



IMPACT REPORT



2024-25

OUR MISSION

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

OUR VISION

"A world where everyone has a decent place to live."

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



EXECUTIVE ADDRESS

Dear Friends and Supporters,

As we reflect on the past year, I am filled with deep gratitude and pride for the incredible progress we've made together. Our work—to build strength, stability, and self-reliance through shelter—has never been more vital. Thanks to your unwavering support, we've continued to transform lives across Bay County.

One of our most exciting milestones this past year was the completion of the infrastructure at our first-ever Habitat Village. The support we received throughout this monumental effort was nothing short of heartwarming. But we're just getting started. As we begin building homes on what we've proudly named Foundation Lane, we invite even more of you to get involved. Your continued support will directly impact how quickly we can complete the village and welcome families home.

In March, we made the strategic decision to close our Beck Avenue ReStore. This step moves us closer to a new, unified space that will house both our ReStore and administrative offices—designed to better serve our mission and community. Stay tuned for exciting updates on this new chapter.

At our core, we are an organization driven by faith and trust in God. In a time when affordable housing remains out of reach for so many, we remain steadfast in our commitment to build on faith—and we invite you to do the same. Together, we are not only laying foundations for families today, but for generations to come. A safe, secure, and affordable home is more than shelter—it's the cornerstone of a better future.

As we look ahead, we remain committed to expanding our impact, deepening our partnerships, and innovating how we serve our community. I invite you to stay engaged, spread the word, and join us in the journey ahead. Together, we are truly building homes, community, and hope.

With heartfelt thanks,



A handwritten signature in black ink that reads "Angela Klopf".

Angela Klopf
CEO, Habitat for Humanity of Bay County, FL

BUILDING HOMES & HOPE

A safe, affordable home is the foundation for a healthier, more stable life. Yet for many families in our community, the dream of homeownership is out of reach. Rising housing costs and everyday expenses force too many parents to make impossible choices between rent, groceries, or medical care.

Habitat for Humanity believes everyone deserves a decent place to live. By bringing together donors, volunteers, and community partners, Habitat creates opportunities for families to purchase homes with affordable mortgages. Habitat mortgages are designed not to exceed 30% of a homeowner's income and carry 0% interest, ensuring long-term stability. Upon closing, every payment they make continues the cycle, funding more homes for more families in need.

Future homeowners also need to complete educational courses and contribute 500 hours of sweat equity. They work side by side with neighbors and volunteers to help build not just their own home, but others, too.

The results are powerful: parents who can breathe easier, children who can thrive, and neighborhoods strengthened by belonging and pride. Habitat for Humanity is building homes and foundations for lasting change.



HABITAT HOMES

#110

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CAMERON

"Before Habitat, I was living in a shed that had been renovated into a small efficiency apartment. I stayed there for six years because it was all I could afford. It wasn't the best, but I continued to thank God for a roof over my head.

Before that, I moved from one family member's home to another, always searching for something more stable. I knew there had to be a better way to live. One day, my sister sent me an email about Habitat for Humanity. I attended a meeting, and by God's grace, I was chosen.

It hasn't been easy, but it has absolutely been worth it. Having my own home brings me peace, security, and contentment. I am truly blessed to live in a home built through Habitat for Humanity."

-Cameron

#111



REBUILD BAY COUNTY

"For Rebuild Bay County, the purchase of a Habitat for Humanity home marked more than just acquiring a property—it created a lifeline of stability for neighbors in need. This house now serves as temporary housing for residents who are working toward long-term solutions but need a safe place to land along the way.

Whether facing the aftermath of a hurricane, a flood, or a personal crisis, recovery doesn't happen overnight. By offering up to six months of housing, we can give individuals—up to three at a time—or a family the breathing room to rebuild their lives without the added stress of wondering where they will sleep each night.

The partnership with Habitat made this possible. Because the house was both affordable and sustainable, it allowed us to focus resources on what matters most: people. Together, we are providing more than shelter—we are offering security, dignity, and the time people need to move from crisis to stability.

In Bay County, this home now stands as a quiet but powerful symbol of what collaboration can do: transform bricks and mortar into hope and recovery. For that, we are deeply grateful to Habitat."

