

A young girl with dark hair and a pink bow, wearing a pink short-sleeved shirt and matching shorts, stands in a doorway. She is holding a pink cloth to her face. The room behind her has laundry hanging on a line, a bed with a checkered blanket, and a broom leaning against the wall. To her right, there is a large white metal water container and a doorway leading to another room.

**A Side of
Collier
you have
NEVER
seen**

 **Habitat for Humanity**[®]
of Collier County

This publication was anonymously underwritten by a generous corporate sponsor.

GIVE^{to} the MAX

February 3-6, 2012

Respond Today & Your Gift Will Go Twice As Far!

All donations to Habitat for Humanity of Collier County received between Friday, February 3rd and Monday, February 6th, will be matched dollar for dollar by a group of generous Habitat supporters. To make a donation:

- Call 239-775-0036 or
- Visit www.HabitatCollier.org or
- Mail the donation card on page 11 by February 6, 2012 to:



Habitat
for Humanity[®]
of Collier County

Habitat for Humanity
of Collier County
11145 Tamiami Trail East
Naples, FL 34113
239-775-0036 (office)
239-775-0477 (fax)
www.HabitatCollier.org

JOIN US FOR AN EXPERIENCE YOU WILL NEVER FORGET



Take a Habi-Tour

Wednesday, February, 22nd at 9 a.m.

or

Friday, March 23rd at 9 a.m.

11145 Tamiami Trail East

After gathering at our Naples office, we'll board a charter bus to tour Habitat communities, rehab projects, and ongoing construction. After viewing untenable housing conditions, you will be welcomed by a Habitat homeowner into their house to see for yourself the difference made by a home.

To reserve your seat or for more information, please call Jennifer at 239-775-0036.



Clayton and Bryson were among the thousands of children in Collier County living in substandard, over-crowded or cost burdened housing. Thanks to their family's partnership with Habitat, they now have a simple, decent home of their own.

The Need

- Annually 1,000 families apply for a Habitat home in Collier County while funding provides for 100 homes to be built.
- More than 62% of school children in Collier County are categorized as “economically needy” qualifying them for free or reduced lunch. (Source: Collier County Public Schools)
- In order to afford fair market rent for a three bedroom apartment in Collier County, a minimum wage earner would need to work 150 hours every week. (Source: HUD)
- More than 50% of employees in Collier County work in service industry fields which are among the lowest paying occupations. (Source: U.S. Census Bureau, 2006-2010 American Community Survey)

“Habitat is a life changing organization. They give children the opportunity to have dignity in their life.”

