



**Yes, it was a challenging year  
...and we made a difference together.**



# Stories of Hope

Yes, our homeowners face obstacles...and we celebrate their *stories of hope*.

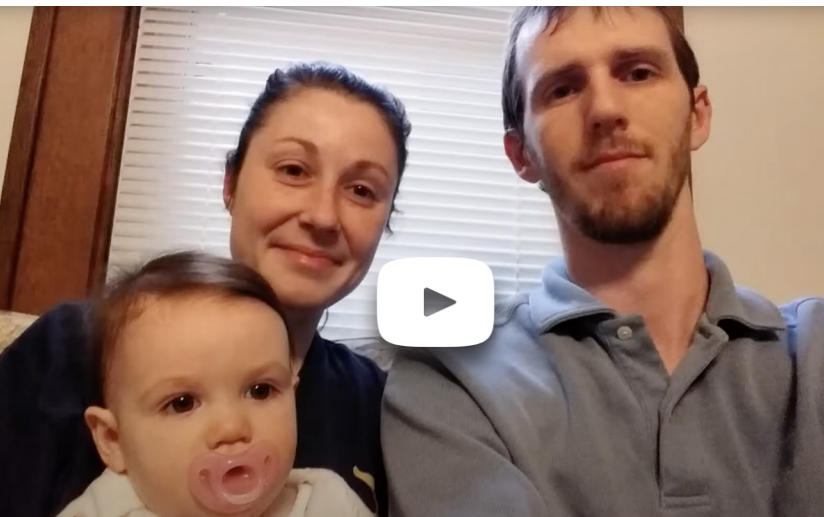


## JaTio, 2019

JaTio and her son are thankful to have a safe place of their own where their close bonds as a family can continue to grow.

## Miriah, 2019

So many people are willing to work hard to become homeowners, Miriah points out, just as she did, taking classes and helping build others' homes as well as her own.



## Gabriel and Carissa, 2017

Both Gabriel and Carissa have been able to work from home and take care of their daughter, easing the impact of the pandemic on their family.

## LaQuinta, 2020

Ahead of her 2020 home build, LaQuinta was packed and ready to move. She built her home with our Women Builders.



Watch *Stories of Hope* at: [indyhabitat.org/stories-of-hope](https://indyhabitat.org/stories-of-hope)

# Building the Future

Yes, conditions were difficult...and we helped families thrive as homeowners.

648

total homes provided

131

total paid-off mortgages

1,413

total global housing solutions

537

total homes provided through our relationship with partner affiliates in Central America, primarily in El Salvador

The pandemic inevitably disrupted our work of providing and preserving affordable homeownership in 2020. Our [board, staff and Tiger Team](#) (of mostly retired volunteers) have an unspoken culture of adhering to a “Yes, and...” approach to the challenges and circumstances that we face when advancing our mission.

“Yes, and...” is a common improvisational theater rule when performers are on the stage. In improv, the “Yes, and...” technique gets actors closer to solutions. “Yes, and...” means answering a question and going one step further. 2020 definitely called for a “Yes, and...” approach.

*Going one step further to identify new ways to operate.*

Yes, volunteer and funding reductions interrupted our original plan to provide 29 homes. And...we retooled our operations and provided 16 families with the opportunity to purchase a home.



Yes, many households faced extreme challenges. And...working through our mortgage servicing, 17 households paid off their mortgages in 2020, bringing our 33-year total to 131 Habitat households who now fully own their homes.

Yes, volunteerism had to be completely restructured for the safety of the volunteers. And...the community responded. A great example: the response of our Women Builders, who followed through on building two homes (for the first time ever in one year) alongside two women buyers. They also raised \$164,393 amongst 45 teams.

Yes, we had to shut down our ReStore operations for five weeks during the spring, which is normally a busy season for our thrift stores. And...not only did our team modify and make our stores safe for donors and customers, we met budget and exceeded our expectations when we opened our fifth and largest store on West Washington Street.