-Donna Pilson, Executive Director

HABITAT HOMES

Watch the family's testimony below

#112

Sponsored by:



MANSINI FAMILY

"Without Habitat, I couldn't keep up with the rising cost of living. As a single mom, some months it felt nearly impossible to afford rent, childcare, and basic needs. With no safety net, even small setbacks felt overwhelming.

Habitat is giving me something I've never had: a stable, peaceful home for me and my children. We've always shared space with others, and it's hard to be the parent you want to be when you're just trying to survive.

There were times I felt like I was failing my kids because I couldn't give them the life they deserved. Now, we dream together about decorating their rooms and building a life in a place that's truly ours. Habitat hasn't just provided a house—it's restored my hope and helped me believe in what's possible for our future."

-Mansini Family

#113

Sponsored by:



EMERY FAMILY

"Since my divorce in 2017, after years of abuse, I've carried the weight of raising four children on my own. I took on all the debt just to be free and have worked two jobs ever since to keep a roof over our heads. But the long hours mean I miss school events, milestones, and the everyday moments that matter most. My children often remind me I'm a great mom, but also that I'm always at work.

With rent so high, we'd been crammed into a small home, struggling to feel safe while I work endlessly to provide.

Habitat has given us more than a home. It has given us safety, peace, and the chance for me to finally be present in my children's lives. For the first time in years, I feel hope for their future."

-Emery Family

HABITAT HOMES

#114

Sponsored by:



TIBBS FAMILY

"My experience with Habitat has been a blessing for me and my children. I never expected to be chosen for this opportunity, and I'm truly grateful. It has restored my faith and reminded me that good things can happen even when you least expect them.

Thanks to Habitat, I have a safe and stable home of my own. It means the world to know that my children will have their own rooms, space to grow, and a sense of security. I've dreamed of this for a long time, and now it's finally becoming a reality.

Thank you to the entire Habitat team, the volunteers, and everyone who helped make this happen. You've not only built a house—you've helped rebuild our future."

-Tibbs Family

#115

Sponsored by:



BAYER FAMILY

"This journey has been long but deeply rewarding. Owning my own home means stability for my children and the comfort of knowing we finally have a place to call our own—no more worrying about leases or where we'll have to move next.

Being part of building this home made it even more meaningful. I gained skills I'll use for life and met so many incredible people—construction crews, office staff, ReStore employees, and volunteers—who gave their time to help families like mine.

Thanks to Habitat, we're living a dream we never thought possible: having a safe, beautiful home to call ours."

-Bayer Family

THE PROCESS

Guidelines for our homeowners
What we look at when
they apply:

We help individuals and families achieve strength, stability, and self-reliance through shelter. Selected participants play an active role in building a better future for themselves and their families.

NEED

- Home is in poor physical condition
- Home is overcrowded
- Rent is subsidized
- Rent is more than 30% of income
- Make between 35-70% AMI (Area Median Income) based on household



ABILITY TO PAY

- Participant has a consistent and verifiable income to qualify for a mortgage loan
- Participant doesn't have any judgments or liens against them
- Participant doesn't have excessive debt or multiple accounts in collection



WILLINGNESS TO PARTNER

- Contribute 500 hours of "sweat equity"
- Attend Habitat Homeowner Training sessions
- Pay \$2,000 toward closing costs
- Meet with Habitat as needed



Steps to becoming a homeowner

1

Follow us on social media @habitatbaycountyfl and watch our website for an upcoming Homeowner Orientation class

2

Register and attend a Habitat Homeowner Orientation to learn more about our program

3

Submit an application packet within one year from Orientation date

4

Applications that appear to meet the basic requirements go to the Family Selection Committee for review and potential recommendation to Habitat Board for approval

5

If accepted into the program, you sign a Partnership Agreement and then your journey to homeownership begins!