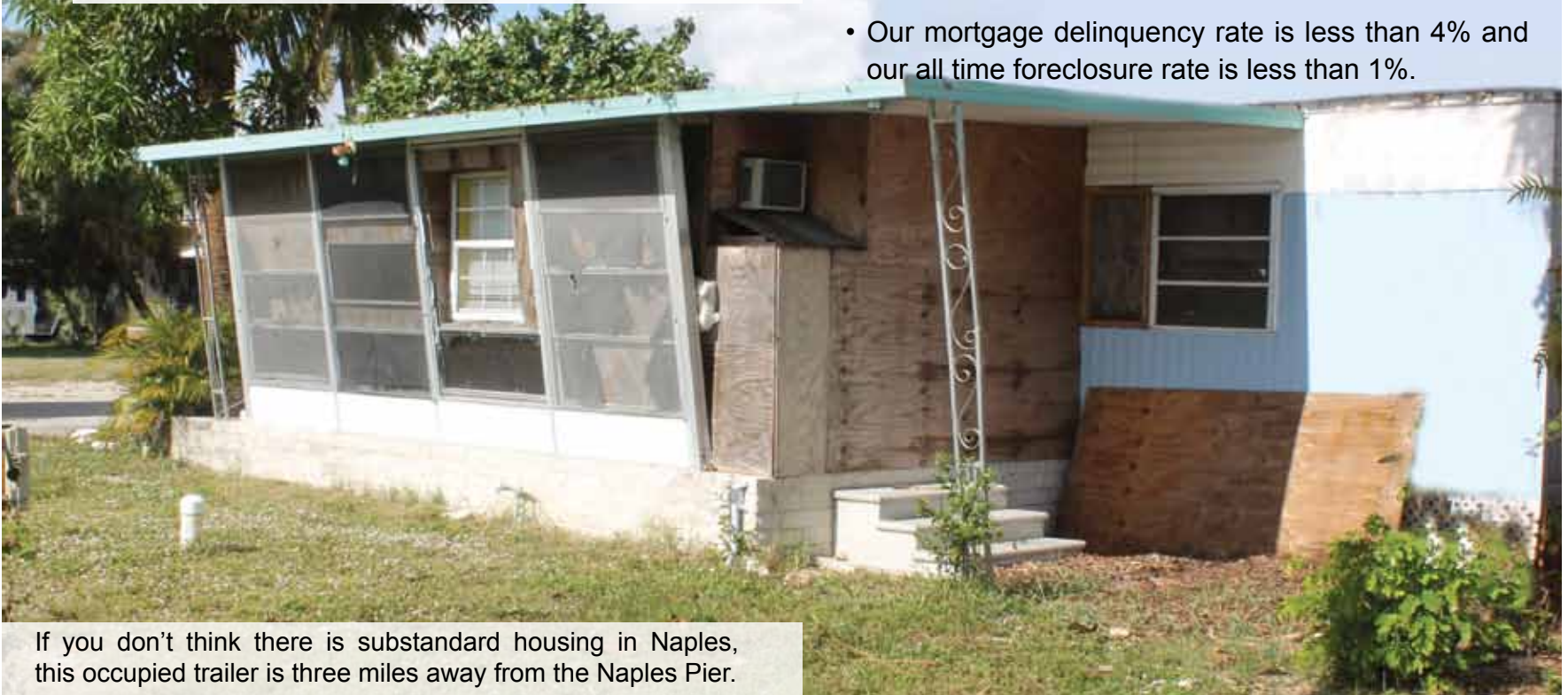
Efrain Valdez, 28,
Owner of Super Soccer
Son of Irma & Silvero Valdez,
Homeowners in Naples Manor since 1997



A Habitat home provides dignity, stability and affordability.

The Solution

- All Habitat applicant families must be legal residents of the U.S. with a minimum income of \$18,000 and a clean criminal record.
- Each prospective partner family undergoes an exhaustive application process verifying legal status, employment history and both criminal and credit background.
- Habitat SELLS homes to families with an interest free loan.
- Each family invests at least 500 hours of “sweat equity” building their house and those of their neighbors before purchasing their home.
- Our mortgage delinquency rate is less than 4% and our all time foreclosure rate is less than 1%.



If you don't think there is substandard housing in Naples, this occupied trailer is three miles away from the Naples Pier.

Building More than Houses

- In 1978, Habitat for Humanity of Collier County began work on our first home and since then we have been the main provider of affordable owner occupied housing for low-income families in Collier County.
- Habitat serves all of Collier County having built 60% of our 1,400 homes in Naples and 40% in Immokalee.
- With 10 families applying for every Habitat home built in Collier County, we are asking you the community to make a gift through our "Give to the Max" matching challenge Friday, February 3rd through Monday, February 6th.



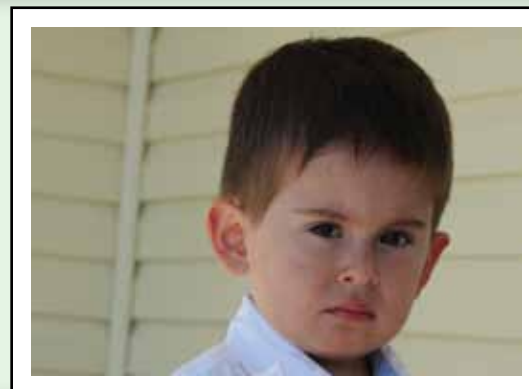
Sitting in a room covered in mold and infested by cockroaches, it is nearly impossible to concentrate on studying.

