



*Happy  
New  
Year!*

Dear Friend,  
Habitat's Board of Directors and Staff wish you a wonderful and prosperous New Year. We hope that 2021 is well behind us and that 2022 will bring everyone all the happiness and success they deserve.

Thank you to our amazing community and supporters! We are proud to say we are now in our 31st year of providing affordable homeownership to our hard working residents as well as completing 4 years of Hurricane Irma Repairs (2017-2021). The individuals, businesses, and government entities who have contributed to our mission have made it possible for us to have the following impact in our community:

	# of New Affordable Homes Built	# Recycled*	#Repairs
1991-2011 (20 year span)	19	0	0
2011-2017 (6 year span)	9	3	1
2018-2021 (3 year span)	5	2	133

\*Recycled means homes we built in previous years we regained ownership of, rehabbed, and sold to a new family. We count these in our Families Served numbers.

Total Families Served 172 = 688 individuals served (based on an average family size of 4)

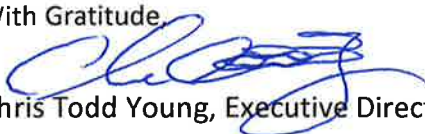
2017-2020 We hosted a total of 1,651 volunteers who logged 10,435 hours doing repairs on Irma damaged homes. Sadly, in 2021 we were unable to host volunteers due to the pandemic.

This year, 2022, we break ground on our grandest goal since 1991: building 11 new affordable home units in Marathon and hopefully creating a much needed ReStore for our community! Many Thanks to the City of Marathon, Monroe County BOCC, and the Monroe County Land Authority for helping us obtain the land required for this wonderful endeavor. We will need significant financial support to assist us in reaching our build budget of \$4.5 million.

Thank you to our Build Partners who created our foundation. We look forward to the continued Build Partnerships we have created and the new Build Partnerships we will create as we move toward our future and the future of our community.

***"It takes an Island"***

With Gratitude



Chris Todd Young, Executive Director and the 2021 Board of Directors





**Annual Report 2021**

**THRIVING! NOT JUST SURVIVING**

“Having a Habitat home made it affordable to live in the Florida Keys while I started a new company. Locals are moving due to the shortage of long term rentals. I am not sure if I would be able to afford rent here if I didn’t have a Habitat home.”



-The Carrillo Family, Homeowners since 2016

“Because of our opportunity through Habitat, my family has a place to call our own. This means stability for my family and something I can pass on to my children.”



-The Alana-Holmes Family, Homeowners since 2016

**2021 Contributions**

- Individuals: \$5,315
- Grants: \$88,000
- Fundraisers: \$51,776
- General Build Revenue: \$306,868
- Irma Recovery:
  - In Kind Donations: \$3,000
  - Critical Home Repair Payments: \$27,581
  - Habitat Hammers Back Reimbursement: \$106,187

TOTAL: \$588,727

**2021 Expenses**

- Home Construction: \$141,238
- Operating: \$114,271 (19%)
- Dues to Habitat FL and International: \$1,932
- Tithe to Disaster Fund: \$3,637
- Program Expenses: \$186,017
- Irma Recovery:
  - ▶ Habitat Hammers Back Program Expenses: \$88,100

**Closed out Irma Repair program on 12/31/2021. We completed 133 Irma repairs since 2018**

TOTAL: \$535,195

**LOOKING FORWARD TO 2022**

We are breaking ground on the largest build in our Affiliate history! *Bell Haven* will provide 9 new homes. We also hope to include a ReStore to help meet the needs of our community.

**Anticipated Build Expense Budget for *Bell Haven***

\$4.5 Million

**How can you help with our 2022-23 Build Goals?**

**DONATE, VOLUNTEER, PARTICIPATE IN OUR FUNDRAISERS**

“...because it takes an island.”

**Have You or Your Business Joined Our Habitat Mangrove Club?**

Be a part of the Mangrove Club and enjoy benefits such as complimentary spots in and public recognition at our events! See included flyer for our membership levels and the full list of benefits.