Yes, the pandemic had a big impact on our work in 2020. And...through the generosity of our sponsors, donors and volunteers, we were still able to build homes, communities and, most of all, hope.

Jim Morris  
President & CEO

Cindy Farrer  
Board Chair



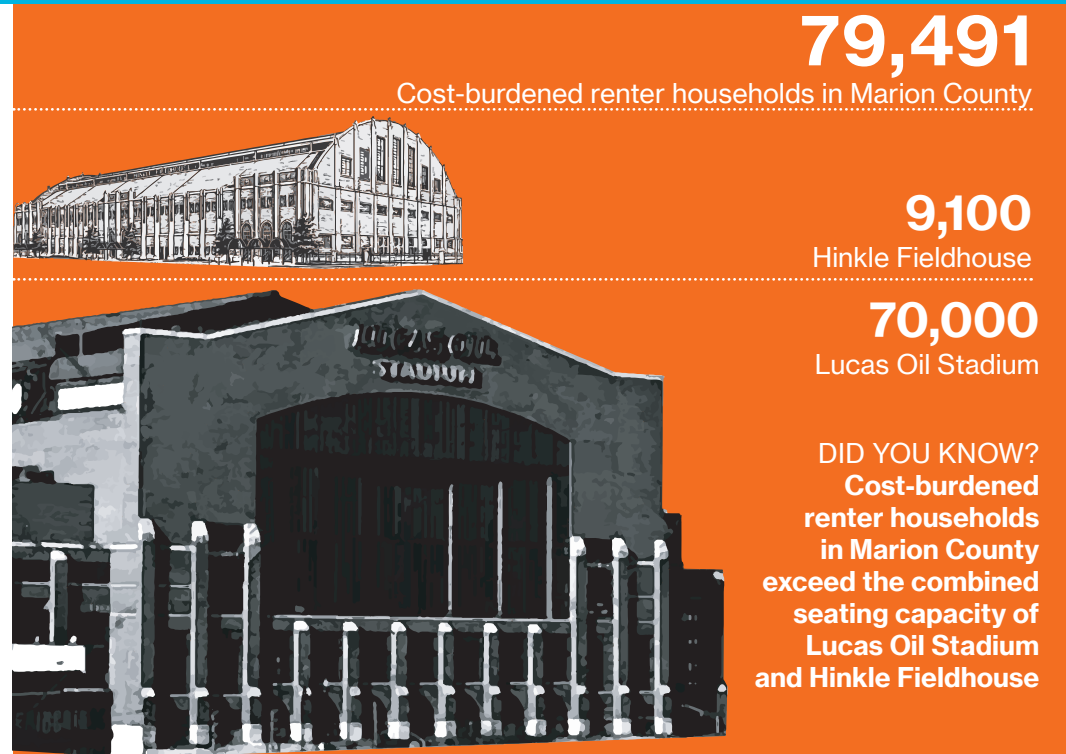
# Serving our Community

Yes, the need for affordable housing keeps growing...and we help meet it.

Across the nation, attainable homeownership increasingly slips further out of reach, especially for low-income households and people of color. Nationwide, the homeownership gap between Black and white households exceeds 30%, the highest since the early 1980s. Among Black and brown households, homeownership is at a 50-year low.

One out of every seven U.S. households faces an untenable housing-cost burden, defined as housing expenditures that equal or exceed 30% of household income. That includes 46% of renters. Worse yet, 24% of renters face severe cost burdens that claim half or more of their income for housing.

These cost burdens rise as household income falls. In U.S. households with less than \$30,000 in annual income, 81% of renters are cost burdened and 57% severely cost burdened. The 79,491 cost-burdened renter households in Marion County equal the combined occupancy of Lucas Oil Stadium and Hinkle Fieldhouse. As real estate prices continue to rise throughout the counties we serve, homeownership climbs further out of reach. **Habit exists to meet this need.**



Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope. We envision a world where everyone has a decent place to live.

