



Habitat for Humanity®

Tampa Bay Gulfside

2025 REPORT

INCLUDING 2023-2024 FINANCIALS



A MESSAGE FROM THE BOARD CHAIR & CEO

Our 2023-2024 fiscal year marked the 39th anniversary of Habitat for Humanity Tampa Bay Gulfside. Thanks to your support, hundreds of homeowner partners have had the opportunity to improve their housing situations through a zero-percent interest mortgage, providing a safe and affordable place to live for years to come.

Through the commitment of our Habitat homeownership partners, board of directors, volunteers, donors and staff, our affiliate was able to make a deep impact in Pinellas, West Pasco, and Hernando Counties this past fiscal year:

- In April 2024, Habitat for Humanity International selected Habitat for Humanity of Pinellas and West Pasco Counties to expand its service area to include Hernando County and rebrands to Habitat Tampa Bay Gulfside.
- We made the difficult decision to close our ReStore operations to be singularly focused on the homeownership program to address the need for affordable homeownership in our community.
- 81 homes completed in the 2023-24 fiscal year.
- More than 44,000 volunteer hours helped construct these homes.
- Celebrated our 900th home dedication milestone in June 2024 with the Jones family in the Ridgecrest community in Largo.
- Received a Four-Star Charity Navigator rating and the GuideStar Platinum Seal of Transparency, which is the highest level of transparency.
- Partnerships were continued with Feeding Tampa Bay, Kids Pedal Power, General Federation of Women's Clubs, and other organizations in our community to make a greater impact on the families we serve.
- Affiliate leadership raised minimum pay to \$20 an hour for all employees.

This year marks our organization's 40th anniversary, and later this year we will celebrate the construction of our 1,000th home in the community. It's an exciting time as we help individuals and families achieve the dream of affordable homeownership and build intergenerational wealth.

We thank you for continuing to support Habitat through your generous donation of time, talent and treasure.

In partnership,



Heather Ford
Board Chair



Mike Sutton
President & CEO



board of directors

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Chief Financial Officer, Power Design

Frank Starkey, Vice Chairman

President, People Places, LLC

Christopher Hackney, Secretary

President, SBA & USDA, BayFirst Bank

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EVP, CFO & Treasurer, Raymond James Bank

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Ian Peterson, Executive Committee

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Florida Market President, Republic Bank

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VP of Sponsored Programs & Research, BayCare Health System

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Founder & CEO, Rubicon International LLC

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Realtor, Heart of Florida Realty

Jason Russek

Managing Senior VP, Market President West Florida, City National Bank

Bruce Terwilliger

Owner, Terwilliger Brothers' Residential

John Thiele

Senior Manager, Business Performance Corporate Services of AMGEN, Inc.

Marilyn Turman

Business Consultant at InSource Consulting, LLC

Heidi Tuttle-Beisner

Licensed Commercial Real Estate Broker/Owner of Commercial Asset Partners Realty

Ken Wicker

CEO, HCA Florida Oak Hill Hospital



year in review



building homes, communities and hope

Habitat served 81 families in the 2023-24 fiscal year. Hard work and generosity made it possible for these homeowners to have something that most of us take for granted – peace of mind and a stable place to thrive.

A hand up, not a handout. Habitat homeowners work hard; they don't ask for handouts.

Homeowner candidates must demonstrate:

- A housing need
- Ability to pay a mortgage
- Willingness to partner with Habitat

At the end of each homeowner's journey they have put in at least 350 hours of "sweat equity", made a modest down payment, and received a zero-interest mortgage. Our homeowners are physically and financially invested in their homes and are set on the right path toward responsible homeownership. The homeowner classes they are required to complete as part of their covenant with Habitat provide them with the tools to be successful homeowners and contributing citizens in their local communities.

In Florida, 2.4 million households spend 30% or more of their income on housing. With help from our supporters, we can make the cost of home affordable for everyone. People are often surprised by how much impact their donation makes.

Even the smallest donations can make a big difference, and our supporters know their money is going to a good cause.

Habitat Tampa Bay Gulfside received a Four-Star rating from Charity Navigator and the GuideStar Platinum Seal of Transparency. The Platinum Seal is the highest level of transparency, which means you can trust we are being responsible with your donations.

Habitat's homeownership program benefits our community:

- Revitalizes neighborhoods
- Increases the tax base
- Encourages volunteerism
- Removes substandard housing
- Provides employment for subcontractors

our strategic pillars



Apply



Volunteer

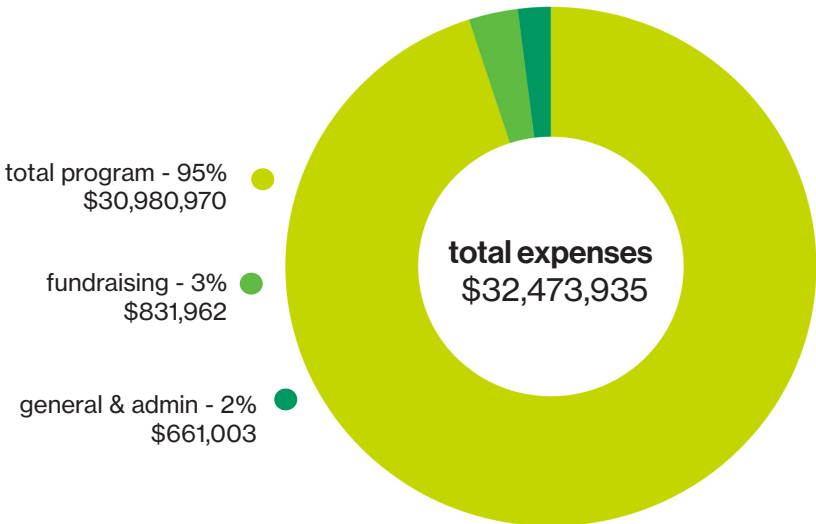
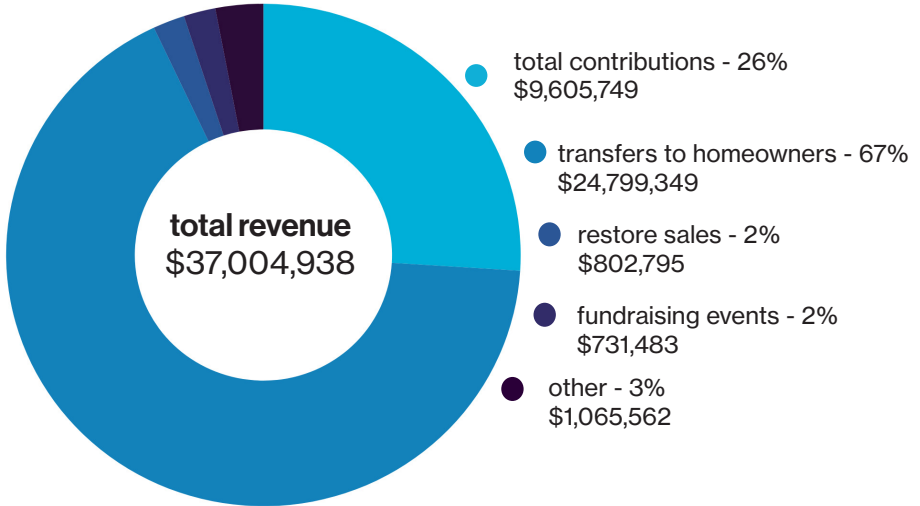


