

# Pioneer. Empower. Transform.



## WHO WE ARE



We are driven by a vision where

**everyone** has an  
affordable place  
to call **home.**

a stable foundation  
that fosters health, opportunity,  
and progress for all.

Habitat for Humanity Greater Orlando & Osceola County pioneers innovative housing solutions, empowers individuals through knowledge, and transforms communities by addressing the root causes of the housing crisis.





Part of a global nonprofit, Habitat Orlando & Osceola was founded in 1986 and has built, rehabbed, or repaired over 1,000 homes throughout Central Florida. Through home builds, repairs, housing counseling, financial education classes, and other programming, Habitat Orlando & Osceola serves more than 2,000 people each year.



**1,000+**

HOMES BUILT,  
REHABBED, OR REPAIRED



**2,000+**

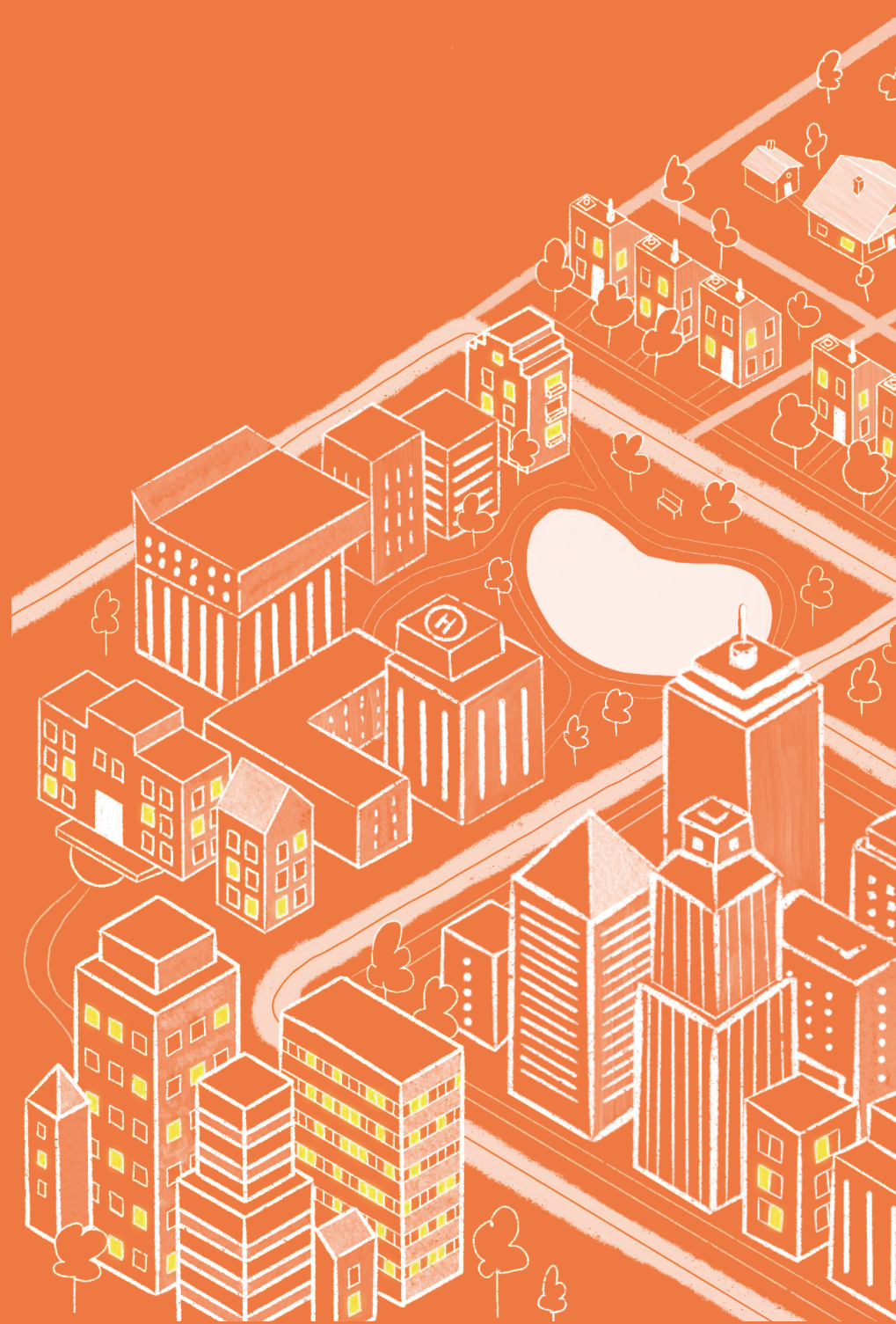
PEOPLE SERVED  
EACH YEAR

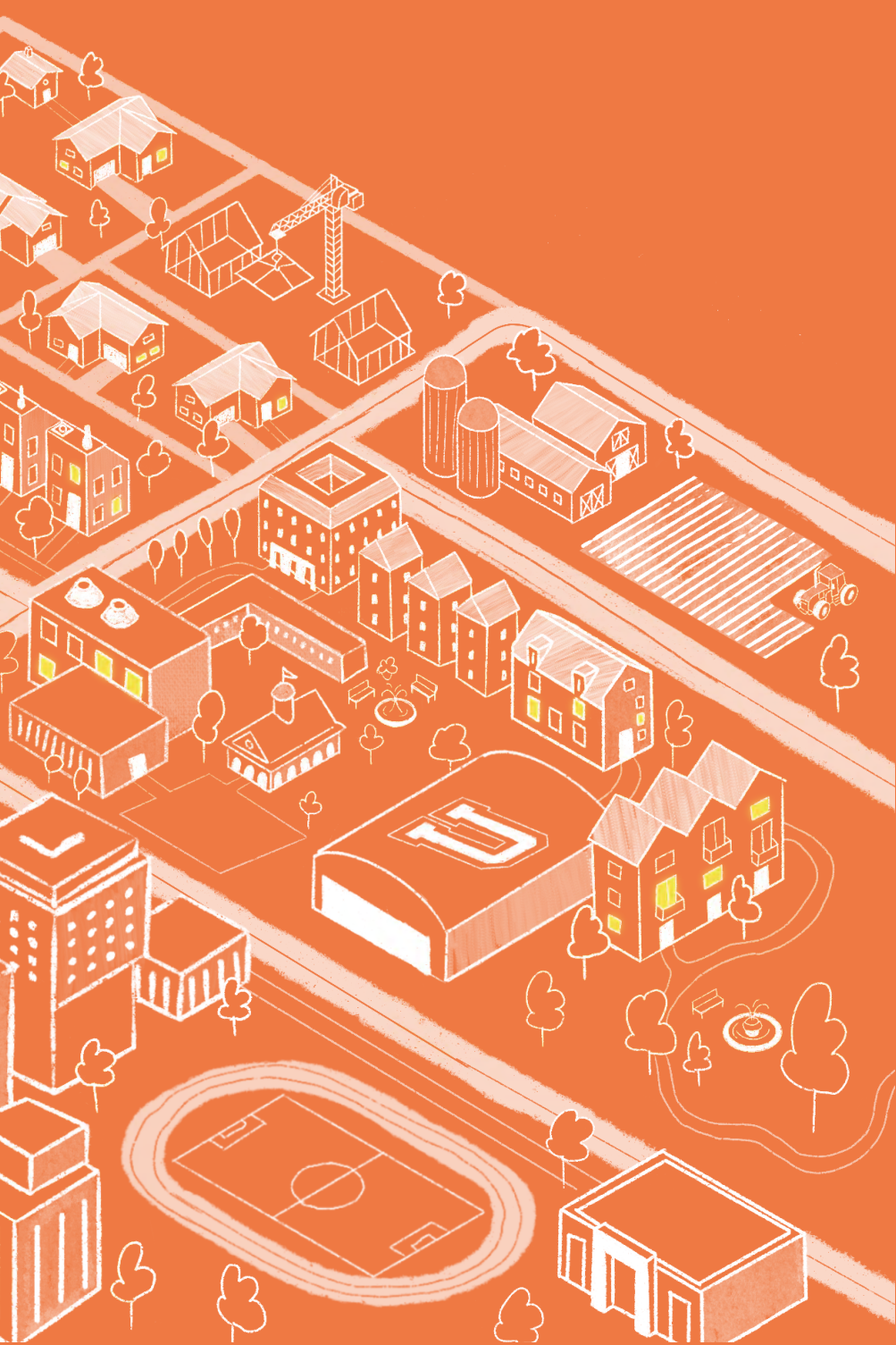
## OUR GUIDING PRINCIPLE

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At Habitat for Humanity Greater Orlando & Osceola County, we know that

**housing is the  
cornerstone  
of community  
progress.**





We believe that affordable and stable housing is not just about shelter—it's the foundation for thriving individuals, families, and communities. Housing is where health is nurtured, education is strengthened, and opportunities are unlocked. It's the key to a vibrant economy and a strong regional workforce.

