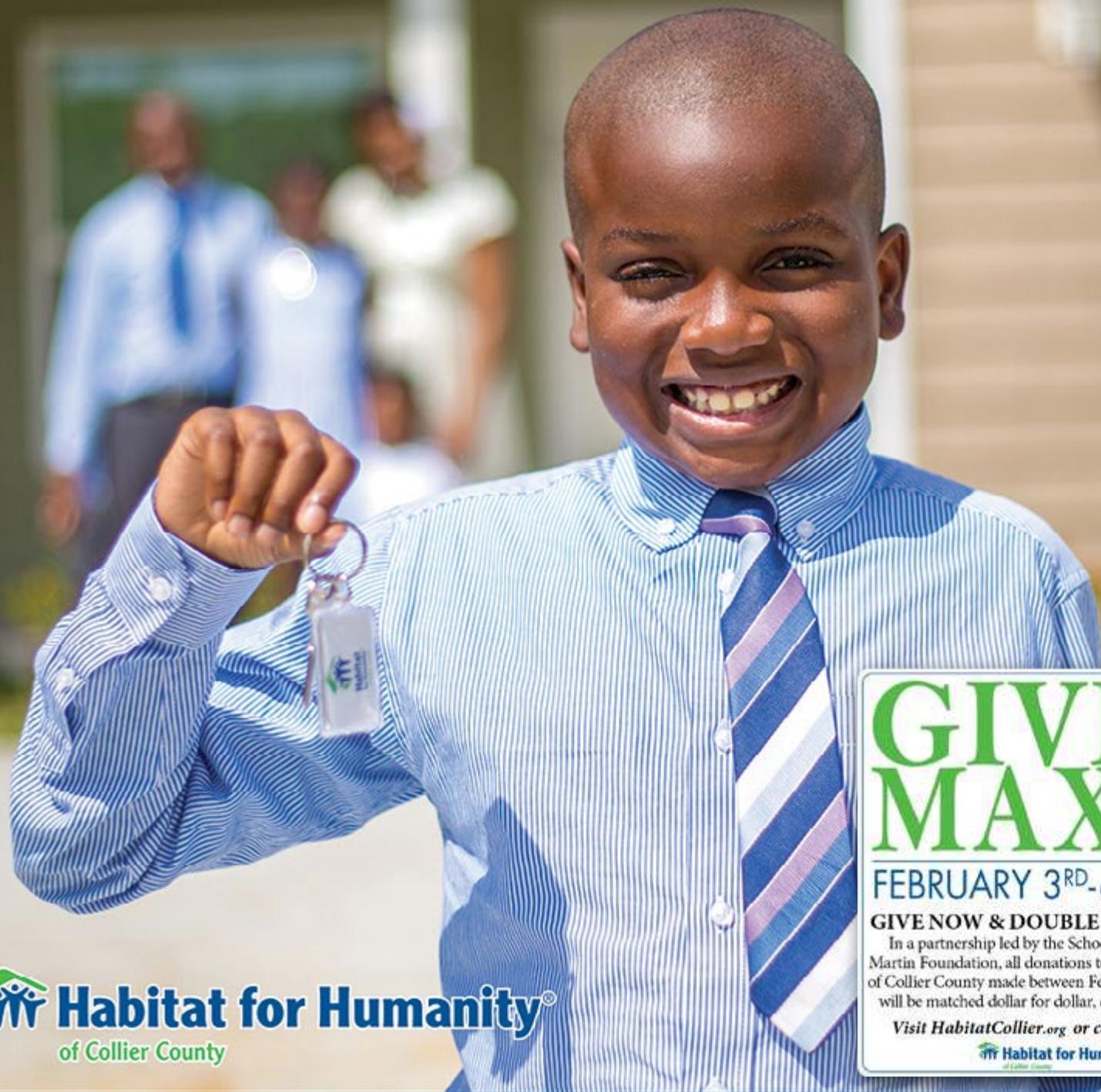


Unlocking Strength & Stability



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

**GIVE TO THE
MAX VI**

FEBRUARY 3RD-6TH, 2017

GIVE NOW & DOUBLE YOUR MONEY!