Donate



Advocate

2023 - 2024 financial report





education is the cornerstone of the habitat program

Habitat's program addresses the core of poverty by offering a person of lower income a chance to help themselves. Although everyone thinks of houses when they think of Habitat, the educational component truly is the cornerstone of the program.

Through this program, the lives of many local families are changed. Once accepted into the program, each homeowner candidate attends 38 educational classes that prepare them to become a lifelong homeowner. Successful candidates will achieve new home buying knowledge through financial literacy, home maintenance and much more.

Habitat prepares them before they become a homeowner so they can maintain a lifetime of homeownership and self-sufficiency.

81

homes built locally

7.1K

education hours completed

81

homes built globally

habitat education timeline

habitat hopefuls

Pre-Habitat Budgeting
Pre-Habitat Credit



joining the habitat family



Welcome to Habitat
Budgeting 101
How to be a Homeowner Candidate
Habitat Ambassadors

building the homeownership toolbox



Financial Education 2
HUD Certification
Home Maintenance 1
Home Maintenance 2
Home Maintenance 3
On-Site Maintenance
Energy Conservation
Being a Good Neighbor
Fire Safety
Hands-On CPR
Tree & Landscaping Class
Budgeting Best Practices
Homesteading, Property Taxes, and You
Topics in Construction

the final lap



from dream to homeownership
Warranty Class

Insurance Class
Financial Education 3
Mortgage Documents
How to be a Homeowner

engaging with the community



Government & You
Design on a Dime
Emergency Preparedness
Healthy Habits
Live Your Best Life
Principles of Leadership
The Playhouse: How to be a Habitat Kid
The Clubhouse: How to be a Habitat Teen
Nuts & Bolts
Well & Septic Info Session
Townhome HOA Essentials
Smart Shopping

welcome home!



homeowner bio

the jones family



I am building because I want better for my kids and I. I'm eager to break generational barriers and give my kids a better life than I had."



In June 2024, Xavier Jones and his three children achieved the dream of homeownership by becoming Habitat Tampa Bay Gulfside's 900th homeowner partner. Habitat's 900th home was built on Gooden Crossing which is located in the historic Dansville-Ridgecrest community in Largo.

Xavier is a Spray Tech for Pinellas County and he and his two daughters, Xanae and Xaviah, and his son, Xavier Jr., are a very tight-knit family. "I'm very family oriented and spending time with my kids every day is something that I'm real big on," Xavier explains. "My mom was a single parent so I know how it feels to not have the other parent present. That alone pushes me to be the best father I can be to my children."

When Xavier was first accepted into the Habitat program he felt overwhelmed with excitement. "I knew this was going to be a big deal for me and my family and also set me up for success and more stability for us. Such a huge blessing!"

"Earning sweat equity and working on build sites is one of the best things about this program. You learn a lot from working on the sites and being hands on in the process of building your home. You're also helping someone else achieve their dream while working towards your own."

The Jones Family home dedication took place in front of over 200 supporters on June 21st, 2024. Xavier and his children received a warm welcome from the Office of U.S. Senator Marco Rubio, a proclamation from Pinellas County Commissioner Charlie Justice and his fellow commissioners, and was presented a \$1,500 scholarship to continue his education at St. Petersburg College.

"I want to thank my children," Xavier said during his dedication speech, his voice beginning to crack with emotion. "I am glad that during these last 16 months you were able to see what it means to make sacrifices, what it means to be disciplined, and what it means to work hard for whatever you want out of life."





donate



partners making homeownership dreams come true

WestCMR Supports New Multi-Family Townhome Development

In December 2023, WestCMR made a generous donation of \$100,000 towards one of Habitat’s new multi-family townhome developments, Longlake Preserve. The Longlake development will soon be home to 54 Habitat Homeowners over the next few years. This gift was instrumental in helping fund the first phase of construction and an inspiration for other organizations to make gifts towards this project.

Bank Partners

RAYMOND JAMES®



Municipality Partners

- | | | |
|-------------------------|------------------------|-----------------|
| City of Clearwater | City of Pinellas Park | Hernando County |
| City of Dunedin | City of Safety Harbor | Pinellas County |
| City of Largo | City of St. Petersburg | Pasco County |
| City of New Port Richey | City of Tarpon Springs | |

2024 Norm Bungard Lifetime Achievement Award



Ken Rush

Ken Rush, Former Chief of Operations, was honored for his 17+ years of dedication and service to our mission. Ken came to Habitat in July 2006 as a member of our construction team. Ken held multiple roles and oversaw many different departments over the years. The 740+ families that have become homeowners during his time is a significant impact and legacy he has left on our affiliate.

lifetime giving

as of the 2023-2024 fiscal year

The support of the community is crucial to Habitat's mission to promote family stability by providing innovative and affordable housing solutions to qualified individuals and families. It is you, our donors – those listed in this publication and all who labor in any way to help Habitat – who enable us to advance our vision of a world where everyone has a decent place to live.

Habitat for Humanity Tampa Bay Gulfside celebrates philanthropy and recognizes our most loyal donors since our inception in 1985. It is our honor to recognize donors with total lifetime giving of \$5,000 or more.

At Habitat, we appreciate all support of our mission. If you find your recognition level may be incorrect, please reach out to our office at (727) 536-4755. While every gift is important to the mission, records from the early days of Habitat are scarce. We appreciate your understanding and grace and will work to correct any errors.