HABITAT VILLAGE

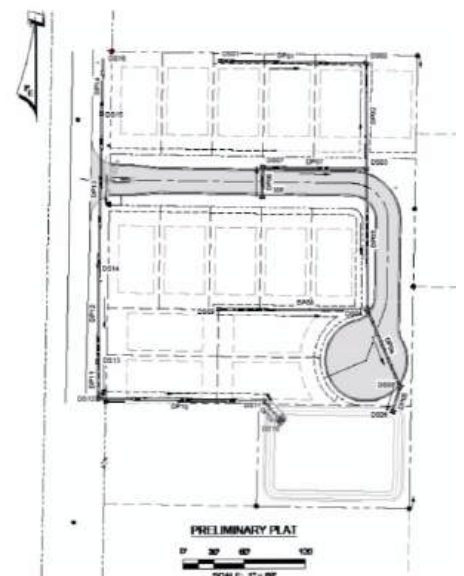
It takes a village



The Habitat Village is more than a housing development. It's a vision for what's possible when a community comes together. In Bay County, the need for affordable housing has never been greater, and this project takes bold action to help. We're building an entire neighborhood from the ground up, creating 15 safe, stable, and affordable homes for local families.

This effort represents more than construction. It's about laying the groundwork for brighter futures, stronger neighborhoods, and lasting opportunity. Each home will become a place where families can thrive, children can grow, and stability can take root.

The challenge is immense, but so is the impact. By joining forces with donors, volunteers, businesses, and neighbors, we can make an impact. The Habitat Village is our chance to turn compassion into action and transform lives for generations to come.



HABITAT VILLAGE

It takes a village



INITIAL VILLAGE PARTNERS

- Bill Cramer Automotive
- Publix Charities
- Bay County Credit Unions
 - Champions First Credit Union
 - Hello Credit Union
 - Panhandle Credit Union
- Innovations Financial Credit Union
- All In Credit Union
- Tyndall Federal Credit Union
- Loyalty Credit Union

INVEST IN FAMILIES, FUTURES, & OUR COMMUNITY

This housing development is more than a project—it's a promise of stability, dignity, and a brighter future for families in Bay County. By supporting this effort, you can help parents provide a safe place for their children to grow, dream, and thrive. Your support is vital to complete the remaining 12 homes.

Your home sponsorship can turn the hope of homeownership into reality for families who need it most. Together, we can build not just houses, but a stronger, more connected community.

For details on how you can make a difference through monetary or in-kind sponsorships, please contact our CEO, Angela, at (850) 784-9975, ext. 2, or email AngelaK@BayHabitat.org.



Full Home Sponsorship
\$70,000+



Partial Home Sponsorship
\$10,000+

VOLUNTEERS



Volunteers are the heart of our organization. From first-time volunteers to seasoned crews, every person who volunteers with us helps turn our shared vision into reality. Together, we build more than houses—we create hope, dignity, and opportunity through every wall framed, donation sorted, and yard landscaped.

We are especially grateful for the ongoing support of volunteer groups who serve monthly, such as Latitude Margaritaville Watersound residents and Tyndall Air Force Base (TAFB). Their consistent presence has become a cornerstone of our progress, offering both manpower and encouragement to our staff and homeowners.

812

Volunteers

10,025

Volunteer Hours

\$316,874

Value of Volunteer Labor



Habitat Home Volunteer Groups

Gorman Marine
Anchorage Children's Home
Beachy Beach Real Estate
Panama City Buffalo Rock
CPAR
Edward Jones
Florida Corps
Florida Power and Light
FSU, Panama City Campus
Knighted Gaming
UF-IFAS Bay County Extension
Master Gardeners
Lighthouse Church
Latitude Margaritaville,
Construction Committee
Latitude Margaritaville,
Garden Committee
Maryville Christian School
Navigators at the University of
Tennessee
Naval Support Activity- Panama City
Publix Supermarkets
Realty ONE Group Emerald Coast
Red Diamond
Rotary Clubs of Bay County
Ascensions - Select Specialty
Services
Tyndall Airforce Base, Top 3 Group
Tyndall Airforce Base, Flight school
Team Rubicon
Top Golf PCB
Panama City Toyota
TRANE Technologies
World Changers
WOW Internet
And many rock star individuals..