In a partnership led by the Schoen Foundation & the Martin Foundation, all donations to Habitat for Humanity of Collier County made between Feb. 3rd and Feb. 6th, 2017 will be matched dollar for dollar, doubling your impact.

Visit HabitatCollier.org or call 239-775-0036.

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

This publication was generously underwritten by Thrivent Financial.

GIVE TO THE MAX VI

FEBRUARY 3RD-6TH, 2017

Respond Today & Your Gift Will Go Twice As Far!

All donations to Habitat for Humanity of Collier County made between Friday, February 3rd and Monday, February 6th, will be matched dollar for dollar thanks to generous gifts from the Martin Foundation and the Schoen Foundation.

To make a donation:

- Call 239-775-0036 *or*
- Visit www.HabitatCollier.org *or*
- Mail the donation card on page 7 by February 6, 2017 to:



Habitat
for Humanity®
of Collier County

11145 Tamiami Trail East

Naples, FL 34113

239-775-0036 (office)

239-775-0477 (fax)

www.HabitatCollier.org

Get Social with Us!



YOU ARE THE KEY TO UNLOCKING STRENGTH & STABILITY

Receiving the key to your first home unlocks limitless possibilities especially for those in our community for whom the dream of owning a home seems so far out of reach. For almost 39 years, Habitat for Humanity has been making affordable homeownership a reality for the working poor in Collier County. No, we do not give homes away. Families purchase their homes with an affordable mortgage after qualifying through an exhaustive application process. They invest 500 hours of sweat equity building their home and the homes of their neighbors. To help ensure their success as homeowners, qualifying families attend a host of classes including budgeting, home maintenance, understanding the mortgage, family support and living in a community. Habitat communities, of which there are nine in Collier County, are governed by the rules of homeowners associations with support from Habitat Collier because we are the mortgage underwriter for our more than 1,900 homes in Collier County.



Through shelter, we are empowering families to build strength, stability and independence. Key in this process is you! Donor investments fund the land and building materials. Volunteer gifts of time and talent construct homes and help to serve the needs of families. Please let this serve as our invitation to you to become involved in the work of Habitat for Humanity. Attend a Habi-tour. Celebrate a home dedication. Swing a hammer on our jobsite. Make a donation through our Give to the Max matching challenge. The difference you make today will be felt for generations to come.

Nick

Nick Kouloheras
Executive Director

Lisa

Rev. Lisa Lefkow
Executive Director



*“This key unlocks
security.
This home can’t be
taken from us. It’s
somewhere safe.
It’s our dream come
true.
We are independent.
We can take care of our
family on our own.”*

-the Justus family,
Habitat Collier’s 1,900th family

SINCE 1978



1,943 families and
4,469 children served



More than 300
mortgages have been
paid off



All time foreclosure
rate is less than
1%

IN 2016

1,800

families inquire about
purchasing a Habitat
home

1,000

families prequalify
to complete an
application

272

hopeful families
complete the
application process

99

homes were funded
and built



23 congregations
partner with Habitat



More than \$660,000
of volunteer labor donated



93¢ of every donated dollar
is used to build homes and
serve families



CHARITY NAVIGATOR

Four Star Charity

Habitat for Humanity of Collier County 10-time four-star rated organization

In 2014, we were recognized by Charity Navigator as #1 in the nation for Housing and Community Development. In 2016, Habitat Collier was among the 1% of charities to have earned a perfect score of 100 from Charity Navigator.

The key to **BUILDING A LEGACY**

For 24 years, Dr. Sam Durso served Habitat for Humanity of Collier as a full-time volunteer leader. On January 10, 2017, Sam passed away after a two year battle with cancer. His contributions to the success of Habitat for Humanity of Collier County are immeasurable and his impact will be felt for generations.

Sam had a very successful dermatology practice in North Andover, Massachusetts, which he sold at the age of 48. He and his late wife, Mary Ann, then moved to Marco Island where, in 1993, Sam worked on the 100th Habitat home built in Collier County and developed a case of what he called “infectious Habi-titus.” From that day on, he worked tirelessly on behalf of hard working, low-wage earning families to ensure that they had a simple, decent place to live. Sam served as President and CEO of Habitat for Humanity of Collier County in a full-time volunteer capacity since 1999.