Meet a Habitat Family

Efrain Valdez spent much of his childhood in distress. The constant worry of where his family would move next, who would they be sharing housing with, and if they

would be safe weighed on his mind. Although they tried to hide it, the agony his parents felt often set the tone for the emotions of the entire family.

(story continued pg. 5)



Efrain Valdez and his family moved from a trailer much like this one.

Building Communities

- Partner families' 500 hours of sweat equity includes classes in Budgeting, Home Maintenance, Understanding the Mortgage, Owning in a Community and Family Living.
- Prior to escalating land costs, Habitat of Collier County began purchasing parcels of land. To date, there are eight Habitat communities in Collier County ranging in size from 83 to 204 homes.
- In addition to ongoing new construction, this Habitat affiliate has purchased more than 100 bank-owned foreclosed properties which are then rehabbed to "like-new" condition in partnership with qualifying Habitat families.



The before and after shots of a bank-owned foreclosed home purchased and rehabbed by Habitat for Humanity in Golden Gate City.



In 1996, when Efrain was 13 years old, life changed for him and his family when they were approved to become Habitat for Humanity homeowners. Proud to partner with Habitat in building their home they were excited to work their 500

hours of sweat equity side by side with generous volunteers. Wall by wall, nail by nail, the Valdez family worked to make their dream home a reality.

(story continued pg. 6)



In addition to homeowner sweat equity, more than 3,000 volunteers participate annually in Habitat's work in Collier County.

Building Strong Families

- Habitat for Humanity of Collier County requires all homeowners to pay their mortgage in person each month resulting in 96% of families being current or paid ahead.
- Our commitment to building safe and thriving communities includes a no tolerance policy for drug, gang or criminal activity.
- Each of our neighborhoods is governed by a resident-led Homeowner's Association.

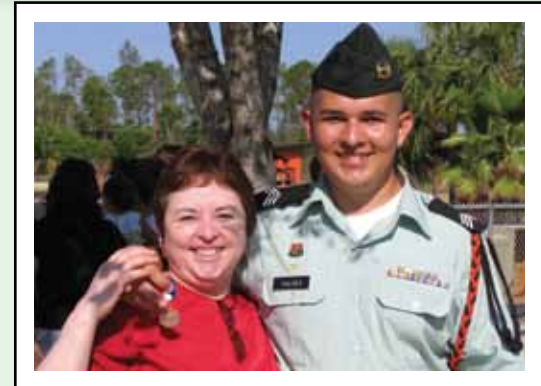


Habitat homeowners know that payment of their monthly mortgage results in the building of more homes for hard-working families.

Having a safe place to call home gave Efrain and his entire family the stability they needed to thrive. After graduating from Lely High School in 2001, Efrain began attending Florida International University. With a desire to serve our country, Efrain joined the National Guard and was called into active duty in Operation Iraqi Freedom. When his

tour of duty finished, he completed his college degree and became a teacher with the Collier County Public Schools. In 2007, he and his wife Karla opened their own business in Naples, a soccer store. Efrain's younger brother, Edgar, while a student at Edison College, pitched in to help run the business until he left for basic training last fall.

(story continued pg. 7)



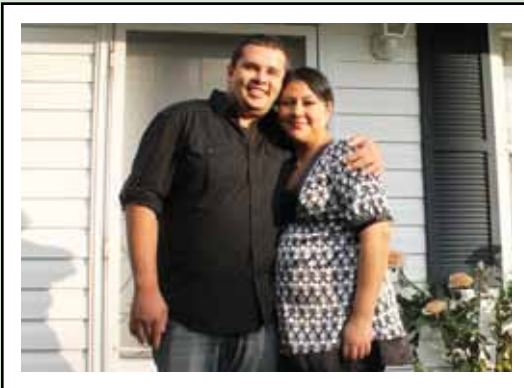
Habitat has built more than 1,400 homes in Collier County including eight neighborhoods which are each governed by a resident led Homeowner's Association.