\$1,000,000 and up

Bank of America - Bank of America Foundation
Crown Automotive
Dan and Carolyn Stowers
Frank and Marian Wagner
Habitat for Humanity of Florida
Mortgage Settlement Funds
HSN
Lokey Automotive Group
MacKenzie Scott
Pinellas County Board of County Commissioners
Publix - Publix Super Markets Charities
Raymond James Bank
Raymond James Financial, Inc.
The Valspar Championship and Copperhead Charities
Wells Fargo - Wells Fargo Foundation

\$999,999 - \$500,000

Arthur Family Foundation
Bankers Financial Corporation
Bankers Insurance Group Inc
City of St. Petersburg
Clearwater Toyota
Duke Energy
EverBank
Frenchy's Restaurants
HMC Hospitality Group (Formerly Hooters Management Corp.)
Hough Family Foundation
Kane's Furniture
MaintenX
MarineMax
Mid-Atlantic Finance Company
Power Design
Thrivent Financial

\$499,999 - \$250,000

Catalina Marketing Charitable Foundation
City of Clearwater
City of Largo
Dana Beck Fancher Foundation
David Glynn
EII Mar Foundation Inc.
Fishman Family Foundation and Jeffrey and Brandy Fishman

Jean Boehne
John F. Jenkins
JPMorgan Chase & Co.
Michael and Carolina Holtz and MPH Hotels
Pinellas County Community Development
Republic Bank
Tony and Carol Griffith
TradeWinds Island Grand Resort
Valpak
Westphal Family Foundation and St. Pete Hospitality Group
Whirlpool Corporation

\$249,999 - \$100,000

400 Beach Seafood and Tap House
Abe Moussa
Abe's Place Tap & Grill
Arthur and Robert Donnellan
Banning Lumber and Millwork and Marc and Terry Banning
Bill Van Law
Bruce K. Terwilliger
Carlos and Beverly Yepes
CEO Build Sponsors
Chapman Family Foundation
Chas O'Hara
Clearwater Gas Systems, Inc.
Coca-Cola Beverages Florida, LLC
Coffee and Contracts
Collins Charitable Foundation
Community Foundation of Tampa Bay
David and Nancy Ridenour
Debbi and Mike Young
Donal Mclean
First Baptist Church of St. Petersburg
Florida Forest Products and Rick and Katrina Cashman
George and Mary Martin
George F. Rowe
Iberia Bank
Ivon and Jane Culver Charitable Trust
James Workman and Jean Kendra
Jeff and Judy Mitchell
KAM Roofing Services

Katherine (Kitty) Bonczyk
Louis and Mila Montuori
Maher Chevrolet
Morgan Auto Group
Nielsen
Norm Bungard
Northwood Presbyterian Church
Orlando Health Bayfront Hospital
Pat O'Hara
Pinball Clemons Foundation
Pinch-a-Penny
Pinellas Community Foundation
Roger and Karen Hessel
Rosa Lepisto
Rotary Club of Clearwater
Schneider Electric - Square D
Stansburry Trust
Steven and Shirley Dehmow
Subaru of Port Richey
Tampa Bay Lightning Foundation
Tampa Bay Rays
TD Bank
TD Synnex (Formerly Tech Data)
The Milkey Family Foundation
The Roy and Ana Zellars Foundation
The Strong Foundation and Patricia Davis
Tom and Signe Oberhofer
Transamerica and Aegon
Transamerica Foundation
Valspar, A Sherwin-Williams Company
WestCMR, LLC

\$99,999 - \$50,000

America II
Amerisure Insurance Company
Anona United Methodist Church
Ark Royal Insurance
Armortech Windows and Doors
BayFirst Bank
Betsy Schweitzer
Bill Brand and Chris Nolte
Blake and Linda Gall
Bloomin' Brands
Brandon and Christian Brayboy and Lakeland Liquidation
Caterine MacDonald

Charles and Mary Miller
Clear Sky Café, Inc.
Coldwell Banker Cares
Foundation
Dav and Glenn Mosby
Doug and Sheila Bray
Ed and Marsha Droste and
Pete & Shorty's Iowa Bistro
Eleanor Duvall
Eleanor Nelson
Episcopal Church of The
Ascension
First Home Bank
First Presbyterian Church
Florida Association of Realtors,
Homeownership for All, Inc.
Frank Starkey and Mike Patterson
Fremont Allen & Nina Allen
Foundation
Friendly Kia New Port Richey
George and Carolyn Glaros and
Glaros Construction
Geraldine Bartholomew
Glenn Arthur Trust
Guardian Trust Foundation
Harry J. Free
Innovation Cabinetry
J. Crayton Pruitt Foundation
Jason and Denise Miller
JMC Communities
John Kackley
Joseph Cameron and Adria Thomas
Kate Tiedemann and Ellen Cotton
Kolter Land Partners
Marion Rich
Mike Sutton
Mildred I. Baumgartner Trust
Nico and Ellen Hirsch de Haan
Paul Reilly
Paula Rigbsby
Pinellas Realtor Foundation
ProVise Management Group, LLC
RSM US LLP
Skip and Vicki Tylman
Seminole Hard Rock Hotel &
Casino – Tampa
Suncoast Chapter, Community
Associations Institute (CAI)
Susan B. Wood
The Bank of Tampa
The Hangar Restaurant & Lounge
The Home Depot Foundation
The Sports Facilities Company
& Empower Adventures
Tibbetts Lumber CO. LLC
Truist Foundation
United Way of Pasco County
United Way Suncoast

\$49,999 - \$25,000

AAA Electrical Contractors
Achieva Credit Union and Achieva
Foundation
Achievement Centers for Children &
Families Foundation
AgileThought
BayCare
Bay Tech Label and Karl Nurse
Bay to Bay Properties
BBMC Mortgage

Bert Smith Oldsmobile, Inc.
Brenda Ann Tate
Calvary Baptist Church
Cathedral Church of St. Peter
Central Christian Church of
Clearwater
Chapel by the Sea
Charles and Mary Franckle
Charles Moore
Clearwater Police Department
Coulson Consulting LLC
Craig and Jan Sher
DEX Imaging
Edward B. Ohst
Eileen Holohan
Eleanor Mckinley
Emilie A. Lugar
Evelyn Lynch
Franklin Templeton Investments
Gagnon Foundation
General Dynamics Ordnance
& Tactical Systems
George and Melissa Conda
HCA Healthcare
Health Management Associations, Inc.
Heather Ford
Homebanc
Homuth Family Trust
Indian Rocks Rotary Foundation
Jason and Janna Clement
Jay and Jan Miller
Jay and Karin Hartenbach
Jeff and Barbara McDonald
Joe Trepani
John D. Chapman Trust
John Schatmeyer
John Westfall
Jordan and Michelle Myers
Kathryn Park Spencer Trust
Ken and Kelly Ginel
Ken Rush
Lionel James
Loan Ranger Acquisitions LLC
Lowe's Home Improvement
Maria Irene Ostberg
Mary Elizabeth Kenyon
Mary-Ellen Howells
Mary-Ellen Mclain
Mary Kittrell
Michael Schmidt
Mike and Amy Neeb
Mimi Farmer and Glenn Vaughn
Mindy and Neil Grossman
Molex
Montana Massa
My Florida Safe Home Project
Our Lady of Lourdes Catholic
Church
Palm Harbor United Methodist
Church
Pam and Les Muma
Pasadena Community Church
Pasco County Housing Authority
Pinellas County Sheriff's Office
Prince of Peace Lutheran
Church ELCA
ProSource Wholesale
Rami and Mary Zohar and Adobe
Homes Inc.
Ray and Kim Ferrara

