

# *Building* more than houses



**Habitat**  
for Humanity®  
of Collier County



2011 Annual Report

**Habitat for Humanity  
of Collier County  
Board of Directors**

# *Building More than Houses*

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Building houses is certainly the cornerstone of this ministry. However, Habitat for Humanity of Collier County builds so much more than just houses. Since our beginning in 1978, more than 1,400 partner families have built stability, strengthened neighborhoods, nurtured children, gained skills and realized dreams. Through partnerships with generous donors, community-minded businesses, faithful congregations, collaborative organizations, and dedicated volunteers, Habitat for Humanity has built foundations not only for houses, but for homes and lives.

The rich history of 33 years of building in Collier County, allows us to share the joy of graduations and marriages of children who have grown up in Habitat homes. We celebrate the pride of those who have successfully built small businesses, been recognized for stellar work, and received promotions and awards for their labor. We have rejoiced with those who have made their final mortgage payment and now own their home, free and clear. It is with pleasure that we share with you the highlights of the 2011 fiscal year.

- Habitat Collier was recognized as Affiliate of the Year by Habitat International for the second consecutive year.
- In Immokalee, 22 families purchased new homes. In Naples, 33 families closed on newly constructed homes and 35 purchased “like-new” rehabbed homes.
- 96% of Habitat homeowners remained current in their mortgage payments throughout the fiscal year.
- Nearly 30,000 volunteer hours helped make it possible for 214 children to move into safe, stable Habitat homes in 2011.
- Over the past 10 years we have built and sold an average of 110 homes per year.

Our goal is to continue to build simple, decent homes; strong and healthy families; and safe, stable communities. In order to do this, we rely on each of you, those who have shared the vision of a world without poverty housing, to continue to offer your gifts of time, talent and treasure. We rely on your prayers and your partnership and hope that you will continue to build more than houses by sharing with others the remarkable story of Habitat for Humanity.

  
Sam Durso, M.D.  
President and CEO

  
Nick Kouloheras  
Executive V.P. Land Development  
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Rev. Lisa Lefkow  
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## **Our Mission**

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

## *Building Hope*

The challenges facing this affiliate and the families we serve are numerous.

Two stand out as the greatest: the tremendous need for affordable homeownership opportunities and the reduction in available funding for homebuilding.

With eight families applying for every Habitat home built, the need continues to grow while many of our funding sources are declining or completely depleted.

Despite these obstacles, our goal in 2012 is to make homeownership possible for another 100 families.

*"In the minds of many local leaders, the need for more affordable housing is the number one social service dilemma. Habitat for Humanity and other housing agencies have made major commitments to provide affordable homes; unfortunately the need far surpasses the resources of these housing organizations."*

A Study of Immokalee's Children  
Prepared for the Immokalee Foundation  
Conducted by the Lastinger Center for Learning

**In Collier County, thousands of families struggle to find decent, affordable housing.**



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. All this changed when Efrain was 13 years old and his family became Habitat homeowners. Having a safe place to call home gave Efrain, and his entire family, the stability needed to thrive. Now, 14 years later, Efrain Valdez is a true testament to what can happen when the cycle of poverty is broken. He and his brother own a local business. In fact, their great success has led them to recently open a second location. Efrain is proud to now own a home of his own which, due to his success, he was able to purchase the traditional way. Possibly his greatest success will be arriving this winter when Efrain and his wife will welcome the birth of their first child, a baby boy. Efrain is proud of the example his own parents set for him through the accomplishment of building their Habitat home, and looks forward to instilling similar values in his son.



## Building Strong Families

- All applicants must be legal residents or citizens of the U.S. with a minimum income of \$18,000 and a clean criminal record.
- Each hopeful family undergoes an exhaustive application process and those who qualify have a visit in their current home from our all volunteer Selection Committee.
- Approved applicants invest a \$1,000 down payment and at least 500 hours of sweat equity building their home and the homes of their neighbors.
- Applicants are also required to attend 20 hours of classes covering New Homeowner Orientation, Budgeting, Understanding the Mortgage, Living in a Community, Family Support and Home Maintenance.