Building Partnerships

- 92¢ of every dollar goes directly to program services including buying land and building homes.
- Over the last 10 years, we have built and sold an average of 110 homes per year which impacts about 10% of the need we encounter annually.
- In 2012, our goal is to increase the number of families served and we humbly ask you to make a life changing difference in our community with a gift to Habitat for Humanity of Collier County.



For many children moving into a Habitat home, it will be the first time they have a bed of their own.



Efrain Valdez is a true testament to what can happen when the cycle of poverty is broken. He is proud to now own a home of his own which, due to his success, he was able to purchase with a conventional mortgage. He and his wife, Karla, recently welcomed the birth of their

first child, a baby boy, Diego. Efrain is proud of the example his own parents set for him through the accomplishment of building their Habitat home, and he looks forward to instilling similar values in his own son.



GIVE to the MAX

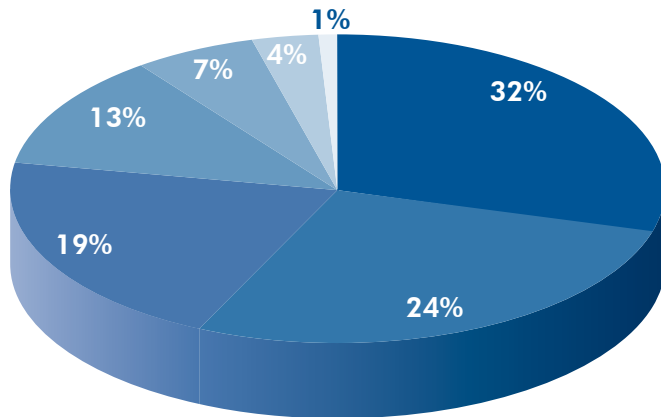
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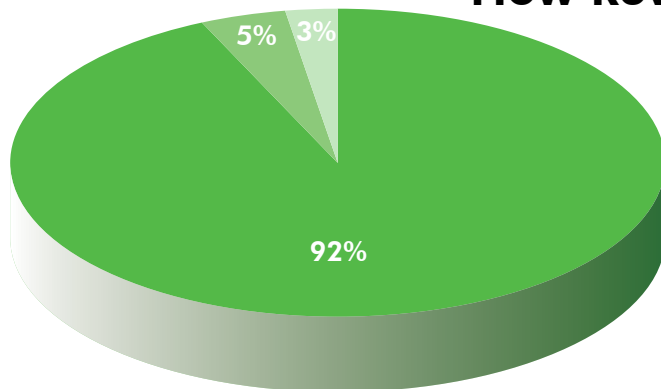
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Naples, FL 34113

Revenue Sources



- 32% Mortgage Payments
- 24% Individuals & Congregations
- 19% Mortgages Pledged & Sold
- 13% Grants
- 7% Community Contribution Tax Credit Program
- 4% Home Store Sales
- 1% In-Kind Donations

How Revenues Were Spent



- 92% Land Purchase & Construction
- 5% Management & General
- 3% Fund Raising & Home Store

92¢

OF EVERY DONATED DOLLAR IS USED
TO BUILD HOMES & SERVE FAMILIES.

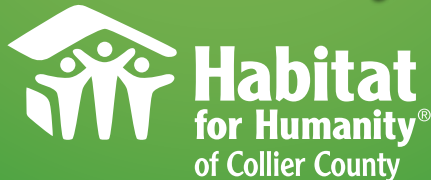


HABITAT FOR HUMANITY OF COLLIER COUNTY

has earned its fourth consecutive 4-star rating for its ability to efficiently manage and grow its finances and consistently execute its mission in a fiscally responsible way.



Thank you to our generous donors and faithful volunteers who have made it possible for us to provide safe, decent, affordable shelter for more than 1,400 local families over the last 34 years.



HABITAT HOME STORE

We graciously accept gently used furniture, appliances and construction items for re-sale. All donations are tax deductible contributions.