**Habitat  
homebuyers are:**



Families who live in unsafe, overcrowded or overly expensive housing



Families with a steady income to afford mortgage payments



Families who are willing to complete homebuyer classes



Families who will help build and then buy a home with a 0% mortgage



# Meet the Love Family

When Tarina and her 10-year-old son Solomon closed on and moved into their new home in April 2020, the pandemic limited our ability to celebrate with them, but that didn't dampen their joy at finally having a place they can call their own.

## What does having your own home mean to you and Solomon?

**Tarina:** It's wonderful to have a place you can call your own and decorate as you see fit. You don't have to worry about renewing your lease or finding a way to pay your rent if it goes up. You're not dependent on an apartment management company or landlord for safety and maintenance.

**Solomon:** I love that I can roam free around the house. I like all the rooms, especially my office.

**Tarina:** The peace and quiet is a wonderful relief. Now we can spread our wings, and once COVID-19 settles down, we can welcome loved ones without worrying about disrupting the neighbors, or vice versa.

**Solomon:** I'm glad we're not in an apartment anymore. It's comforting and warm here. I sleep way better at home with my Mom.

**"Yes, home means everything  
...and there is no better place for us than home."**

— Tarina Love, 2020 homebuyer

## What made you decide to become a homeowner, and how did the process support your needs?

**Tarina:** I graduated from school with honors, and my counselor recommended I apply to Habitat. As a single mom, I was eligible because of my income. Mortgage payments do tend to be cheaper than rent, but there are a lot of barriers to homeownership, including additional costs. Habitat not only reduces those barriers but educates homeowners to the extent that I felt more prepared buying this home solo than when I was married. Because Habitat is so supportive, I felt less alone now than I did then.

**Solomon:** Home means everything. Family, food, comfort. It was cool to paint my room, but my arms got really tired. Now I have more space to craft and be creative. We have space for a full couch to relax together and everything looks better than at our apartment, plus no neighbors smoking.



# 2020 Dream Builders

Yes, it was a tough year  
...and companies were generous.

We are blessed in that our partner organizations understand the importance of corporate responsibility and giving back to the communities where they live and operate.

Our Dream Builder sponsors donate \$100,000 or more to support Habitat's local work. These sponsors promote their corporate social responsibility goals and provide stability for Greater Indy Habitat to continue building homes, communities and hope.

Even through 2020's unique challenges, eight Dream Builders collectively donated \$960,394. Since 1996, these eight Dream Builders have contributed \$8,784,553 over a combined 110 years of partnering with Greater Indy Habitat for Humanity. Several remained financially committed despite their lack of employee engagement during the COVID-19 pandemic. We also welcomed a new Dream Builder in Freedom Mortgage.

*"Lilly expects our relationship with Habitat for Humanity to go on for years and years. Our employees value it tremendously because of what they get to do in the community. From a community perspective, you can see the change in families' lives as homeownership is made possible for them."*

-Dave Sternasty  
Vice President of Corporate Engineering and  
Global Health/Safety/Environment, Eli Lilly & Company



Learn more about our Dream Builders: [indyhabitat.org/2020-dreambuilder](https://indyhabitat.org/2020-dreambuilder)



# The ReStore

Yes, retail struggled...and we thrived.

Yes, it wasn't a great year for retailers...and we managed to open our new West Washington ReStore location, making home improvements possible for people who otherwise might not be able to afford building materials, appliances, furniture and more.