*"Habitat is a life changing organization. They give people the opportunity to have a better life. They give children the opportunity to have dignity in their lives and to know they belong somewhere."*

Efrain Valdez, 28  
Business Owner  
Son of Irma & Silvero Valdez, Naples Manor Homeowners since 1997

**The Bonhomme family dreams about the future in their new Habitat home.**



# Building Communities

- Habitat Homeowners paid \$814,885 in Collier County property taxes in the last fiscal year.
- Our affiliate purchased 36 foreclosed homes (non-Habitat homes) to be rehabbed and sold to qualifying families helping to eliminate blight and stabilize neighborhoods in Collier County.
- All seven of our Habitat communities have Homeowner Associations comprised of neighborhood residents.
- Research shows that for every dollar spent on affordable housing, at least \$10 is returned to the community in the form of increased equity for new businesses, higher education, job creation and stability, increased independence, tax revenue creation, and more engaged citizens. (Source: NeighborWorks)

*"I am so glad to be on the HOA board because we want to keep this neighborhood safe, clean and awesome. By myself I can't do it but we put our hands together and we can."*

Saint Claire Charelus  
 Trail Ridge Homeowner Since 2004  
 Secretary of the Trail Ridge Homeowner Association

For Saint Claire Charelus, giving back to his community has never been a question. He is grateful for all that Habitat for Humanity has helped him accomplish and he is passionate about making his neighborhood the best it can be. A proud board member of his Homeowner Association, Saint Claire is known throughout the neighborhood for his willingness to always help out. Before moving into a Habitat home, Saint Claire was paying nearly \$900 a month in rent for a cramped apartment he shared with his wife, Serana, and their three children. With Habitat's help, Saint Claire and Serana were able to realize their dream, building and purchasing a safe, affordable home to raise their children. The family moved into the Habitat community of Trail Ridge seven years ago and soon after welcomed their fourth child. Owning a Habitat home has afforded Saint Claire the ability to go back to school to learn new skills and find a better paying job. He is proud of the five languages he speaks and his CNA certification. He feels honored to serve his neighborhood through his Homeowner Association and truly understands what it means to be part of a community.



The neighborhood of Independence is home to 150 Habitat partner families.



Photo courtesy of Raegan Rule Photography

Eliana Albert was nine years old when she found out her family was going to build their own home in partnership with Habitat for Humanity. Immediately, she began to make plans for how she would decorate her bedroom. Looking back now, Eliana can remember the struggle her mom faced trying to provide the most basic of human needs for her children. As the oldest of four children Eliana, even at her young age, felt the burden of helping her mother take care of her family and often wondered when she would be old enough to work. Habitat for Humanity changed all of that. Once the family moved into their Habitat home Eliana felt the security that comes with having a safe, affordable home. She was able to shift her focus to school and sports and she has excelled! A star athlete, Eliana is now studying psychology at Warner University, where she will play basketball and run track. Eliana's story proves that anything is possible when a child is provided with a safe home and granted the ability to focus on their education.

## *Building a Brighter Future*

- Owning a home leads to a higher quality home environment, improved test scores in children, and reduced behavioral problems. (Source: Haurin, Parcel, and Haurin)
- Children who live in bad housing have lower educational attainment and a greater likelihood of being impoverished and unemployed as adults. (Source: Harker)
- With fair market rent for a three bedroom apartment in Collier County at \$1,458 a month, a Habitat mortgage of \$600 makes a significant difference allowing families to save for college.
- Habitat mortgage documents include a clause stipulating that if anyone in the household is convicted of a crime, the family is in default of their mortgage.

*"If it wasn't for Habitat, I wouldn't be attending college. I would be getting a job, helping my mother to provide for my brothers and sisters."*

Eliana Albert, 18,  
Freshman at Warner University  
Daughter of Elaine Albert, Victoria Falls Homeowner Since 2003



Photo courtesy of Naples Daily News

**With a secure place to study, children excel academically.**



Photo courtesy of Maribel De La Rosa

## Building a Legacy

- 97¢ of every dollar is recaptured through mortgage payments.
- Nearly one-third of our funding came from homeowner mortgage payments in fiscal year 2011 making it our single largest funding source.
- Our mortgage delinquency rate remains below 4% and our foreclosure rate has remained less than 1% since our inception.
- Estate gifts received in fiscal year 2011 totaled \$512,644, enough to change the lives of 10 families.
- Through Habitat's unique business model, each donation is perpetually recycled through homeowner mortgage payments to buy more land, build more homes and serve more families.