Yet today, the housing system is broken, creating barriers to community progress. The growing housing crisis threatens the health of our families, the strength of our economy, and our collective future. Habitat Orlando & Osceola is leading the charge to address it.

## WHAT WE DO

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1

**We pioneer housing solutions.**

2

**We empower through knowledge.**

3

**We transform communities.**



## **HOUSING SUPPLY & PRESERVATION**

Expanding housing options through innovative construction, sustainable practices, and flexible financing solutions.

We advance our strategies through these

# **Seven Initiatives**



## **SYSTEMS THINKING**

Expanding collective impact by innovating measurement, evolving policy development, and strengthening partnerships.



## **OPERATIONAL AGILITY**

Continuously improving to better serve our mission and community.



## **STEWARDSHIP & INVESTMENT**

Maximizing resources to build a legacy of impact.



## **EDUCATION**

Empowering individuals and families through knowledge, tools, and resources.



## **RESEARCH & ADVOCACY**

Leading the conversation with insights that reveal the root causes of the housing crisis.



## **COMMUNITY ENGAGEMENT**

Inspiring collective action to advance our mission.

## OUR PROGRAMS

Note: All of our programs are open to the public (not limited to Habitat homeowners).

# We pioneer housing solutions.

### HOMEOWNERSHIP PROGRAM

Our Homeownership Program sells homes with stable mortgages to local families. Applicants must show a housing need, the ability to pay, and a willingness to partner with us. Homes are built with energy-efficient and aging-in-place features. Our Innovation line looks for alternatives to single-family homes, such as accessory dwelling units (ADUs) and multi-family housing.

### PRESERVATION PROGRAM

Our Preservation Program works to keep homeowners (both Habitat and non-Habitat) in their homes. We partner with local governments to provide roof replacements at no cost to qualified homeowners as well as critical repairs to help residents recover from disasters. We also help homeowners reduce their home insurance costs.

In its first year, every dollar invested providing free home inspections generated \$6.91 in savings on home insurance premiums.

**\$1** → **\$6.91** = **\$903**  
INVESTED SAVINGS ANNUAL SAVINGS

That equals an average annual savings of \$903 per household.

## Julie's Story

Julie struggled with home maintenance after her husband's passing. She faced an unmanageable insurance premium of \$6,600. Through our **Preservation Program**, she replaced her roof at no cost. Then after free inspections secured a more affordable policy, reduced her premium to \$2,800, a more than 50% decrease. This not only ensured her home was secure during hurricane season but also provided her with peace of mind and additional savings.



## Quarlisa's Story

Determined to change her family's cramped living conditions, Quarlisa, who works at a local jail, embarked on a journey toward homeownership with Habitat Orlando & Osceola. She attended a First-time Homebuyer Workshop and began taking control of her finances. Housing counseling helped her qualify for the Homeownership Program. Habitat U classes further set her up for success. "My vision for the future is to enjoy the rest of my life watching my children really grow and be happy with what they accomplish. This home will help me create it," she said.

## OUR PROGRAMS

Note: All of our programs are open to the public (not limited to Habitat homeowners).

# We empower through knowledge.

### EDUCATION

Our free public classes cover topics that are key to improving financial health and being a successful homeowner. We also teach financial literacy and community engagement to teenagers through our Youth Summit.

Class topics include:

- Financial Literacy: Budgeting, Credit, and Savings
- Foreclosure Prevention
- Estate Planning
- Home Maintenance
- Disaster Preparedness and Home Insurance
- Community Engagement





## CERTIFIED FIRST-TIME HOMEBUYER WORKSHOPS

Certified First-time Homebuyer Workshops, offered monthly in both English and Spanish, help people become homebuyer-ready and qualify for certain down payment assistance programs.