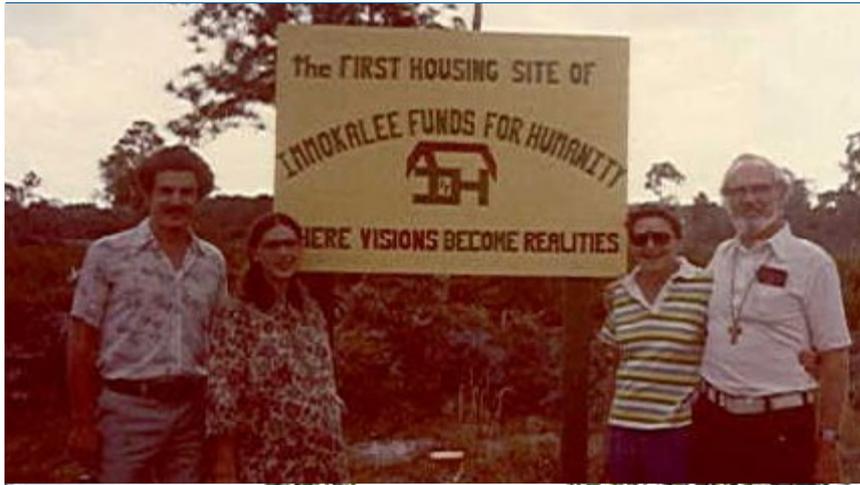
As someone who truly saw the big picture, Sam developed a highly efficient construction operation and instituted an effective fund-raising plan. Sam’s dedication enabled the productivity of the Collier County Habitat affiliate to grow from building 20 houses a year in 1996 to an average of 100 homes per year for each of the last 15 years. This accomplishment places Habitat Collier as one of the top producing Habitat affiliates in the United States. Habitat for Humanity has provided shelter for nearly 10,000 people who now live in more than 1,900 Habitat homes in Collier County.



On Saturday, March 18, 2017, Habitat for Humanity of Collier County will raise the walls on its 2,000th home. The home, funded by a gift from Dr. Durso, will be built in his honor and will stand as tribute to his amazing legacy.



Dr. Sam Durso, pictured on Durso Court at Faith Landing in Immokalee, passed away on January 10, 2017 after serving at Habitat Collier as a full-time volunteer for 24 years. Our 2,000th home will be built in his memory.



Habitat Collier Milestones

- March 31, 1978 – Habitat for Humanity of Collier County officially incorporates in Immokalee in partnership with four founding partner churches: First Presbyterian Church of Naples, Naples United Church of Christ, Moorings Presbyterian Church and United Church of Marco Island.
- Dec. 1980 – The first three Habitat families move into their homes in Immokalee.
- Jan. 20, 1993 – Dr. Sam Durso's first day on the Habitat construction site building home #100.
- Jan. 21, 1993 – 15th Anniversary celebration with HFH founder Millard Fuller.
- April 8, 1993 – Habitat Collier announces that building will begin in Naples.
- June 8, 1993 – First public meeting in Naples, 75 applications are handed out.
- July 17, 1993 – Habitat holds a Blitz Build to construct the first two homes in Naples.
- Sept. 25, 1993 – The first three Naples partner families were selected.
- March 27, 1999 – Dr. Sam Durso is elected Board President.
- June 1999 – 25 acres are purchased in Naples to build the community of Victoria Falls.
- Nov. 1999 – First Women's Build.
- May 2001 – The Bachelor family makes their final payment on house #1.
- Dec. 2002 – For the first time, Habitat Collier completes 100 homes in a year, and will continue to average 100 per year in every year that follows.
- Jan. 2003 – Grand opening of the Habitat Home Store, a resale store that provides additional funding for the construction of Habitat homes.
- April 2003 – Habitat Collier builds its 500th home.
- Aug. 2004 – Habitat completes its first subdivision in Collier County, Carson Lakes in Immokalee.
- Jan. 2006 – Groundbreaking at Trail Ridge in Naples, a neighborhood of 204 attached villa homes.
- March 2007 – Habitat Collier raises the walls on its 1,000th home.
- Nov. 2008 – HFH Collier builds the 300,000th Habitat for Humanity home in the world.
- Dec. 2008 – Begins purchasing foreclosed homes from banks and rehabbing them to like-new condition.
- Dec. 2015 – Grand opening of Habitat's second store in Collier County, the ReStore Home Improvement Center.
- March 18, 2017 – The walls of the 2,000th house will be raised in honor and memory of Dr. Sam Durso.