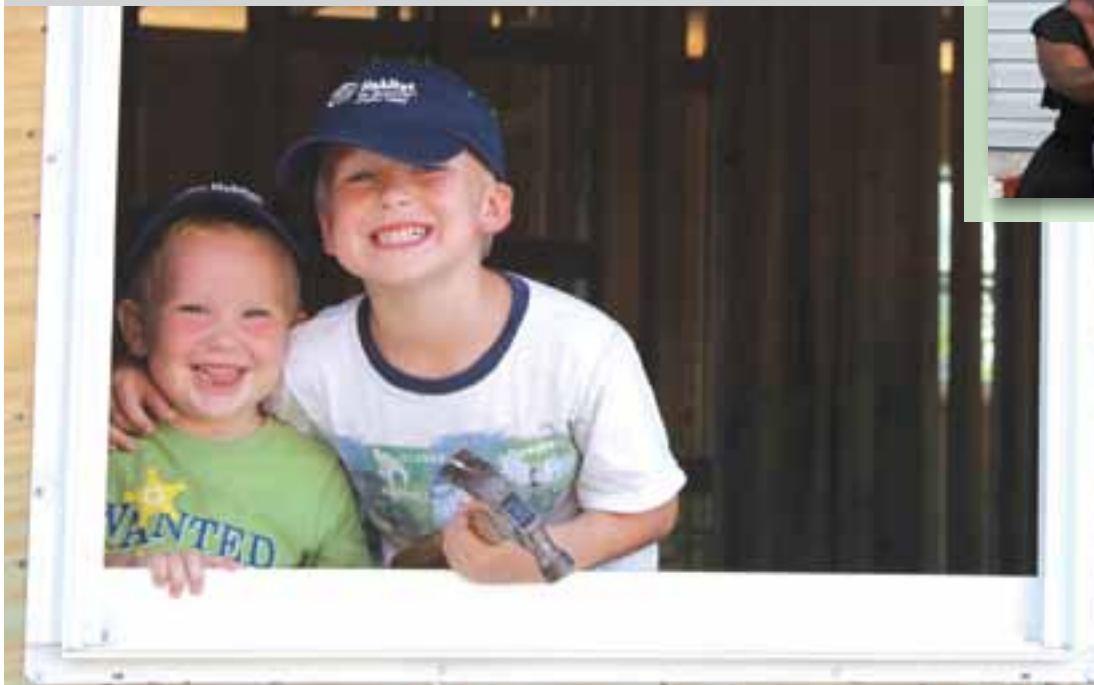
*"When I make my mortgage payment each month, just knowing that I am giving another family a chance to be where I am, is a wonderful feeling. It makes me proud every time I come through the office door to make my payment."*

Patti Brown,  
Charlee Estates Homeowner since 2005

Patti Brown's becoming a Habitat homeowner meant more than just having a place to call her own. It was the only way she would be able to live with her husband Lucious and their two daughters. Complications from diabetes had left Lucious confined to a wheelchair years earlier. It had been impossible for Patti to find a rental unit with the handicap accessibility necessary to take care of her husband. Patti was forced to have Lucious live separately from the family in a care facility. Patti turned to Habitat for Humanity desperate to find a home where her family could be together. Through her partnership with Habitat for Humanity, Patti helped build and then purchase a home with full handicap accessibility. She fondly remembers the day she was able to bring Lucious to live in the home she had built for them. It was a great triumph to have a home for her entire family. Patti considers Habitat to be a true blessing in her life. She is proud to pay her mortgage each month knowing her payment will go toward helping other families in need. Patti has been so moved at the opportunity to help other families that she has even made donations to Habitat on top of her monthly mortgage payment.