Regions Bank
Robert A. and Dorothy J. Kimball
Robert and Gladys Hackworth
Rosenbluth Family Charitable
Foundation
Ruby Davis Bortz
Ryan Companies US, Inc.
Scott and Julie Klavans
Scott Leroy
Sean Wang
Senior Citizens Services, Inc.
Solace Insurance
St. Michael the Archangel
Catholic Church
St. Paul's Lutheran Church
St. Timothy Lutheran Church
Star Media Enterprises
Stearns Bank
Subaru of America, Inc.
Suncoast Team Services
Tampa General Hospital
TEGNA Foundation
The TJX Foundation, Inc.
Trinity Presbyterian Church
Foundation
Valley Bank
Verifone
West Pasco Board of Realtors

\$24,999 - \$15,000

24-7 International
Adamo & Associates, Realty
Executives
Alfredo Anthony
Alvarez and Marsal
Amerisure Charitable Foundation
Amy and Jeff Rettig
Anna Ruth Johnson Trust
Barbara Beck
Beachside Hospitality Group
Behr Paint Company
Bette Ra Ivey
Bob and Lorraine Dutkowsky
Brad Grossman
Cary and Lynne Johnson
Cheryll Geer Memorial Fund
Clearwater Solid Waste
Covey Financial
Crossroads Christian Church
Dale C. Butler
Dana and Charlene Mayo
Eastman Footwear Company, Inc.
Financial Services Roundtable
First Horizon Bank
FKQ Marketing Inc.
Florence T. Smith
Focardi Great Bay Foundation
Gary Wheelock
Gramatica Family Foundation
GTE Financial and GTE Foundation
Guillermo and Edelmira Cosma
Heidi Tuttle-Beisner
Heritage United Methodist Church
Honeywell International Foundation
Hugh and Florence Bell
J. Kokolakis Contracting, Inc.
Jeff Howells
John and Stephanie Doran
John Hedger
Jollay Family Foundation, Inc.

Joseph and Michelle Bourdow
 Kendall Reid and Sharon Winters
 Liberty Temple Christina Center
 livingHR
 Lockheed Martin
 Marguerite Thomer
 Max F and Al Jeane Beach
 Foundation
 McLain Foods
 Mel and Pam Ora
 Melford I. Johnson
 Mercedes-Benz of Clearwater
 Michael and Nancy Beausir
 Nina Winters
 Northeast Exchange Club of
 St. Petersburg, Inc
 Park & Eleazer Construction
 People Places, LLC
 Radiance Medspa
 ReliaQuest Bowl
 Robert and Jean Markley
 Robert and Margaret Reeves
 Ron and Mary K. Evers
 Ronald and Lori Spoor
 Rotary Club of New Port Richey
 Sandra Holton
 Sean and Ellen Bunner
 Smith & Associates Real Estate
 Sonya Miller
 St. Catherine of Siena Catholic
 Church
 St. Paul United Methodist Church
 St. Petersburg College
 St. Petersburg Neighborhood
 Housing Services
 Suncoast Roofers Supply
 Susan Wischweh
 Synovus Bank
 Teri Ford
 The First Bank
 The Sembler Company
 Todd and Terry Tillung
 Todd St. John-Fulton
 Tracy West
 Trenam Law
 Triangle Community Foundation, Inc
 Troy and Judy Holland
 Troy Payne and Lisa Smithson
 Van Selow Design
 W3 Insurance
 Walter Inman
 Warrick Dunn Charities
 Wayne L Wilford
 Ye Loyal Krewe of Grace O'Malley

\$14,999 - \$10,000

ABC Action News
 Adobe Homes Inc.
 Affiliate Mortgage Services
 Agostino and Maryann DiGiovanni
 and DiGiovanni Homes
 Alisa Johnson
 All Saints Catholic Church
 Amplify Clearwater
 Andrea Wilson
 Andy and Paula Nall
 Arthur Haedike
 AYCO Charitable Foundation

Barry W Stewart
 Baxter International
 BB&T
 Big Storm Brewery, LLC
 Blume Family Foundation
 Burns Family Foundation
 C. Todd Alley
 Cash Family Charitable Foundation
 Charles and Betty Oldanie
 Charles E. Coffman
 Christ Presbyterian Church
 Christopher Hackney
 Chuck Aldrich
 Church of the Good Shepherd
 Colliers Florida
 Cool Aire of Pinellas, Inc.
 Cru Foundation
 David and Carol Sjolund
 David Goldstein and Joanne Nelson
 David Sharpe
 DeBartolo Family Foundation
 Dick and Kathy Zuidema
 Denard and Anne Span
 DITEK Corporation
 D-Mar General Contracting
 Donald L. and Linda T. Simons
 Edwin and Dorothy Sved
 Elodie Dorso - Evara Health
 Enstar
 Erion Foundation
 Fannie Mae
 First American Title Insurance
 Company
 First Savings Bank
 Fred Spriggs and Sally Sun
 Frey Masterson Investment Advisors
 Gabriel Faraone
 Garth E. Fenney Memorial Foundation
 Gay T Wiese
 George and Carolyn Cretekos
 Grow Financial Federal Credit Union
 Gulf Central District, UMC
 Hal Freedman and Willi Rudowsky
 Hands Across the Bay
 Heather Courtney
 Helen Hough Feinberg
 James and Mary Ellen Bader
 Jarrell and Candi Hagler
 Jarret Dixon and Master Restoration
 John and Diane Redding
 John and Emilie Marvin
 John Dietz
 Jolly Family Foundation, Inc.
 Karen H. Bartoszek
 Karen Hosman
 Kenneth Thornton
 King College, Inc.
 Kiwanis Club of Sunshine City
 Link-Systems International, Inc.
 Marie Weir
 Mary Ellen Fiore
 Mary Lawrie
 Matthew Frey
 Michael Lydon
 Michael Sherron
 Mo Krausman
 One Community Now
 Pat Gerard
 Pilot, A Part of LMCU

PNC Foundation
 Potthast Design - Chelsea Potthast
 and Veronica Gonsalves
 Prai Beauty
 Rawson Charitable Foundation
 Realty Executives
 Robbie and Sara Robins
 Ronice and Steven Barlow
 Rotary District 6950
 Samuel Picard
 Sandy Conrad
 Scott and Laura Daigle
 Sean King
 Shaunessy Weiby
 Sheraton Sand Key Resort
 Shiloh Ministries, Inc.
 Steve and Cathy Collins
 Stoneweg
 Sunshine State Economic
 Development Corporation
 Susan Sullivan
 TECO
 Terry and Carol Mullane
 The Douse Family
 The Gabriel & Jeanne Shaheen
 Family Foundation, Inc.
 The Ross Realty Group, Inc.
 Tim Lima
 United Way of Pinellas County
 United Way of Tampa Bay
 Walmart Foundation
 Wanda Fyfe
 WorkNet Pinellas, Inc.

