



Habitat
for Humanity®
of Elkhart County

expanding our impact

Annual Report | January - December 2025



Expanding Our Impact in 2025



As we celebrate 40 years of serving Elkhart County, we are proud to share that 2025 was the most active construction year in the history of Habitat for Humanity of Elkhart County. What began in 1986 as a vision of neighbors helping neighbors has grown into a community-wide movement that continues to transform lives through affordable homeownership.

In 2025, Habitat had 18 homes under construction, with 38 families actively participating in our homeownership program. We completed six ADA-compliant accessibility ramps for local homeowners, welcomed more than 200 participants to our new Financial Literacy Program, which is open to the public, and engaged volunteers who contributed more than 13,000 hours of service. We also strengthened existing partnerships, forged new ones, and advanced plans for three neighborhood developments that will expand homeownership opportunities for years to come.

One of the most exciting milestones is the Homer Development. Through an extraordinary partnership with Lippert, which has committed both financial resources and volunteer engagement, this 15-home development is already creating new opportunities for local families. The project has brought several firsts for Habitat, including our first large-scale infrastructure installation and our first “Floor Blitz,” in which volunteers from Lippert and their partners completed flooring installations across multiple homes in a coordinated effort.

In addition, Habitat for Humanity affiliates in Elkhart, Marshall, and St. Joseph Counties were awarded READI funding, providing resources to increase capacity and address the growing demand for affordable housing. As a result, Habitat of Elkhart County began working on plans for a new 22-home neighborhood development that will further expand homeownership opportunities in our community. Infrastructure and site work are happening in 2026, with home construction starting in 2027.

We also purchased property near Hively Avenue in Elkhart for a nine-home development, with construction anticipated to begin in 2027. Together, these developments represent a significant investment in the long-term strength and stability of Elkhart County communities.

As housing needs continue to evolve, Habitat is adapting to meet them. Historically, Habitat built homes with a minimum of three bedrooms, adjusting the size based on the family’s household size. In 2025, recognizing the growing number of single-parent households and smaller families, Habitat completed its first two-bedroom homes. This important step reflects our commitment to providing housing solutions that match the realities of today’s families.

Looking ahead, Habitat is engaging community leaders and housing partners in conversations about the future of affordable housing. These discussions include opportunities to create mixed-housing neighborhoods that may incorporate single-family homes, duplexes, and townhomes, ensuring that more families have access to safe, stable, and affordable places to live. Dialogue is also happening on partnerships for mixed-income neighborhoods as another way to strengthen our community while expanding housing opportunities.

None of this progress would be possible without the support of our donors, volunteers, sponsors, and community partners. Because of your generosity and commitment, more families are building strength, stability, and self-reliance through affordable homeownership.

As we reflect on four decades of impact, we are energized by the opportunities ahead. Together, we are not only building homes—we are building stronger families, stronger neighborhoods, and a stronger Elkhart County. Thank you for being part of this important work.

With gratitude,

Greg Conrad
President & CEO, Habitat for Humanity of Elkhart County



expanding our impact

Through Community

- **18** homes under construction, the most in our history
- Installed **6** accessibility ramps for low-income homeowners
- Partnered with **760** businesses, churches, and organizations that provided funding, volunteer support, and gifts-in-kind advancing Habitat's mission
- **244** homes built since 1986 (1986-2025)
- Total years of service in Elkhart County: **39**

38

families in
homeownership
program

18

homes
under
construction



\$229,000

13,818

volunteer hours

5,460

sweat-equity
hours

1,068

total number of
volunteers



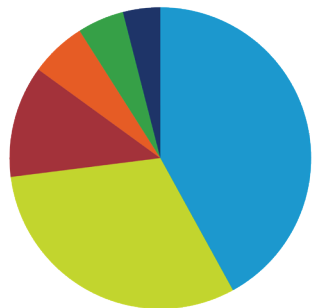
expanding our impact

Through Strategic Growth

In 2025, Habitat for Humanity of Elkhart County entered a new chapter of strategic growth, expanding both its capacity and its vision for the future of affordable homeownership. With new neighborhood developments underway, stronger community partnerships, expanded programs, and innovative approaches to meeting the needs of today's families, Habitat is laying the foundation for greater impact in the years ahead. Our focus is to grow thoughtfully, respond to the community's changing housing needs, and help more local families achieve the safety, stability, and opportunity that come with an affordable place to call home.

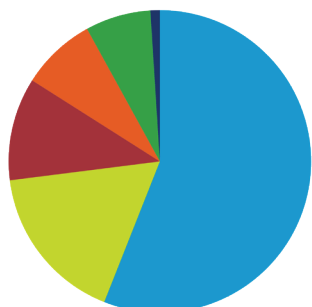


expanding our impact Through Stewardship



Sources of Funds

Business/Individuals/Foundations/Churches - 42%	Gifts in Kind - 6%
Home Sales - 31%	Grants - 5%
ReStore - 12%	Other/Misc/Interest - 4%



Uses of Funds

Home Construction - 56%	Administration - 8%
Program Services - 17%	Fundraising - 7%
ReStore - 11%	Tithe - 1%



thank you Sustaining Sponsors

Sustaining Sponsors are committed partners who pledge financial support for every home built within a calendar year. Rather than sponsoring a single project, Sustaining Sponsors invest in the full scope of our annual build efforts—ensuring consistent, reliable funding for each family served.

Bontrager Family Foundation | Crossroads United Way
Interra Cares Foundation | Lozier | Old National Bank Foundation
Patrick Industries | Welch Packaging | Welter Family Foundation

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ON THE COVER — Top: Shandi Vitali proudly holds the keys to her new Habitat home. Bottom left: In memory of Vernon King, a longtime Habitat volunteer and friend. Bottom right: Charlena Thompson and her family celebrate together on the front porch of their new home.