GIVING LEVELS

\$135,000 Invests in the future of a deserving family by underwriting all costs of one Habitat home

\$100,000 Provides for the infrastructure work, lot and building materials for one home

\$75,000 Funds the lot & building materials for one home

\$50,000 Sponsors the building materials for one home



\$25,000 Provides Roofing and Walls

\$10,000 Constructs a Kitchen

\$5,000 Pays for a Family Room

\$2,500 Creates a Child's Bed Room

\$1,000 Installs Doors

\$500 Funds Windows

\$250 Builds a Front Porch

\$100 Spreads Paint

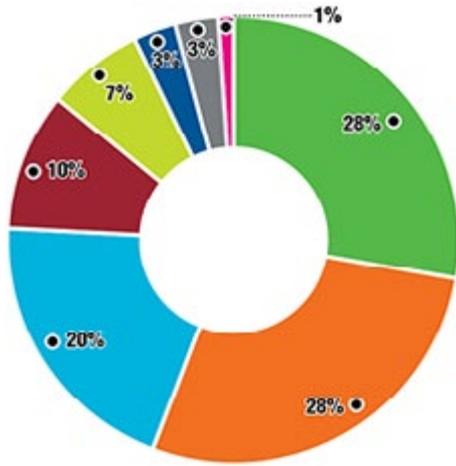
\$75 Plants a Shade Tree

\$50 Buys Nails



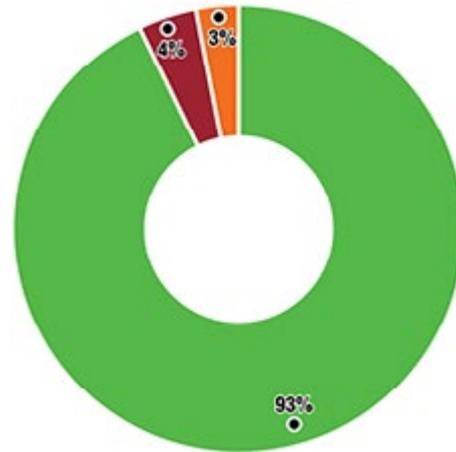
Every Gift Makes a Difference!

The key to PROSPERITY



Community Revenue Sources

- 28% Individuals & Congregations
- 28% Mortgage Payments
- 20% Community Contribution Tax Credit Program
- 10% Mortgages Sold
- 7% Grants
- 3% Home Store Sales
- 3% In-Kind Donations
- 1% Misc. Income



How Revenues Were Spent

- 93% Program Services (Home Building)
- 4% Management & General
- 3% Fundraising

Ways to Give:

- Annual Contribution
- Monthly Donation or Electronic Fund Transfer
- Stock Transfer
- Home Store Donation
- Memorial or Honorary Gifts
- Donation of Land
- Endowment Giving
- Bequest in Will*
- Charitable Lead Trust*
- Charitable Remainder Trust*

**Donors making estate gifts to Habitat for Humanity of Collier County will be recognized as Legacy Builders. If you have already included Habitat as part of your estate plans but have not notified us, please call 239-775-0036.*



Thanks to ReStores revenue and homeowner mortgage payments, 100% of donated dollars can be allocated to building homes.

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:



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.



The key to **SECURITY**

Will and Candy were paying more than \$1,000 per month in rent alone and were struggling with the added stress and expense of a medical condition that their newborn twins were being treated for in Miami. They wanted to provide a better life for their children, but between their rent payment and medical bills, just scraping by seemed like the best they could do. Will says the beginning of the couple's path to owning a home came to him in his sleep.

"I had a dream that the Lord would bless us with a home- built brand new - but I didn't know where it would be or how it would happen."

He shared the dream with Candy the next morning, and she said "Let's go apply for a Habitat home." Weeks later, they learned that they had been

approved. When it came time to work on their sweat equity, Will took the lead. He was proud to do the work for both himself and his neighbors.