\$9,999 - \$5,000

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 All Saints Episcopal Church
 Alta Equipment Group
 American Baptist Church of the
 Beatitudes
 America's Charities
 AmeriNat
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 Andrew Park
 Ann Karagines
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 Baby Boomers' Barrister: Estate
 Planning and Elder Law
 Barbara Krai Interior Design
 Barry Scarr/Scarr Insurance Group
 Beaulah Underhill
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 Betty M. Ashley
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 Bill Gernazain
 Blackbaud
 Blanche Calby
 Bloomerang
 Bouchard Insurance
 Brad Mcurmety
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 BridgePoint Church
 Bruce and Deidra Livingston
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Burton Kline
 C & L Graese Foundation
 Calvary Episcopal Church
 Calvin and Priscilla Nystrom
 Candace Barber
 Carol Hague
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 Charles Schwab at Citrus Park
 Christ Evangelical Lutheran
 Church Inc.
 Christopher and Julie Lynch
 Christopher Butler
 Chuck and Dolly Dannewitz
 Chuck Ikwood
 Church of The Isles
 Citicorp Services Incorporated
 Clare J. Trice Trust
 Clint and Katie Cole
 Coast-to-Coast Title & Escrow
 Constellation Brands, Inc
 Cox Target Media Inc.
 Crowe LLP
 Crystal Beach Community Church
 Darrell and Sue Zenk
 David and Diane Elmer
 David Longspaugh
 DaVita
 David May
 Debbie Cooley-Guy
 Deby Reid
 Decorating Den Interiors
 Demetrish Nicole Elegant Events
 Denise Williams
 Diane Shields
 Dick Norris Buick GMC
 Dollie Pettis
 Doug Campbell
 Dr. and Mrs. Theodore Vlahos
 Drs. Bruce and Joan Levine
 Easel Aid
 Edmund (Tom) O'Brien
 E. Roberta Lewis
 Eric Seidel
 Estate of Dallas Kirk Hammond
 Estate of Violet Bogert
 Exact Target
 F.W. & P.C.O.A Region IV
 Faith Presbyterian Church
 Fifth Third Bank
 First Citrus Bank
 Flaharty Asset Management
 Florida Blue
 Florida Suncoast Chapter Of
 ICC & BOAF
 Fowler and Nancy Mcconnell
 Frank Torre and Torre Painting
 FreeWill
 Gaby Camacho
 Garland and Martha Forbes
 Garner M Koons
 George Spowart and Soosie
 Lazenby
 Glenn Hanneman
 Grady Pridgen, Inc.
 Greg and Karen deCelle
 Gulf Coast Chapter of the FAMB
 Gulf Coast Giving

Gulf Coast Realty Seminole, LLC
 H2U
 Hank Wojcicki
 Harborside Christian Church
 Hawkins Construction, Inc.
 HCl Group, Inc.
 Hill Ward Henderson
 Hope Presbyterian Church
 Housing Finance Authority of
 Pinellas County
 Hydrologic Distribution Company
 Ideal Image
 Integrated Economic Solutions
 Corporation
 Iqbal and Janet Paroo
 Jack McFarland
 Janine Sheffo
 Jason Miller
 Jason Russek
 Jean Spencer-Carnes
 Jeff and Heide Kuster
 Jeffrey McClanathan
 Jerry and Patricia Dominick
 Jerry and Susan Cobb
 Jim and Allie Cantonis
 Jim McClintic
 Joe and Angelina Jimenez
 Joe and Gina Fontana
 John and Amy Ullrich
 John and Michelle Nicely
 John and Tirrah Switzer
 John White
 Johnson, Pope, Bokor, Ruppel &
 Burns LLP
 Joseph Lamphier
 Joseph Votto
 Kapok Special Events
 Kay Meyer
 Kay V. Scheuerman
 Ken and Maureen Heretick
 Ken Carson
 Ken Fulghum
 Ken Jaffe and Dionne Dixon
 Kenneth and Linda Ko
 Kevin Decker
 Kim Neuscheler
 Kip Kedersha
 Kirk of Dunedin
 Kolter Urban LLC
 Krambo Corporation
 Kris and Christine Postlmayr
 Kristi Cheatham Pettit
 Larry E and Betty Kingsley
 Laurie Decarlo
 La-Z-Boy Furniture Gallery Corp.
 Leo Nussbaum
 Leonard Dow
 Level 3 Communications
 Linda and Randy Simmons
 Lindsey Wilson College
 Lois Perwien
 Louise Flandreau
 Lutheran Church of the Palms
 Maggie Knutsson
 Mardie Chapman
 Mark and Mary Kay Liston
 Mark and Mary Roberds
 Mary Anne Reilly
 Mary Wheeler

Matt Godri
 Maureen Ram
 McManus & McManus, P.A.
 Michael and Nicola Dillon
 Mike and Deb Fusek
 Milner Inc.
 Moffitt Cancer Center
 Namaste Homes
 Nancy Jahr
 Nancy Mink
 Natalie Lemke
 Natalie Martinez
 National Association of Senior
 Friends
 New Hotel Collection
 Oakhurst United Methodist
 Church
 Ohio Capital Impact Corporation
 Onix
 Palm Lake Christian Church
 Palm Pavilion of Clearwater, Inc.
 Pamela Lee
 Patti Templeton
 PDR Certified Public Accountants
 Peer Title Inc.
 Peter and Christian Barli
 Peter and Joyce Wortman
 Charitable Fund
 Peter L. McNamara
 Peter Pav
 Pines Presbyterian Church
 Presbyterian Church of Palm Harbor
 Presbytery of Tampa Bay
 Preston and Tiffany Faykus
 Priority Foundation
 R & S Manufacturers Rep Inc.
 Rebecca Watson
 Reece Bader and Alicia Chase
 Rev. Norman and Phyllis Hatter
 Robert and Mary Jo Swiggett
 Robin Waugh-Castle
 Rotary Club of Dunedin North
 Rowland Inc.
 Sage Software
 Sam Carothers
 Sandra Waters
 Scott Wilson
 Shannon Irmen
 Sharon Nelson
 Sharon Rasponi
 Shawn Rupp
 Shear Enterprise, LLC
 Sifma (Securities Industry and
 Financial Markets Association)
 Signature Shindigs
 Spectrum Networks
 St. Alfreds Episcopal Church
 St. Anne Of Grace Episcopal Church
 State Farm
 Stephen N. Peter
 Steve and Nadine Meehan
 Steven and Natalie Raney
 Susan Clafin
 Tampa Bay Beaches Chamber of
 Commerce
 Tanney, Griffith & Bresler, P.A.
 Target Circle
 The Church of the Bayou
 The Select Group LLC