**JOIN US in our ongoing efforts of providing affordable homeownership opportunities to the hardworking individuals and families of the Middle Keys!**

Call: **305-743-9828**, Visit our website: **HabitatMiddleKeys.org** or Facebook: **HFHoftheMiddleKeys**

**Habitat Mangrove Club  
2022 Build Partner Program  
Donation Levels and Benefits**

Contact Christine Todd Young @ 305-743-9828 / [execdirector@habitatmiddlekeys.org](mailto:execdirector@habitatmiddlekeys.org)

**Mangrove forests stabilize the shoreline. They provide shelter and protection for their inhabitants. Just as Habitat stabilizes the community by providing shelter and protection for our residents.**

**Buttonwood Partner**

**\$1,500**

- Company logo linked on our website for 2022
- Logo placement as partnership sponsor on promotional materials
- Recognized in all 'Thank You' ads following events
- Booth/Space to promote your business at our 16<sup>th</sup> Annual Mother's Day Dolphin Tournament

**White Mangrove Partner**

**\$2,500**

- All of the benefits enjoyed by the Buttonwood Level Partners
- PLUS**
- Personal/Professional use of Habitat Logo recognizing your sponsorship
  - 2 complimentary angler entries into our 16<sup>th</sup> Annual Mother's Day Dolphin Tournament.  
🏆 A \$350 value

**Black Mangrove Partner**

**\$5,000**

- All of the benefits enjoyed by the White Mangrove Level Partners
- PLUS**
- Logo placement as MAJOR sponsor on all promotional materials including tournament shirts
  - Recognized as MAJOR sponsor of all events during radio ads, in print, and on social networks
  - 2 additional entries (for a total of 4) into our 16<sup>th</sup> Annual Mother's Day Dolphin Tournament  
🏆 A \$700 value

**Red Mangrove Partner**

**\$15,000**

- All of the benefits enjoyed by the Black Mangrove Level Partners
- PLUS**
- Naming rights as our Sponsor of the 16<sup>th</sup> Annual Mother's Day Dolphin Tournament
  - Business Logo incorporated into our 2022 Tournament Logo
  - Special recognition on build site during home construction and at home dedication ceremonies

**Ecosystem Champion Partner**

**\$25,000**

- All of the benefits enjoyed by the Black Mangrove Level Partners
- PLUS**
- Special recognition on build site during home construction and at home dedication ceremonies
  - Business Logo engraved on our Bell Haven Plaque to be placed onsite of our newest build

*"It takes an Island"*

Any amount of giving is so greatly appreciated and we cannot thank you enough. Thank you in advance.  
With sincerest gratitude,

~ 2022 Board of Directors and future home owners



## Bell Haven, Marathon, FL

### Introduction

Habitat for Humanity of the Middle Keys believes that every man, woman and child should have a decent, safe and affordable place to live. No family should have to choose between putting food on the table, providing health care for their family or having a decent roof over their head.

### Project description

"Bell Haven", named for our beloved Volunteer Coordinator who passed September of 2021, is a 9-unit affordable housing development for working families in the Florida Keys. Located on 7931 Overseas Hwy, Marathon, 6 three-bedroom and 3 two-bedroom residences will be completed summer of 2023 and will be sold and occupied by first-time home owners and their families. The families we serve are what we call our "essential personnel" to our community; firemen and women, emergency medical technicians, teachers, police, tradesmen and women, day care workers, bank tellers, and so many more. Without these families being able to thrive in our community, the sustainability of our island is not feasible.



*Bell Haven*

The land was purchased by the partnership of the Monroe County Land Authority and City of Marathon. It was provided to Habitat of the Middle Keys with a 99 year, renewable lease with an extra layer of affordable restrictions.

These homes will be sold to selected families with a 0% interest loan payable over 30 years to those falling at or below 80% of AMI. The homeowner selection committee chooses families based on three criteria:

1. **Need:** Applicants must be at or below 80% of AMI and have current substandard living arrangements.
2. **Ability to pay:** Applicants have stable and sufficient income to spend only 30% of their gross income for housing expenses.
3. **Willingness to partner:** Applicant families will commit to providing 350 hours of "sweat equity" to help build their and their neighbor's homes as well as perform community service tasks.

Bell Haven

A Place where you are protected from danger and trouble.

A Place offering favorable opportunities and conditions.

A Place of Safety.