VOLUNTEERS

Ready to get involved? Whether you have a few hours or want to help regularly, we'll find the right fit. Every hour makes a difference—and we're grateful.

Volunteers support nearly every part of our mission. Here are a few ways you can help:

- Building on-site
- Donating goods, services, or land
- Assisting at the ReStore
- Supporting office tasks
- Serving on a committee
- Providing lunch for volunteers
- Providing your expertise on projects



LIFECYCLE OF YOUR DONATIONS

Recycle. Reinvest. Revitalize.



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 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!

Drop Off Donations OR Call For Pickup:

1515 E. 11th St. / (850) 814-4230

Visit our Website to Schedule a Pickup Online:

www.HabitatBay.org

YOUR PURCHASES FROM AND DONATIONS TO THE HABITAT RESTORE GO DIRECTLY TOWARDS SUPPORTING OUR WORK.

PARTNERSHIP SPOTLIGHTS



"CPAR proudly supports Habitat for Humanity because they open doors for families to achieve homeownership in Bay County, something they might not otherwise access. Habitat works alongside each family, providing guidance and support to help them reach their goals. They are an incredible resource for our community, strengthening neighborhoods and turning the dream of owning a home into reality."

-Kaydee Albritton, CEO

What began as an idea has grown into a strong partnership with Latitude Margaritaville, whose residents now collect donations, volunteer in the ReStore, build homes, landscape yards, and host fundraisers.



Landscaping
Team



Construction
Team



ReStore monthly
donation pick-ups



"The Bay Building Industries Association (BBIA) is proud to partner with Habitat for Humanity in its mission to help local families achieve the dream of homeownership. As rising construction costs continue to challenge our industry, the availability of affordable housing has continued to be a vital issue that requires a united effort. Our organization and members have generously contributed their time, talent, and resources to support Habitat's efforts as it builds safe, affordable homes for deserving families."

Curt Hartog, 2025 BBIA Board President

UPCOMING EVENTS

4th Annual ROTARY CLUB BUILD DAY

Saturday, January 17, 2026

For Martin Luther King Jr. Day of Service, all five Bay County Rotary Clubs partner with Habitat for Humanity to help build homes for families in need—demonstrating Rotary's enduring motto, "Service Above Self," through hands-on community impact and collaboration.



3rd Annual WOMEN'S BUILD



Friday & Saturday, March 6-7, 2026

Women Build is our annual fundraiser that empowers women to make a tangible impact in their community. With the inspiring theme "Girls Play House, Women Build Them," we encourage women to take power (tools) into their own hands and build something incredible that supports our community and helps a family in need.



SCHEDULE YOUR TEAMBUILDING DAY



By volunteering with us, your group will not only contribute to constructing affordable housing but also forge deeper connections through shared experiences and a common goal.

 HabitatBay.org

 Volunteer@BayHabitat.org

 (850) 784-9975



Scan to schedule!

THE HABITAT TEAM



Angela Klopf
CEO



Vickie Johnson
PROGRAM MANAGER



Olga Summers, CPA
FINANCE MANAGER



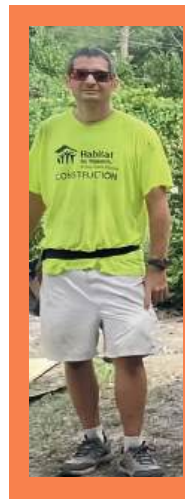
Shallon Wainman
RESTORE DIRECTOR



Therrita Walsh
**VOLUNTEER COORDINATOR
& OFFICE ADMINISTRATOR**



Paul Wammack, CRC
CONSTRUCTION MANAGER



Plus valuable ReStore employees and two part-time construction assistants

BOARD OF DIRECTORS



Aaron Rich
PRESIDENT
Aaron Rich Marketing



Patti Fowler
VICE PRESIDENT
Retired



Manny Llorca
TREASURER
Attorney, Retired



Grey Dodge
ASST. TREASURER
FSU, Inspire Program



Joe Granducci
SECRETARY
Retired

Carl Fountain, First United Methodist Church
Ashlin Glatther, GCSC Foundation
Travis Herr, Retired
Josh Hoey, Think Real Estate
Elena Johnson, Bay County
Kristopher McLane, PCB Chamber of Commerce
Donna Pilson, Rebuild Bay County
Dreena Reed, Retired
Antonio Reeves, ReliantSouth
Shelley Scarborough, Florida Power & Light
Joel Schubert, Bay County
Natalie Thomas, Champions First Credit Union
Erika Vazquez-Pazo, Panama City Toyota