Sample of items we accept as donations:

- | | |
|-----------------------|---------------------|
| sofas | electronics |
| loveseats | kitchen accessories |
| chairs | home accessories |
| coffee tables | appliances |
| end tables | light fixtures |
| dining room sets | ceiling fans |
| hutches | doors |
| curio cabinets | sinks and vanities |
| bedroom sets | area rugs |
| lamps | bicycles |
| silk trees and plants | office furniture |

**Call 239-732-6388
For A Free Pick-Up!**

Monday - Friday 10:00 am - 6:00 pm **Saturday** 10:00 am - 4:00 pm

Located next door to the Habitat for Humanity office at
11127 Tamiami Trail East, Naples FL

**BRING IN COUPON FOR 10% OFF AT
HABITAT HOME STORE**
Limit One Per Person • Expires April 30th, 2012

Thank you to all of our generous sponsors for making Tool Belts & Shopping Bags a great success!

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Boston Red Sox

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Interiors by Design West / Kreiss Naples

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Sunshine Ace Hardware

Vergina

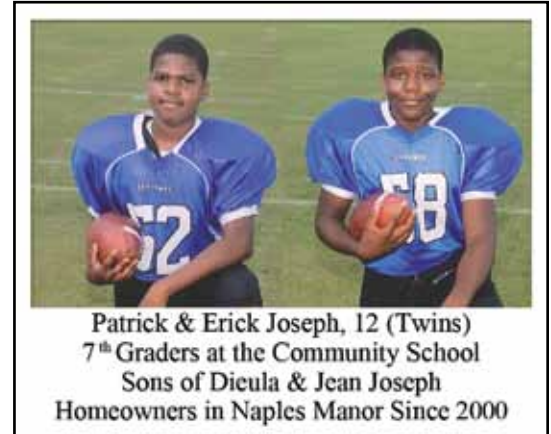
Wendy Renee

Building Brighter Futures

Throughout this publication, we have shared the facts and figures of Habitat for Humanity of Collier County. However, none of this compares to the life-changing difference that homeownership has made for the thousands of children in Collier County who now live in Habitat homes. Here are a few of their stories in their own words.

“What Habitat means to us is that it helps make our world a better place. Habitat is like a sculptor and we are like clay. Habitat shapes us so in the future we can be successful people. We have been living in a Habitat home since we can remember. It is not only full of our items; it is filled with our memories.

In a nutshell, Habitat for Humanity changes the future for many families. Children will succeed in school and sports instead of violence or other unwanted behaviors. Excellent homes have been built by Habitat. They also give families inspiration. Lastly, Habitat offers lower prices on homes than other companies. This saves money to supply families with their other needs. If we were offered an opportunity to live in another community, we would gladly stay in our Habitat home.”



Patrick & Erick Joseph, 12 (Twins)
7th Graders at the Community School
Sons of Dieula & Jean Joseph
Homeowners in Naples Manor Since 2000



Karen Aguirre, 19
Student at Edison College
Daughter of Albertina & Mariel Aguirre
Homeowners in Naples Manor Since 2001

“Our biggest obstacle living in a tiny apartment was trying to make room for the six of us. At the time, I was 8, my older brother was 13 and our two younger brothers were 3 and 5. It wasn’t really an apartment, because apartments have their rooms separated into sections by walls and there is some space between the kitchen and the restroom. In our case, we had everything in one room. It was the kitchen, restroom and bedroom in one tiny space. It was six of us sharing a queen bed; no one had their own personal space. It was very difficult for us to adjust to living that way especially when we didn’t have family to go to and ask for help.

After a while of living there, my parents met a really sweet lady that worked for Habitat for Humanity. My parents told her the situation that we were living in and she had them apply and we qualified. While my older brother and my parents worked hours to build Habitat houses, I had to cooperate by staying home and babysitting my younger siblings.

At the time, I didn’t really understand what was going on. But when we moved into our Habitat home in 2001, it all made sense. I walked in and felt so much inner peace. Then, I realized that I was finally going to be in a place that I could certainly call HOME.”

“When we first arrived in Naples we lived in a two bedroom apartment where I shared one bedroom with my brother and my sister. We lived there for almost three years before becoming Habitat partners. Life in the apartment was tough. We were so crowded, sharing one bathroom and having no privacy. There was no place for us to play. Though mom and dad placed a high priority on our education, we had no quiet place to study.