The Starbucks Foundation
The Wawa Foundation
Thomas Osborne Stair and Lucy Caldwell-Stair
Thompson, Sizemore, Gonzalez & Hearing, PA
Tim and Gina Johnson
TJ Haynes-Morgan
Todd and Danyele Sakow

Tom and Jen Cotter
Tom and Leyla Tremaine
Transitions Optical Inc.
Trifecta Networks
Uma Desimine
United Methodist Church
Versea
Vetted Secutity Solutions
Wagner Advisors

Weller Residential
West Pharmaceutical Services
William and Sally Synder
William Kasper Trust
Women in Tourism
Woodhouse Day Spa
World Electric Supply
Zoe Fisher Marvel Foundation Inc.

LEGACY SOCIETY*

Anna Ruth Johnson
Ruby Davis Bortz
Violet Bogert
Amanda Lynne Haygood
Anastasia Kraf
Andrew Sampson
Aneika L Burrell
Angela Demetrius Reno
Anne Kyle
Anthony John Haller
Arthur and Robert Donnellan
Barbara Morgan
Beulah Underhill
Beverly J. Sutton
Briana Key
Caiflin Knightly
Camila Gonzalez
Caterine MacDonald
Charles Coffman
Charles A Rogers
Charles Moore
Clare J. Trice
Clarence F and Jean Alys Spence
Cori C. Wrobel
Cotten Family
Dallas Kirk Hammond
Daniel Neris and Nydia Cruz-Neris
Danielle Hodges
David Glynn
Deanna D'Abbraccio
Deanna Traxel
Diana Dalon
Donal McLean
Robert A. and Dorothy J. Kimball
Eleanor Duvall
Emillie Lugar
Evelyn Adamson
Florence T. Smith
Forest Robert Spall III
Frank and Marian Wagner
Fremont and Nina Allen

Gail Moore
George F. Rowe
Geraldine Bartholomew
Gericka Brown
Glenn Arthur
Hannah Burgess
Honey Luna Baez
Irma Mae Keldsen
Ivon and Jane Culver
Ivonne Espada
Jacquelyn Dinkins-Cheatham
Jake Pieterse
James D. and Rosemary M. Miller
Janet P. Todd
Jean P. Boehne
Jennifer Torello
Jeremy Lee Stebbins
Jessie Vigorito
Johanna Stevens
Johanys Rodriguez Caraballo
John D. Chapman
John Nguyen
John F Jenkins
Joseph Cameron and Adria Thomas
Julia Simpson
Julian Andres Vasquez Ocoro
June Marie Gerlach
Karen Lynn Underwood
Karin Pilar Jimenez
Karisa Carleen Rojas-Norton
Karl Nurse
Katherine J. Bandfield
Kathryn Park Spencer
Kelly Moran
Kerry Beth Grandahl
Kim Bowers
Kimberly Sparks
Kimberly R McGough-Eddy
Kitty E Bonczyk
Latasha Hayes
Latoya Letthand
Leighann Watson
Lionel James

Lisa Cabella
Lois D. Cosenzo
Louis and Mila Montuori
Marie Weir
Mary Elizabeth Kenyon
Mary Kittrell
Mary Lawrie
Melford I. Johnson
Melissa Torres
Michelle Watson
Michelle Sampson
Mike Sutton
Mike John Patterson
Mildred I Baumgartne
Norm Bungard
Olga C Cuellar
Pacifique Agizo
Pedrito Rodriguez
Robert Blodgett Kyle III
Rocky James Coleman
Ronele Kingery
Rosa Lepisto
Sandra Alzate Belalcazar
Sandra Modolin Smith
Shane Gilbertson
Sharon D Williams
Sophal Lvea
Stacey Efav
Stacy Bryant
Stacy Shawn
Stansbury Trust
Susan Topping (Bauerle)
Tabitha Hirschfeld
Tawny Heather Swain Castle
Todd St. John-Fulton
Tom Hoke
Travis James Norton
William Kasper
Yakeshea Stewart
Yonnette Taylor
Zachary Armstrong Bucher

* Legacy Society members include Habitat for Humanity Tampa Bay Gulsdie in their estate plans and make a lasting impact on families in need of a decent and affordable place to call home, breaking the cycle of poverty.

2024 Award Winners



Nancy & David Ridenour

2024 Silver Nail Legacy Award

David and Nancy Ridenour have seen Habitat grow from its earliest days. David worked on Habitat's audit when the organization completed its 30th home and has continued to be involved through sponsorships as well as employment in a variety of roles for over 30 years.



MaintenX

2024 Golden Hammer Award

MaintenX has helped support our mission locally for almost a decade. Since 2018 the company has donated over \$700,000 and has sponsored nine families on their journey to homeownership, with three more to be dedicated this year upcoming months.

65 CEOs and business leaders joined together to raise more than \$200,000 to build a safe and affordable home for a deserving family at the third annual CEO Build.



Thank You to Our 2024 CEO Build Participants

Lee Arnold
Executive Chairman of Colliers Florida

Marc Banning
CEO of Banning Lumber

Rondé Barber (CEO Build Committee)
NFL Hall of Famer, General Chairman of Copperhead Charities

Bridgette Bello
CEO & Publisher of Tampa Bay Business & Wealth Magazine

David Bennett
CEO of Pinellas REALTOR® Organization & Central Pasco REALTOR® Organization

Bill Brand (CEO Build Committee)
Board Member of Habitat for Humanity International; Former CEO of Rue21

