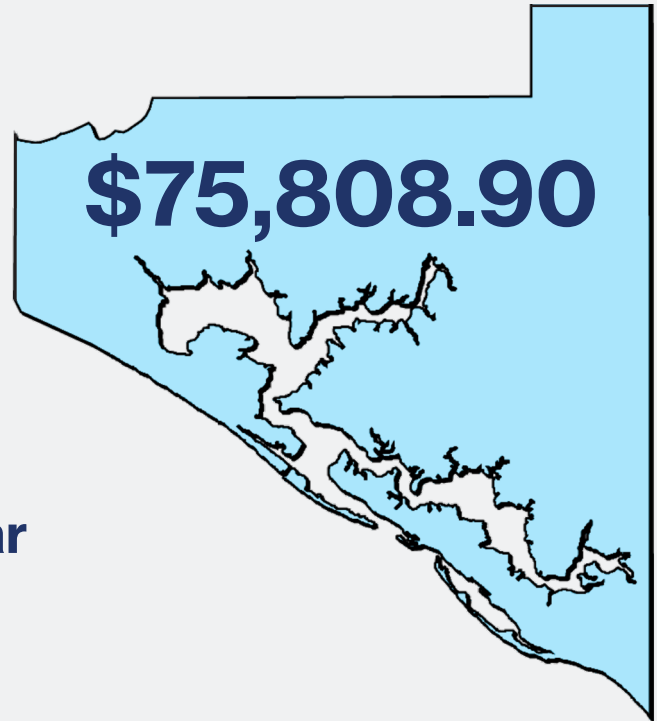
(Use GPS 1149 S. Comet Ave for directions)

# FINANCIAL SUMMARY FY 23-24

REVENUE & SUPPORT	
Donations - Individuals	\$19,447
Donations & Grants - Organizations & Businesses	\$22,478
Home Grants, Sponsorships, & CCTCP	\$375,691
Fundraiser(s) Income	\$13,454
ReStore Sales	\$673,003
Sale of Assets	\$101,110
Other Miscellaneous Income	\$49,226
<b>TOTAL REVENUE</b>	<b>\$1,254,410</b>
EXPENSES	
Program Expenses	\$532,893
ReStore Expenses	\$599,374
Construction Expenses (Net After Sales)	\$85,045
<b>TOTAL EXPENSES</b>	<b>\$1,217,312</b>
<b>NET REVENUE</b>	<b>\$37,097</b>
ASSETS	
Current Assets	\$1,495,609
Fixed Assets	\$1,383,452
Mortgages Receivable	\$4,140,907
Construction in Progress	\$707,307
<b>TOTAL ASSETS</b>	<b>\$7,727,276</b>
LIABILITIES	
Current Liabilities	\$112,875
<b>TOTAL LIABILITIES</b>	<b>\$112,875</b>
<b>TOTAL EQUITY</b>	<b>\$7,614,400</b>

\*This unaudited report was standardised to exclude extraordinary and non-recurring activity.

# COMMUNITY IMPACT



## Property Taxes Paid Last Year By Our Habitat Homeowners With Existing Mortgages

After Hurricane Michael, we received quite a few parcels of land; we have used almost all of them. Land prices continue to rapidly increase. The City of Springfield generously stepped up and donated two parcels that we built homes on last year. It was their thoughtfulness and appreciation of our mission that has since led other municipalities to look at land they have that might be appropriate for building affordable housing. We greatly appreciate their leadership and partnership in addressing affordable housing in their community.



Through our partnership with Bay County's Housing Program, Habitat homeowners were able to receive assistance towards their Habitat home purchase. After Hurricane Michael, the SHIP program received additional funding, which allowed each homeowner to receive \$75,000 in down payment assistance. This \$375,000 in assistance helped to keep homeowners' mortgage payments affordable with construction costs continuing to rise. This program was vital in allowing us to maintain our current home build count. Additionally, the county gifted us eight parcels of land in Fountain, FL to build homes on. Our joint efforts are making a difference in Bay County.

**...it truly takes a village.**

# Ways to Give

- Give To Our Endowment Fund
- Donate Goods & Materials
- Real Estate & Land Donations
- Include Us In Your Will
- Share Your Time & Talent
- Gifts in Honor or Memory Of
- Homeowner Amazon Wishlist



2901 W 17th Street  
Panama City, FL 32405

---

**(850) 784 - 9975**

Call to learn more about how  
you can get involved with  
Habitat for Humanity!



Follow us online to stay up to date with events, volunteer opportunities, and more!