I remember the day the Habitat selection visitors came to interview us. We prayed so much for our new house. Once we were approved, we were very excited to be working on a house that soon would be our new home. The day we moved was a big change in our lives. It was so nice to wake up each morning in our own beds. I still remember the smell of that fresh new house.

As a child I had lots of big dreams, but even then I knew that the possibility of them coming true was not good. Hope was not a part of our vocabulary as life itself was a constant struggle. Today, I am full of hope, hope for a great education and hope for the opportunity to give back to others. I know through my experience as a Habitat partner family, that there are wonderful people who have been willing to give of themselves to touch others’ lives; the same way that I plan to in the future.”



Jacqueline Chavez, 22 (right)
Student at Florida Gulf Coast University
Daughter of Irene & Rosendo Chavez
Habitat Homeowners since 2000

What will you build?



BOX OF NAILS
\$25

Box of Nails

The gift of stability comes packed inside each box of the 20,000 nails needed to build a Habitat home. Hammered with hope by volunteers and homeowners working their sweat equity hours, nails provide the strength of steel to each home and family.

Children's Room

A safe bedroom is the place where peaceful slumber will allow for the very sweetest of dreams. A dream for a child can be vast as the imagination will take it. As a result of the security that homeownership provides, children within these walls will have the opportunity to dream new, bigger dreams.



CHILD'S ROOM
\$1,000



FRONT DOOR
\$100

Front Door

The front door to a Habitat home unlocks a world of opportunities for the family who walks through it. Over the years, that door will open again and again as they welcome family and friends into their home.

Kitchen

Show your kindness by funding a kitchen to really warm the hearts of a struggling family. As the place to share family dinners, enjoy a cup of coffee with a neighbor and complete homework assignments, the kitchen is truly the heart of a home.



KITCHEN
\$5,000



FRONT PORCH
\$250

Front Porch

Provide the peace and serenity that comes from sitting on a front porch. From the front porch, neighbors become friends and watch their children play and grow in the safety of their new neighborhood.

Whole House

The ultimate gift provides funding for a whole house. To a deserving family, basic shelter is the most critical need. A simple, decent affordable home frames the foundation of profound change in the lives of children.



A WHOLE HOUSE
\$50,000

Your gift in any amount helps to make a life-changing difference to a family in need.

I want to Give to the Max! Enclosed is my tax-deductible contribution of \$ _____

(Please make checks payable to Habitat for Humanity of Collier County)

Please charge \$ _____ to my: Visa MasterCard Am Ex Discover

_____ Exp. ____/____ CID Code: _____

Signature: _____

Donor, please provide the following information for your tax receipt:

Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Phone Number: _____ Email: _____

This gift is in memory of:

This gift is in honor of:

Donor, please send note of acknowledgement to:

the GIVE⁵ MAX
February 3-6, 2012

Habitat for Humanity of Collier County
11145 Tamiami Trail East
Naples, FL 34113
239-775-0036 • 239-775-0477 (fax)
www.HabitatCollier.org

Our Florida Dept. of Agriculture & Consumer Services Registration Number is CH3548. A copy of the official registration and financial information may be obtained from the division of Consumer Services (800-435-7352). Registration does not imply endorsement, approval or recommendation by the state. Habitat for Humanity of Collier County, Inc. does not contract with any professional solicitors to assist in fundraising. *Donor Privacy Policy:* Habitat for Humanity of Collier County is committed to our donors' privacy. We neither sell nor share any of our donor lists.

Build a World of Difference, Right Here at Home

Habitat for Humanity builds houses and so much more.

A Habitat build site is a place
where hanging a door opens a world of opportunity,
where laying a foundation can transform a neighborhood,
where installing a window offers a clearer vision of the future,
and where renovating a home can renew a community.

So, what will you build?

You can help Habitat build houses and hope in our community
by donating, volunteering, or helping spread the word
about the need for safe, affordable housing in Collier County.