"I had some help, a lot of people offered, but I wanted to take on a lot of the work myself," Will said. "I wanted to see my home built from the foundation up, and to get that hands-on experience so I know how to fix things around the house."

In December, Will and Candy officially closed on their home and took some time to reflect upon all of the many blessings in their lives. In 2015, their twins were born and they learned they would become homeowners and in 2016 they added a baby girl to the family and moved into their new home just in time for Christmas. Will and Candy say they have a house full of blessings now.

How Habitat Works

-  Each prospective partner family undergoes an exhaustive application process verifying legal status, employment history, income verification, and both criminal and credit backgrounds
-  Applicant families must complete 500 hours of "sweat equity," make a \$1,000 down payment and pay their first year's insurance premium prior to closing on their homes
-  Families must complete classes including Budgeting, Understanding the Mortgage, Home Maintenance and Family Support
-  Families purchase their homes with an interest-free mortgage
-  Less than 3% average delinquency rate on homeowner mortgage repayments over our 38 year history

Why is Habitat Needed

-  140% increase in Collier County's median home price between 2001-2016 while wages have remained stagnant
-  Apartment occupancy rates are at 99% with rents increasing every year
-  Median rent for a 3 bedroom apartment is \$1,391, while Habitat mortgage payments average \$650 per month including principle, taxes, insurance and HOA fee
-  \$51,535 is needed annually to afford basic necessities in Collier County for a family of four
-  \$30,360 was the average annual salary for Habitat partner families approved last year

Who are Habitat partner families

-  100% of Habitat homeowners are US Citizens or legal residents who have lived or worked in Collier County for at least one year
-  Partner families come to Habitat to escape squalid living conditions, over-crowding, exorbitant rent and/or unsafe communities.
-  Habitat partner families work at businesses like Publix, the Ritz-Carlton, Naples Community Hospital, Collier County Public Schools, Grey Oaks, Moorings Park and LFC Agricultural Services

The key to **OPPORTUNITY**

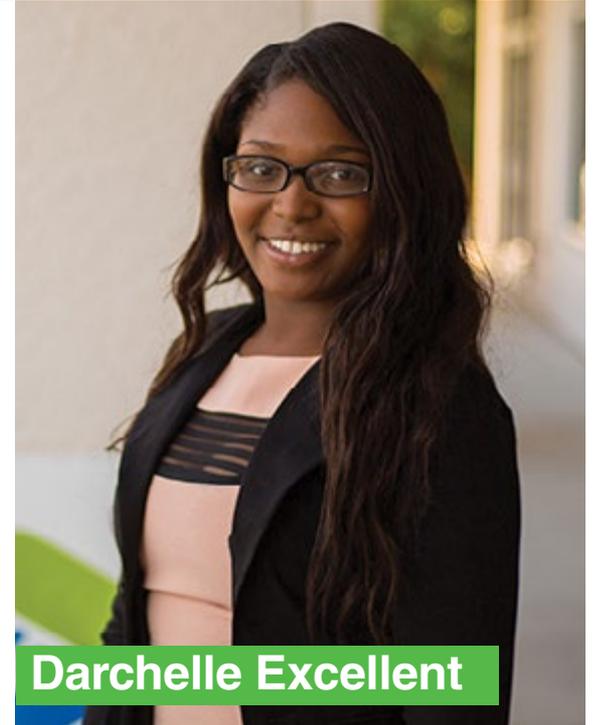
“If you know you have the potential to do something, then you need to do it.”

2016 Graduate of Distinction Lorenzo Walker Institute of Technology

Darchelle Excellent knew early on that she didn't want to experience the same hardships her parents endured. They emigrated from Haiti before she was born and struggled financially when she was young. At the age of four, Darchelle moved into the home that her parents built and purchased through their partnership with Habitat Collier.

With her living situation secure, Darchelle could focus on her education and her parents were able to provide the support she needed to succeed. An extraordinary student, she fulfilled her high school requirements by her sophomore year.

Darchelle then set out to earn her Licensed Practical Nursing certification. She completed the college-level coursework before graduating as Valedictorian of Lorenzo Walker Technical High School in June. Not one to waste any time, Darchelle began classes at the University of Florida this past summer and says she may even consider medical school in the future.