**The future is bright for new homeowners, Clayton and Bryson.**



# Building Partnerships

## 70 Homes

*Funded in Fiscal Year 2011 by Homeowner Mortgage Payments and Generous Donors Like You*

## 20 Homes

*Funded by Corporate, Church & Community Partners*

### Corporate Partners (\$50,000 & up)

**Publix**

### Group Builders (\$50,000 & up)

Collier's Reserve Country Club Members  
Father Glackin's House  
Professional Givers Anonymous (PGA)

### Congregational Partners (\$50,000 & up)

Emmanuel Lutheran Church  
Naples United Church of Christ  
St. John the Evangelist Catholic Church  
St. Mark's Episcopal Church  
St. William Catholic Church  
United Church of Marco Island  
Vanderbilt Presbyterian Church

### Community Partners (\$500 - \$49,999.99)

Arthrex, Inc.  
Bear's Paw Country Club  
Biggerstaff Enterprises  
Bruce Hendry Insurance  
Community Congregational United Church  
Community Foundation of Collier County  
Daudert Plumbing Inc.  
Denmark Imports Inc.  
Dillard's Coastland Mall  
Encore Bank  
Faculty Student Association of Westchester  
Community College  
FAITH Group  
Fidelity Investments  
First Presbyterian Church of Naples  
Franco's Cooling & Heating Corp.  
Hoglund Family Hearing Inc.  
HOPE House  
IBM Employee Services Center  
Knights of Columbus - San Marco  
Catholic Church

Marco Island Shell Sale  
Moorings Presbyterian Church  
Naples Retirement Inc. - Lely Palm Residents  
North Naples Firefighters Benevolent Fund Inc.  
Paul Todd Charities Inc.  
Rokela Development, Inc.  
St. John's Episcopal Church  
St. Luke's United Methodist Church, Inc.  
St. Monica's Episcopal Church  
Surety Construction Company  
The League Club Inc.  
Trinity-by-the-Cove Episcopal Church  
Tuscany Villa of Naples  
United Methodist Church District Office  
Wachovia Bank, N.A.  
WCI Communities, Inc. - Hammock Bay  
Golf & County Club  
Wells Fargo Advisors, LLC  
Wesley United Methodist Church

### Mortgage Partners

Northern Trust

### Community Contribution Tax Credit Program Partners

Audubon Country Club  
Bear's Paw Country Club  
Club at Pelican Bay  
Collier's Reserve Country Club  
Country Club of Naples  
Eagle Creek Golf & County Club  
Fox Fire Country Club  
Grey Oaks Country Club  
Health Management Associates  
Island Country Club  
Kensington Golf & Country Club  
Naples Beach Hotel and Golf Club  
Naples Heritage Golf & Country Club

Pelican Bay Foundation  
Quail Creek Country Club  
Quail Creek Village Golf Course  
Stonebridge Country Club  
Turtle Club  
Vanderbilt Country Club  
Vineyards Development  
Windstar  
Wyndemere Country Club

### Gift-in-Kind Partners

Adams & O'Reilly - McDonald's  
Baby Basics  
Christ Child Society  
Country Club of Naples  
Dow Chemical  
Dunkin Donuts  
First Book  
Harry Chapin Food Bank  
Home Depot  
Hunter Douglas  
Isoosi  
Johnson Engineering  
Lely Resort Golf & Country Club  
Mathes Realty Appraisal  
Mobile Mini  
Neapolitan Chapter of the Embroiders  
Guild of America  
Players Club & Spa At Lely Resort  
Publix Super Markets  
Square D  
Valspar Architectural  
Vergina Restaurant  
Wal-Mart  
Whirlpool  
Wyndemere Country Club

# Building Together

Volunteers are the foundation of our organization. Our homes remain affordable thanks in part to the generous donation of time and talent from faithful volunteers in our community.

How can you build with Habitat?

