

YOU *are the* KEY



2016 Annual Report

www.HabitatCollier.org

“Today is a great day for us. We have received the key to our Habitat house. We are grateful for your kindness and we will pray for blessings and prosperity for all who helped us.”
- Carlos, Ammi, Carlos Jr. & Debbie



While pregnant, Ammi invested her sweat equity by writing 1,000 thank you notes to donors

The key to
SUCCESS



Collier County cost of housing is 40% higher than the national average.

SINCE 1978



1,900 families and
4,372 children served



More than 300
mortgages have been
paid off



All time foreclosure
rate is less than
1%

IN 2016

<3%

delinquencies
remain below 3%

26

families paid off
their mortgages

7

Habitat homes funded
by estate donations
doubling legacy giving
from 2015

1,800

nearly 1,800
families inquired
about purchasing
a Habitat home

1,000

families prequalified
to complete an
application

272

hopeful families
completed the
application process

99

homes
were funded
and built



23 congregations
partner with Habitat



More than \$660,000
volunteer labor
donated



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

The key to **VOLUNTEERING**



John Rasmussen

“Come on out and join us!”

John Rasmussen's involvement with Habitat for Humanity started when he began volunteering occasionally on various job sites with the local affiliate where he lived in Massachusetts. Years later, when he and his wife Sandi moved to Naples and had more time to give, they started looking for ways to give back to the community.

“We found that Habitat for Humanity of Collier County, led by Mary Ann and Sam Durso, was

extremely well run, made highly efficient use of donations, and filled a pressing need in the community,” John said.

He first got involved helping to raise money for Habitat through their church about 11 years ago. Sandi became instrumental in organizing English lessons for Habitat homeowners. As time has recently become more available, John finds himself on Habitat job sites once or twice a week. In addition to making a meaningful impact on the community, this couple loves volunteering with Habitat for the joy of meeting and working with other volunteers and future homeowners that they like to think of as “kindred spirits.”

When asked what he would say to someone looking to become a Habitat Collier volunteer, John's response was simple: “Come on out and join us!”

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.

Ways to **VOLUNTEER**

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



Pat Willie

In 2007, Pat and Bob Wille wanted to occupy their time while they were here for the winter. They started volunteering with Habitat Collier and years later they're still coming back. Pat's favorite part is the people she meets from different walks of life.

“I remember working side by side with some future homeowners,” Pat said. “The amazing thing was that they were so happy and started singing songs. I couldn't speak their language, but I knew all the words and could sing those songs with them. It was a really great moment.”

As for people who aren't sure how to get started, Pat says taking a Habitat tour is key. “It draws you in and explains what Habitat's all about. That's the first thing, then just go out and try it... it's just such a rewarding thing to do!”



Consuelo & Peter Greenberg

The Greenbergs began working with Habitat four years ago when Peter volunteered on the construction site. While on the job, he heard about the Selection Committee and began doing family visits with his wife, Consuelo. Now, both are very active volunteers, participating in Selection Committee every month and also teaching a homeownership course in Immokalee. The Greenbergs do it all for their love of helping people in the community.

Peter is determined to share the feeling of giving back with anyone who is willing to join him.

“I try to recruit people all the time! So far I've gotten one guy to come with me, but I'm working on bringing some more people out because it really is rewarding work.”



The key to **COMMUNITY**

It is generous individuals like you who provide the majority of funding that allows local families to build stability and self-reliance through shelter. Last year, several corporate sponsors stepped forward to support your vision of a world where everyone has a simple, decent place to call home. Thank you all for your commitment.



Construction is a huge part of what Habitat for Humanity of Collier County does, so a partnership with the largest home improvement store in the country is like a match made in heaven. As part of their mission to improve the lives of U.S. military veterans and their families, The Home Depot Foundation teamed up with Habitat Collier to build homes in Immokalee. Their generous \$200,000 donation went a long way in helping to create safe, decent, and affordable housing for deserving families and they went the extra mile to see their contributions come to life, sending a team of volunteers to help frame homes, paint, and landscape on the job site.



For almost 20 years, Publix Supermarkets Charities has been one of Habitat Collier's most active corporate donors. More than just a donor, Publix employs many Habitat homeowners, with at least one working in nearly every Publix store in the area. Deeply committed to meeting the basic needs of the communities it serves, Publix has partnered with Habitat for Humanity affiliates across the Southeast to improve access to safe, decent housing. As part of that partnership, Habitat Collier was the proud recipient of a \$150,000 gift that built homes for two families in Immokalee. As part of their Publix Serves campaign, a team of employees donated their time to help build the houses and fill the pantries of the new homes they sponsored.