Darchelle Excellent



Alex Ruiz

2016 Graduate of Distinction
Immokalee High School
Allen Community College
Moved into his Habitat home at the age of 7.



Valerie Dorvilus

2016 Graduate of Distinction
Seacrest Country Day School
Ohio Wesleyan University
Moved into her Habitat home at the age of 9.



Eric Garcia

Immokalee High School
Cornell University
Moved into his Habitat home at the age of 9.



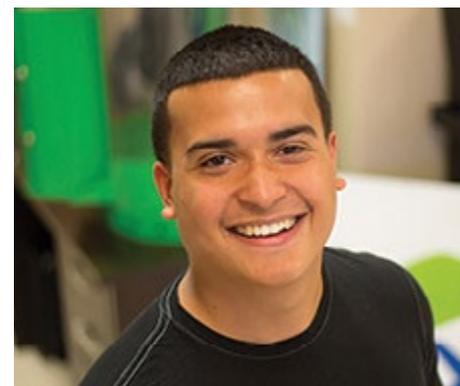
Cristian Quezada

University of South Florida
Moved into his Habitat home at the age of 7.



Regine Francois

Columbia University
Moved into her Habitat home at the age of 5.



Yordan Urritia

Florida State University
Moved into his Habitat home at the age of 11.





Two Locations ONE MISSION!



Remodeling?

Visit our Home Improvement Center to find quality, gently-used appliances, and construction items like cabinets, counter tops, doors, windows, flooring and tools.

Redecorating?

Stop by our newly renovated Home Furnishings Store to see our chandelier display and art gallery or shop our selection of quality donated furniture and home furnishings.

Why Shop?

Your dollar goes further

- Buy quality, gently used items at a discount
- Shop a selection of new and unique inventory every week
- Help fund a Habitat home: the proceeds from our ReStores go towards the building of homes

Why Give?

Your donation does more

- Helps keep items out of landfills
- Supplies your community with quality goods at a discounted price
- Provides a critical source of funding to build affordable homes for local families

TWO LOCATIONS:

Home Improvement
5430 Yahl Street, Naples
(239) 260-5256

Home Furnishings
11127 Tamiami Trail East, Naples
(239) 732-1672

STORE HOURS | Monday – Friday: 10:00am to 6:00pm | Saturday: 10:00am to 4:00pm | Sunday: Closed

The key to

GETTING INVOLVED

Volunteering is key to Habitat for Humanity's ability to serve families. Although home building is our primary work, every aspect of our ministry is dependent upon the time and talent so generously given by volunteers. Because of the help of people like you, whole neighborhoods improve and completely transform. Through this transformation, families achieve the strength, stability and independence they need to build a better life.

For more information, visit HabitatCollier.org/volunteer or contact our Director of Volunteers, Derek Perry at 239-775-0036 or dperry@habitatcollier.org.



Ways to Volunteer

- Building Homes
- Teaching Classes
- Family Selection Committee
- ESL Tutoring
- HOA Support
- Habitat ReStores Sales and Support Staff
- Folding Newsletters
- Office Work
- Success Measures Surveying



Experience a Habi-Tour!

Board a charter bus to tour Habitat communities both new and established. 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.

Thursday, Feb. 16th • Wednesday, March 22nd
 at 9:00 a.m. from the Habitat for Humanity of Collier County office
 11145 Tamiami Trail East, Naples, FL 34113

Monday, Feb. 13th • Tuesday, March 14th
 at 9:00 a.m. from Mutual of Omaha Bank-Marco Island
 1770 San Marco Road, Marco Island, FL 34145

To reserve your seat or for more information, please contact Karen at 239-775-0036 or kaldana@habitatcollier.org



The home dedication is a chance for everyone involved with Habitat for Humanity to celebrate the ultimate dream come true, homeownership.

The dedication ceremony includes a presentation of a housewarming basket to each family, the blessing of the homes and an opportunity to tour homes and meet families.

ALL ARE WELCOME!

Saturday, February 11, 2017 at 10 a.m. in Legacy Lakes
 Saturday, February 18, 2017 at 10 a.m. in Legacy Lakes
 Saturday, March 4, 2017 at 10 a.m. in Legacy Lakes

For directions and more information, please visit www.HabitatCollier.org



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Connecting faith & finances for good.®



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