WORKING COMMITTEES

FAMILY SERVICES

Dreena Reed (Chair), Retired
Patti Fowler, Retired
Robert Gates, Panama City Toyota
Susan West, Berkshire Hathaway
Rebecca Perse, Watersound Real Estate
Janice Slonina, Retired
Beth Arnold, Seashore Realty

CONSTRUCTION/SITE

Joe Boudreau (Chair), Draco Remodeling
Curt Hartog, Pathway Builders
George Hines, Retired
Travis Herr, Retired
Grey Dodge, FSU Inspire
Josh Hoey, Think Real Estate
Chris Harris, C and D Home Services
Will Pender, Keller Williams
Antonio Reeves, ReliantSouth

VOLUNTEER

Elena Johnson (Chair), Bay County
Hayley Johnson, C and D Home Services
Tammie Julian, Coldwell Banker
Tim Kessler-Cleary, FSU
Troy Sharp, TAFB
Maurice Hill, TAFB
Paul Wammack, Southern Champion Construction
Brileigh Daniels, United Way of NWFL

RESTORE

Aaron Rich (Chair), Aaron Rich Marketing
Patti Fowler, Retired
Donna Pilson, ReBuild Bay
Travis Herr, Retired
Steve Bruner, Community Member
Ray Miller, Retired
Theresa Bilotta, Retired

RESOURCE & PR

Natalie Thomas (Chair), Champions First Credit Union
Juan Andrada, Merrill Lynch
Beth Klein, BBIA
Dani Streichert, Peoples First Insurance
Michelle Lucas, J&M Site Services



"What are the things that you can't see that are important? I would say justice, truth, humility, service, compassion, love. They're the guiding lights of a life."

-President Jimmy Carter

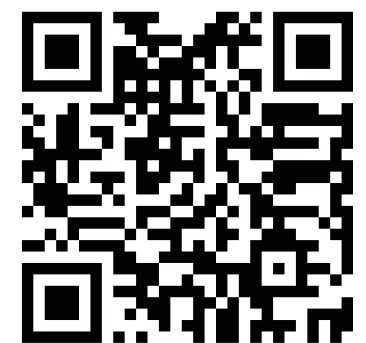
FINANCIAL SUMMARY

REVENUE & SUPPORT	
Donations: Individuals	\$30,269
Donations & Grants: Organizations & Businesses	\$15,728
Home Grants, Sponsorships, & CCTCP	\$492,000
Fundraiser(s) Income	\$15,165
ReStore Sales	\$588,223
Assets Released	\$21,472
Other Miscellaneous Income	\$38,626
TOTAL REVENUE	\$1,201,484
EXPENSES	
Program Services	\$422,649
ReStore Expenses	\$621,424
Construction Expenses (net after sales)	\$23,888
TOTAL EXPENSES	\$1,067,961
NET REVENUE (LOSS)	\$133,523
ASSETS	
Current Assets	\$1,281,467
Fixed Assets	\$1,382,384
Mortgage Receivable	\$4,562,564
Construction in Progress	\$720,390
TOTAL ASSETS	\$7,946,805
LIABILITIES	
Current Liabilities	\$145,491
TOTAL LIABILITIES	\$145,491
TOTAL EQUITY	\$7,801,314



Ways to Give

- Our Endowed Fund
- Goods & Materials
- Real Estate or Land
- Planned Giving
- Volunteer Time & Skills
- Honorary or Memorial Gifts
- Amazon Wishlist



2901 W 17th Street, Panama City, FL 32405 | (850) 784 - 9975

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



/HabitatForHumanityBayCountyFL



@habitatforhumanitybaycountyfl



www.HabitatBay.org