**Grand opening of the West Washington ReStore**

## 2020 Featured ReStore Partners

Alside Supply	Indiana Lighting Center
America's Floor Source	Lee Supply
Ardizzone Enterprises	Mission 27
Bedder Way Murphy Beds	Natural Stone and Tile
CEVA Logistics	NKBA
Clif Bar	Prosource
Commercial Works	Santarossa
Corsi Cabinets	Schott Design, Inc
Deflecto	Shannon Doors
DH Companies	Sullivan's Hardware
EF Marburger Fine Flooring	Tish Flooring
Firestone Building Products	The Giving Backpack
HD Supply	Voxx Accessories Corporation
ICC Floors	

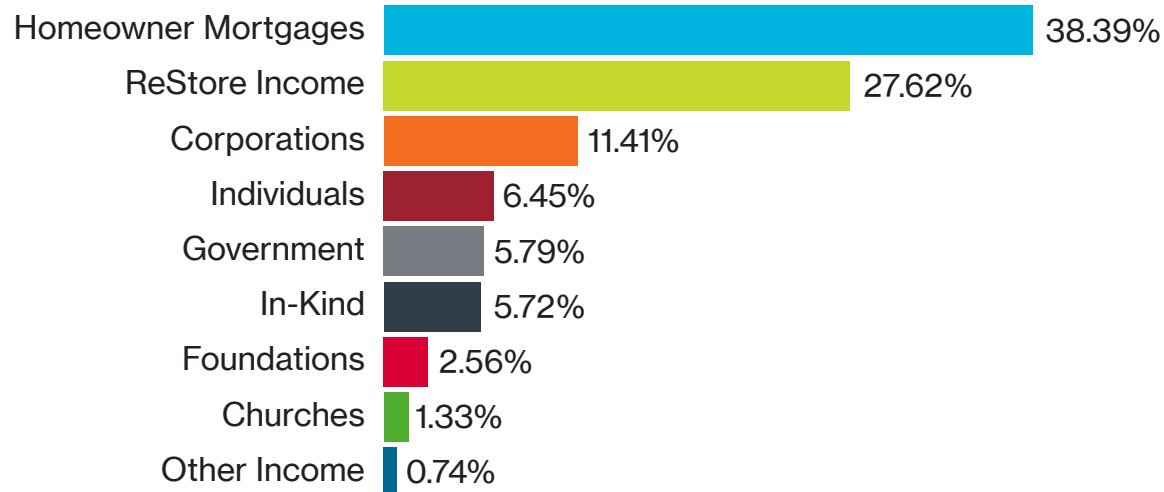
Total sales:  
**\$2,974,676**

Customers served:  
**78,260**

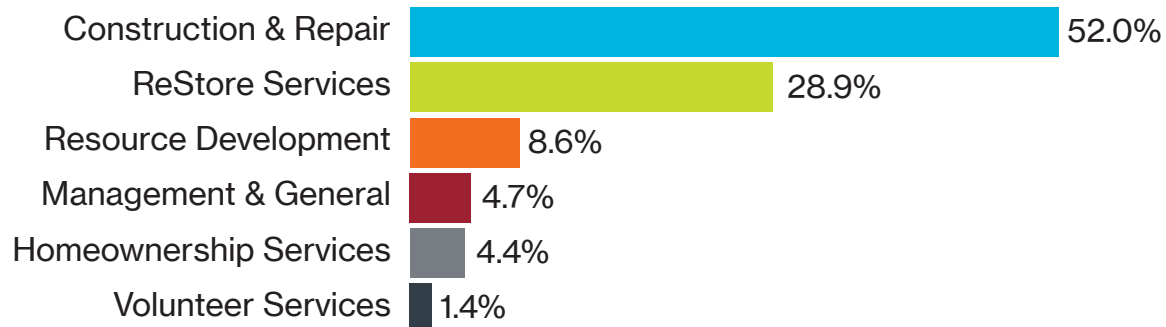
Donation pick-ups:  
**7,320**

# A look at the Financials

## Sources of funds



## Uses of funds



Discover more at [indyhabitat.org/financials](https://indyhabitat.org/financials)