Timothy N. Brundage MD
CEO & Physician Advisor of Brundage Group

Bob Childress
CEO of Solace Insurance

Jason Clement
Founding Partner & CEO of Sports Facilities Companies

Stephanie Conners
President & CEO of BayCare Health System

John Couris (CEO Build Committee)
President & CEO of Tampa General Hospital

Susan Crockett
President & CEO of Ruth Eckerd Hall

Bill Cronin
President & CEO of Pasco EDC

Robert "Bob" Donaldson
CEO of Maxi-Blast of Florida

Elodie Dorso
President & CEO of Evara Health

Ed Droste
Chairman of Provident Management Corporation

Deborah Duffey
President of Dermazone Solutions

John Duffy
Owner of City Wide Facility Solutions

Lisa Faller
President of FKQ Advertising & Marketing

Thomas Feindt
Chief Executive Officer of Grow Financial

Ray Ferrara
Executive Chairman of ProVise Management Group

Scott Fink
VW of Wesley Chapel, Subaru of Wesley Chapel, & Fink Five Foundation

Jeffrey Fishman
President of Investors Title & Settlement Services

Vincent Forese
President & CEO of Link-Systems International

Wendy Gattis
CEO of DITEK Corporation

Robert Glaser
President & CEO of Smith & Associates Real Estate

Bill Goede
Tampa Bay President of Bank of America

Steve Griggs
CEO of Vinik Sports Group

Mindy Grossman (CEO Build Committee)
Partner & Chair of Consello Group, Former CEO of WW & HSNi

Russ Hallenbeck
CEO of Tibbetts Lumber Company

Keri Higgins-Bigelow
Founder & CEO of livingHR

Bill Kent
President of George F. Young, Inc.

Neil Kiefer
CEO of HMC Hospitality Group, Inc.

Jim Kirkpatrick
Florida Market President of Republic Bank

Scott Kramer
President & CEO of Spartan Contracting Corporation

Ken LaRoe
Founder, CEO, & Chairman of Climate First Bank

Sharon Leite (CEO Build Committee)
Former CEO of Ideal Image & Vitamin Shoppe

Brett McGill (CEO Build Committee)
President & CEO of MarineMax

Jim McVay
President & CEO of Reliaquest Bowl

Brooke Miranda
President & CEO of Sunshine State Economic Development Corporation

Kyle Mishler
Owner of KAM Roofing Services

Robin Moch
Partner at M. E. Wilson Company

John Moore
President of Bayfront Health St. Petersburg

Andy Park
Managing Partner of Park & Eleaze Construction

Amanda Payne
President & CEO of Amplify Clearwater

Mitch Permuy
Chairman & CEO of Power Design

Steve Raney
Chairman & CEO of Raymond James Bank

Alyssa Rhoads
Executive Director of CEO Council of Tampa Bay

Bill Roberti
Managing Director of Alvarez & Marsal

Karyn Roeling
President & CEO of Seibert Insurance

Elliott Ross
President of The Ross Realty Group

Ryan Ross (CEO Build Committee)
President of Neiman Marcus

Melissa Seixas
Florida State President of Duke Energy

Jyric Sims
President of HCA Healthcare West Florida Division

John Strong
Chairman & CEO, Bankers Financial Corporation

Mike Sutton
President & CEO of Habitat Pinellas and West Pasco

Dr. Kanika Tomalin
President & CEO of Foundation for a Healthy St. Petersburg

John Tomlin
CEO of Tomlin St Cyr Real Estate Services

Brian Van Slyke
Regional President of Kolter Urban LLC

Randy Ware
Founder & CEO of WestCMR

Helen Wesley
President & CEO of TECO Peoples Gas

Tracy West
President of Copperhead Charities and Valspar Championship Tournament Director

Carlos Yepes
President & Founder of Belleair Development Group

Tom Zernick
CEO of Bay First National Bank



volunteer

44,111

total volunteer hours
(January 2024 - December 2024)

2,537 unique volunteers

32,216 hours
on the build sites

1,700 hours
in the restores

10,470 hours
at special events

1,336 hours
at the valspar
championship

homeowner selection committee

The Homeowner Selection Committee plays the first crucial step in the approval of qualified applicants into the Habitat for Humanity program. Comprised of volunteers from our community, the committee verifies and validates an applicant's need through a review of basic financial information and an in-person interview.

Maureen Ballock
Art Borst
Carolina Conner
Carol Downing
Davisha Earley
Antoine Everett
Amanda Gilroy
Jose Gomez

Iris Gonzalez
Lynn Graves
Christopher Hackney
Evette Hunter
David Longspaugh
Chris Majeski
Jim Moran
Ariel Scott

Karen Sherrets
Susan Sullivan
Yonnette Taylor
Heidi Tuttle-Beisner
Leighann Watson
Cheri Wedding





Throughout the past year, our affiliate has made a further commitment and investment advocating for the advancement of affordable homeownership.

In 2024 we created numerous opportunities for engagement with elected officials at the local, state, and national level. We also held a series of “Affordable Housing 101” virtual workshops that provided volunteers, homeowners, and donors the basics of affordable housing and how they can make an impact.

We will continue to create new opportunities to advocate at the local, state and national level for affordable homeownership.

Successfully Secured Two Million in Penny for Pinellas Workforce Housing Program Funds

Habitat for Humanity Tampa Bay Gulfside successfully secured two million dollars in Penny for Pinellas Workforce Housing Program Funds. The County operates this program to offer Penny IV funds for financing affordable housing. This two-million-dollar award is being used to fund the construction of 54 new affordable housing units at our Longlake Preserve subdivision in Largo.



Successfully Supported SB 514- Mortgage Brokering (SAFE Act Exemption)

Habitat for Humanity Tampa Bay Gulfside successfully advocated for a permanent SAFE Act Exemption for Habitat for Humanity Affiliates. Under the SAFE Act, mortgage loan originators are subject to increased training requirements, uniform licensing exams, and licensing fees.

In 2010, Habitat Florida received an opinion letter from the Florida Office of Financial Regulation, rendering Habitat affiliates in our state outside of the SAFE Act definition of “loan originator.” However, this opinion was not legally binding, leading to uncertainty.

As a result of successful advocacy efforts, there is now a permanent exemption in Florida law, allowing Affiliates to focus resources on constructing affordable housing rather than on expensive state licenses and compliance. This Law went into effect on July 1, 2024.



HERNANDO COUNTY EXPANSION

In the Spring of 2024, Habitat for Humanity International selected our affiliate to expand our services to Hernando County. Our service area now covers **Pinellas, West Pasco, and Hernando Counties.**

“Given our organizational growth, coupled with the investment in our professional dedicated staff, we feel we have a great opportunity to better serve the families and individuals of Hernando County”, said Mike Sutton, President and CEO. “Our organization is positioned to bring affordable homeownership resources to fill the gap in service that the Hernando community is currently experiencing, with no active Habitat for Humanity presence currently available”.

An extensive name-change process was conducted and after much deliberation, it was deemed that “Tampa Bay Gulfside” is a clearly defined geographic identifier. Our new name not only reflects the expanded geographic reach but also underscores our **commitment to transformative community development** throughout the region.