## HOUSING COUNSELING

Housing Counseling, through free one-on-one sessions, helps people achieve their housing goals, whether it's to become a homeowner (through Habitat or open market), prevent foreclosure, or maintain their existing home. We are a HUD-certified Local Housing Counseling Agency.



## ORANGE COUNTY FINANCIAL EMPOWERMENT CENTER

We provide free one-on-one financial counseling to anyone who lives or works in Orange County, empowering them to take control of their finances.

## What Our Students Are Saying

“This class was very helpful and the hands on aspect made it very useful in understanding how to manage a budget.”

—Attendee of Financial Literacy: Budgeting class



“This class was awesome, enlightening, uplifting, educational and full of information I was not aware of.”

—Attendee of Disaster Preparedness class



“I’m very grateful to have the opportunity to be a part of the class. It will have a lasting impact for my future and my goals and when I am actively pursuing my own home!”

—Attendee of Financial Literacy: Savings class

## OUR PROGRAMS

# We transform communities.

The housing crisis isn't just about a shortage of homes, it's about a housing system that creates and perpetuates barriers to progress. We are committed to transforming the system that shapes housing. By advocating for bold policies, fostering innovative partnerships, and engaging in community-driven solutions, we're looking upstream to address root causes of the housing crisis.

### CORNERSTONE HOUSING® INITIATIVE

Our Cornerstone Housing® Initiative frames the solution sets needed to address the housing crisis. It also introduces a systems thinking approach to policy development. Through research and community engagement, the initiative seeks to create a more equitable, sustainable, and accessible housing system by fostering collective action among stakeholders.

A strong housing system has three components:



**Housing Supply Ladder:**

Restoring balance in the housing market with adequate supply across the tiers of housing, facilitating progression from entry-level to aging in place.

**Capable Demand:**

Enabling sustainable demand from buyers each with the financial capacity and self-sustaining capability to secure and maintain decent housing that fits their needs.

**Reflexive Safety Net:**

Integrating an evolved social service model to provide a rapid and coordinated response that breaks the cycle of dependency and builds capable demand.



# WAYS TO GET INVOLVED

There are many ways that you can join our mission to **pioneer, empower, and transform!**

## ADVOCATE

Raise your voice and help us spread the word about the importance of affordable housing in our community.



## ENGAGE

Attend our exciting events and be part of a vibrant community choosing to make a difference in Central Florida.



## PARTNER

Facilitate our education classes or become a volunteer crew leader to experience the joy of building homes and hope together.

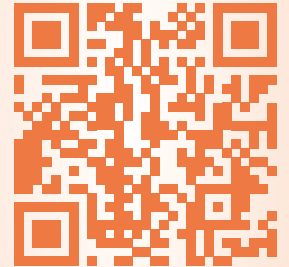


## GIVE

Your generous donations help fuel our programs for our community—every dollar counts! See the next page for more ways to give.



Learn more  
by scanning  
below!



Or visit us at  
[habitorlando.org/  
get-involved](https://habitorlando.org/get-involved)

# WAYS TO GIVE

Our work is made possible by donations and grants. Here are some of the ways that you can support us financially:



## MAKE A DONATION

Your monthly or one-time gift helps build strong, stable, and self-reliant communities—every contribution makes a difference. You can also check to see if your employer will match your donation!



## GIFTS IN KIND

Provide essential materials and services that help us build and repair homes.



## BEQUESTS & QUALIFIED CHARITABLE DISTRIBUTIONS

Leave a lasting legacy and help future generations achieve their financial and housing goals.



## BECOME A CORPORATE SPONSOR

We offer a variety of sponsorship opportunities—a Team Build volunteer day at our build site, event sponsorships, or sponsoring an entire home. Besides partnering with a trusted nonprofit brand, you'll enjoy a host of other benefits from recognition on our communications channels to opportunities to engage your team.



## MORE WAYS TO GIVE

You can donate stock, real estate, vehicles, and cryptocurrency to fuel our mission.

Scan here to  
get started!



Or visit us at  
[habitorlando.org](http://habitorlando.org).

Thank you for  
your support!



 **Habitat for Humanity®**  
Greater Orlando & Osceola County

4116 Silver Star Road, Orlando, FL 32808  
(407) 648-4567

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