## Board of Directors

Cindy Farrer, Board Chair  
Traci Thomson, Vice Chair  
Randy Stierer, Treasurer  
Abby Langebartels, Secretary  
Chris DesJean  
Jill Ehnes  
Lamont Hatcher  
Eric Hobson  
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Christina Kruithoff  
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Mark Nottingham  
Dan O'Brien  
Joseph Pereira  
Eileen Tsai  
Rod Usher  
David Vandever



Every contributed dollar  
directly supports our  
program services



# Thank you to our Generous Supporters

## ORGANIZATIONS

### \$100,000+

Allegion  
Carrier Corporation, UTC  
Delta Faucet Company  
Eli Lilly and Company  
Freedom Mortgage  
Indianapolis Neighborhood Housing  
Partnership (INHP)  
Ortholndy Fund, a fund of Central  
Indiana Community Foundation

### \$75,000-\$99,999

STANLEY Security

### \$50,000-74,999

City of Indianapolis, Department of  
Metropolitan Development  
Corteva  
Wells Fargo

### \$25,000-49,999

Bank of America  
HAND, Inc.  
Indiana University Health  
Protective Insurance  
Tom and Julie Wood Family  
Foundation, Inc.

### \$10,000-24,999

Archer Daniels Midland Company  
Cisco Systems, Inc.  
Covance  
Crosser Family Foundation, a Fund  
of Hamilton County Community  
Foundation

CrossRoad Engineers P.C.  
GEODIS  
Gexpro Indianapolis  
Hancock Regional Health  
Hendricks Regional Health  
Heritage Environmental Services  
Herr Family Foundation  
Indiana Farm Bureau Insurance  
Moser Consulting, Inc.  
National Collegiate Athletic Association  
(NCAA)  
Navient  
Near North Development Corporation  
Plat Collective, LLC  
POET Biorefining  
The Jerry L and Barbara J Burris  
Foundation  
The ursa minor Fund, a fund of The  
Indianapolis Foundation  
Travelers Foundation  
The UPS Foundation

### \$5,000-9,999

CBRE  
Duke Realty  
GEICO  
Ingredion  
JPMorgan Chase  
Managed Health Services (MHS)  
MASCO Corporation  
Nicholas H Noyes, Jr, Memorial  
Foundation, Inc.  
Old National Bank Foundation  
Opus Foundation  
Regions Bank  
United Healthcare Services  
Westfield Insurance Foundation

### Build Partners

Arbor Homes  
Duke Realty  
Messer Construction Co.  
Wilhelm Construction  
Phil Myers Custom Homes

### Conservation Partner

Citizens Energy Group

## FAITH GROUPS

### \$10,000+

Castleton United Methodist Church  
Fishers United Methodist Church  
Second Presbyterian Church  
Thrivent Financial

### \$5,000-9,999

Carmel United Methodist Church  
Greater Indianapolis Disciples Area  
(GIDA)  
Hindu Temple of Central Indiana  
Old Bethel United Methodist Church  
Resurrection Lutheran Church  
Servants of Christ Lutheran Church  
St. Luke's United Methodist Church  
St. Mark's United Methodist Church  
Tabernacle Presbyterian Church

### \$2,500-4,999

Calvary Evangelical Lutheran Church  
Cornerstone Lutheran Church  
Fairview Presbyterian Church  
Meridian Street United Methodist  
Church  
New Joy Lutheran Church ELCA  
New Palestine United Methodist Church  
Northminster Presbyterian Church

### \$1,000-2,499

First Mennonite Church  
Horizons of Faith United Methodist  
Church  
Lawrence United Methodist Church  
Roberts Park United Methodist Church  
Spirit of Joy Church  
St. Paul's Episcopal Church  
Trinity Church

### \$500-999

Avon United Methodist Church  
Trinity Park United Methodist Church

## INDIVIDUALS

### \$5,000+ Hope Builders

### \$1,000-4,999 Master Builders

*\*denotes recurring gift*  
*\*\*multiple donors at this level*









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Greater Indy  
**Habitat**  
for Humanity®

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