Habitat welcomed the first Hernando County family into the program in November 2024. Kenya Pickering and her two children will soon have a safe and stable home in Spring Hill with a 0% interest mortgage. Habitat officially broke ground on her home in January 2025.



Kenya Pickering is surprised with her Habitat Acceptance on November 20th, 2024.



Habitat breaks ground on the Pickering Family home on January 16th, 2025.

Habitat has already secured four lots located in Spring Hill and Brooksville where we will build homes for five Hernando County families. We are also currently negotiating a contract for a 9.5 acre Hernando County-owned site, which will provide affordable homeownership opportunities to 28 families in Spring Hill.



development updates
2025 and beyond...

We are Building:

11 developments
(underway and pending)
317 total homes

202 multi-family homes
99 single-family homes
16 senior village homes



under construction:



Longlake Preserve
52 Townhomes & 2 Single-Family Homes
Largo



Shell Dash Townhomes
10 Townhomes
St. Petersburg



The Grove
11 Townhomes
St. Petersburg



Pelican Place
40 Townhomes
St. Petersburg

coming soon:



Sandhill Ridge
24 Single Family Homes
Little Road, New Port Richey



Century Drive
28 Single-Family Homes
Spring Hill



St. Bedes
39 Townhomes
St. Petersburg



Lake Belleview
24 Townhomes
Clearwater



Lealman Heights
30 Townhomes
30 Single-Family Homes
Lealman



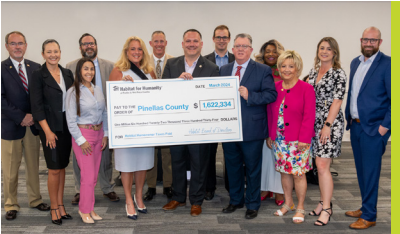
Lake Seminole
16 Senior Village Homes
St. Petersburg

2024 highlights



Hosted the third annual **CEO Build** through which \$200,000 was raised by 65 CEOs committed to creating affordable housing solutions.

Dedicated the home of the Poole Family, the 2024 **Faith Build** homeowner partner, located in Largo in the Dansville-Ridgecrest community.

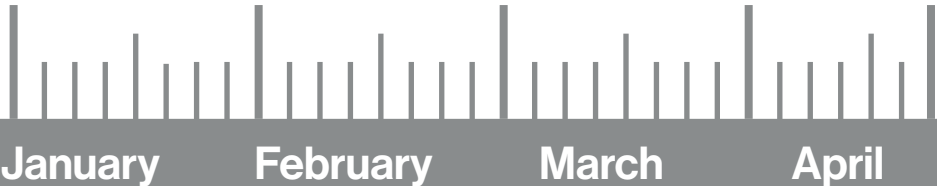


Presented a check to the Pinellas County Board of County Commissioners for **\$1,622,334** representing the taxes Habitat homeowners paid in 2023.

Over **\$1 million** was raised at Habitat's Glow Gala to support affordable homeownership opportunities for deserving families.



Habitat Pinellas and West Pasco expanded our service area to include **Hernando County** and officially rebranded to Habitat Tampa Bay Gulfside.



Celebrated the ribbon cutting of our **Pasco County Office** which features work spaces and an education room to better serve our staff and families in West Pasco.



Recognized as one of the **Best Places to Work** in Tampa Bay for the second consecutive year.

Dedicated the home of the Rimpson Family, the 2024 **Veteran's Build** homeowner partner, located in Clearwater.



Celebrated our **900th home dedication** with the Jones Family in the Dansville-Ridgecrest community on Gooden Crossing in Largo.

Named one of Florida Trend's **Best Companies to Work for in Florida** in 2024.



May

June

July

August

Coordinated a **Hurricane Relief Supply Drive** to support those in our community in the aftermath of Hurricane Helene.



The newly imagined **Golfing Fore Habitat Topgolf Challenge** raised over **\$130,000** for Habitat families.

Partnered with **Warrick Dunn Charities** to surprise three single mothers with fully furnished homes on their dedication day.



Hosted the **2024 Women Build** which brought together female leaders from across the region to build homes for two women-led families.

Habitat hosted the **Tampa Bay Titan 100** inaugural class for a special Community Day at our Longlake Preserve townhome community.



HABITAT MILESTONES



1976

Millard and Linda Fuller start Habitat for Humanity International (HfHI) in Americus, Georgia.



1985

Habitat Pinellas is formed and is recognized as an official Habitat affiliate.



2019

Habitat Pinellas merges with West Pasco



2024

Affiliate expands to Hernando County and rebrands to Habitat Tampa Bay Gulfside



habitat achievements

affiliate accolades

- Recognized as one of the Top Three Producing affiliates for five consecutive years based on new home builds across nearly 1,000 US affiliates
- 2024 Tampa Bay Business Journal One Tampa Bay Recipient for the 6th consecutive year
- 2024 Energy Star Partner of the Year Award Winner for 3rd consecutive year
- 2024 Florida Trend Best Companies to Work for in Florida Award Winner
- 2024 Tampa Bay Business Journal Best Places to Work Recipient for the 2nd year in a row in the Large Category (50-99 employees)
- 2024 Tampa Bay Times Top Places to Work Recipient
- 2024 Large Business of the Year by the Upper Tampa Bay Chamber of Commerce for the 2nd year in a row
- 2024 Tampa Bay Times Best of the Best New Home Builder Finalist for 2nd year in a row
- 2024 Amplify Clearwater Business Excellence Award
- 2024 PRSA Tampa Bay PRestige Award of Excellence for the 2nd year in a row
- 2024 USF Fast 56 Award Recipient for the 2nd year in a row

team member accolades

- Mike Sutton, President & CEO was recognized on the Tampa Bay Business Journal's Power 100 list for the 4th year in a row, as an inaugural member of the Tampa Titan 100 Awards Class of 2024, an NAACP Presidents Award winner, and as a Tampa Bay Business & Wealth Apogee Award Finalist.
- Todd St. John Fulton, Chief People & Culture Officer, was recognized as a 2024 Tampa Bay Business Journal Business of Pride Honoree.

Administrative Headquarters

14010 Roosevelt Blvd, Suite 704
Clearwater, FL 33762

Construction Warehouse & Homeowner Education Center

13355 49th Street North, Suite B
Clearwater, FL 33762

St. Pete Resource Center

1350 22nd Street South
St. Petersburg, FL 33712

Pasco County Office

7237 Little Road
New Port Richey, FL 34654

Hernando County Office

15588 Aviation Loop Dr, Suite 2
Brooksville, FL 34604

habitatattbg.org | (727) 536-4755

OUR MISSION

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