- Homebuilding
- Family Support
- English as a Second Language Tutor
- Family Selection
- Habitat Home Store

*"I became involved with Habitat because of its mission; which is to enrich and improve the lives of children and families. The beautiful changes and improvements in lives have been an over-the-top sight for me to witness. My own personal experiences working with all aspects of this awesome organization have been extremely fulfilling."*

Penny Allyn,  
Board Member, Donor, Selection Committee Volunteer, ESL Tutor, Fundraiser



## Habitat Home Store

Open to the public  
Stop by today!

We accept gently used furniture, appliances and construction items for re-sale. Tax-deductible contribution

**Monday - Friday**

10:00 a.m. - 6:00 p.m.

**Saturday**

10:00 a.m. - 4:00 p.m.

Located next door to our office at  
11127 Tamiami Trail E.,  
Naples FL 34113

Call **239.732.6388**  
for a pick-up!

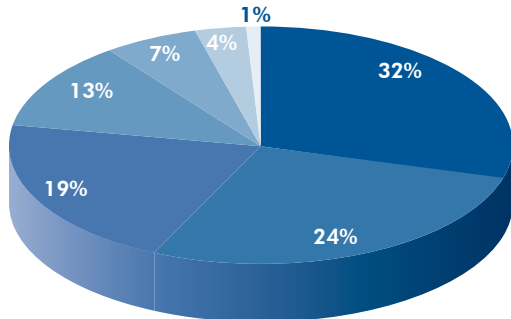
Volunteers from Naples Yacht Club raise walls on a new Habitat home.



# Financial Report

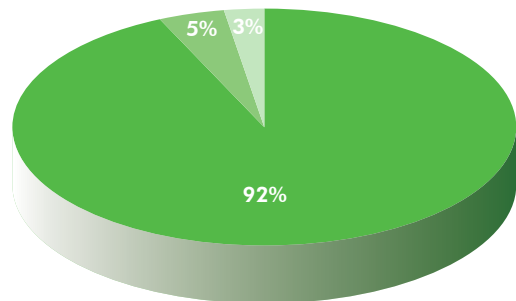
## Fiscal Year 2011 (July 1, 2010 – June 30, 2011)

### Community 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% Program Services
- 5% Management & General
- 3% Fund Raising & Thrift Shop

**97¢ OF EVERY DOLLAR IS RECAPTURED THROUGH MORTGAGE PAYMENTS.**

### ASSETS AS OF 6/30/2011

Cash & Investments .....	\$2,480
First Mortgages .....	\$29,205
Pledges Receivable.....	\$1,586
Houses Under Construction .....	\$3,886
Land & Improvements .....	\$24,425
Property & Equipment .....	\$3,873
Other Assets .....	\$112
<b>Total Assets.....</b>	<b>\$65,567</b>

### LIABILITIES


Payables .....	\$230
Deposits on Houses .....	\$15
Accrued Construction Costs .....	\$74
Homeowner Escrow .....	\$548
Notes Payable .....	\$5,074
<i>Total Liabilities .....</i>	<i>\$5,941</i>
<i>Net Assets .....</i>	<i>\$59,626</i>
<b>Total Liabilities &amp; Net Assets.....</b>	<b>\$65,567</b>

### REVENUES 6/30/2011

Contributions .....	\$4,892
Revenue from Home Sales.....	\$7,572
Home Store Sales.....	\$818
Grants .....	\$1,385
Investment Income .....	\$2
Gain on Sales of Mortgages.....	\$2,474
Miscellaneous Income.....	\$358
<b>Total Revenues.....</b>	<b>\$12,553</b>

### EXPENSES

Program Services .....	\$12,157
Management & General .....	\$637
Fund Raising.....	\$374
Thrift Shop .....	\$363
<b>Total Expenses .....</b>	<b>\$13,531</b>
<b>Change in Net Assets .....</b>	<b>-\$978</b>



**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.

Figures above are represented in thousands. Habitat for Humanity of Collier County financial statements for the year ending June 30, 2011 have been audited by Larson Allen.

# *What Will You Build?*

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 and throughout the world.





In neighborhoods where poverty makes itself a guest in every home,  
hard lives and hard times make hope hard to find.



Photo courtesy of Reagan Rule Photography