A valuable longtime partner, Wells Fargo has invested more than \$650,000 over the last four years to help further the mission of Habitat Collier. Their most recent gift of \$50,000 was made to support infrastructure in the 55-home Legacy Lakes community in North Naples. In each community Habitat Collier builds, we must fund the building of roads and the installation of water, power, and sewer systems, so this donation has literally laid the groundwork on which Legacy Lakes is built. This gift to Habitat Collier is part of the Wells Fargo Housing Foundation Priority Markets Program which provides grants for neighborhood stabilization projects to stimulate growth, stability and investment in distressed areas. Wells Fargo's team of volunteers gave us the added gift of their time, participating in a build day to help construct homes in Legacy Lakes.



Photo courtesy of Kiera Mariconda Photography



The key to **SECURITY**

1,900th family

*“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.”*

Stevie and Megan and their four young sons ranging in age from two to eight years old, are the 1,900th Habitat family in Collier County. Prior to purchasing their beautiful new Habitat home, the family paid exorbitant rents to live in unsatisfactory and unstable conditions. In fact, they were forced to move eight times in five years, often because mold infested apartments were causing severe health issues for the children. Ultimately they moved into Megan’s mother’s home. Though it was crowded with many family members, it was an improvement over their rental options.



More than 50% of adults have made at least one tradeoff in the past 3 years to cover their rent or mortgage – cut back on health care, bought less healthy food, moved to an unsafe neighborhood.



McKenzie family

In spite of its description as an affordable rental community, the unit Listerlee and his wife Anna lived in with their three young children cost them nearly 50% of their income each month in rent. Adding to their uphill battle, Listerlee was laid off because of a staff reduction at his job. To make ends meet, Anna took a second job. Despite their hard-work and efforts, they felt discouraged and were losing hope that they would ever be able to provide their children with the safety and stability of a home. Through their partnership with Habitat for Humanity, the McKenzie’s worked to build and purchase their new forever home. Shortly before their closing, Listerlee found work. Your generosity was the key to unlocking hope for the McKenzie family.



Carrillo family

Juan and Sayra Carrillo found themselves in a difficult situation. They were raising their two young children in a small, run-down trailer with all four of them sharing the only bedroom. With just eight feet of space around the perimeter of the trailer, the children had virtually no room to play outside either. This was not the life that any parent envisions for their children, and Juan and Sayra were no exception. Both parents work hard to provide for their family. Juan puts in long hours as a landscaper for Greenscapes and Sayra works in food preparation at Dunkin’ Donuts. However, the lack of affordable housing in our community proved to be a major obstacle for them, just as it had for so many other local families. It was your partnership with Habitat for Humanity that gave the Carrillo family a path to homeownership. Thanks to your generosity, Juan, Sayra and their children are now proud Habitat homeowners.

The key to OPPORTUNITY

Darchelle Excellent

“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 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.



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.



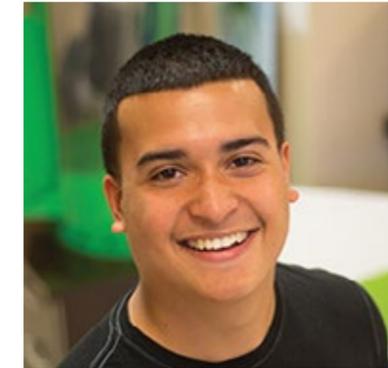
Eric Garcia
Immokalee High School
Cornell University
Moved into his Habitat home at the age of 9.



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 5.



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

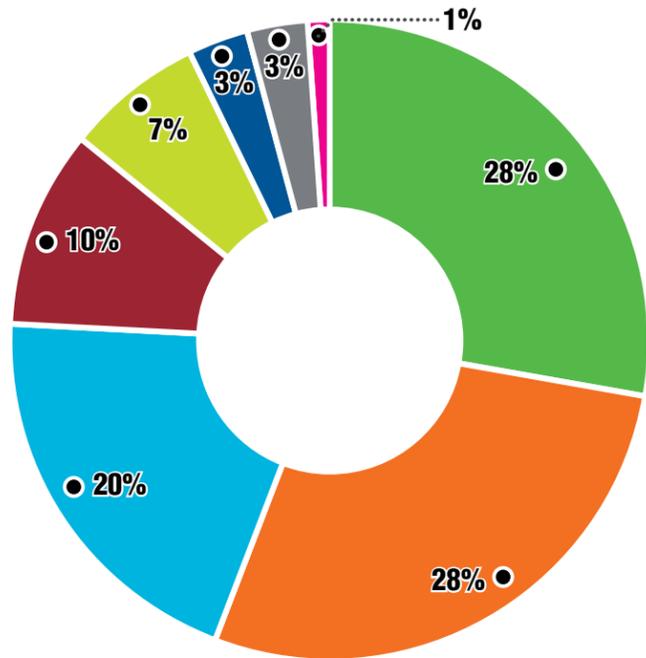


Mackensie Alexander Clemson University

Immokalee native Mackensie Alexander has become something of a local celebrity. After two successful seasons on Clemson University's football team, Mackensie declared for the NFL draft this year and was picked in the second round by the Minnesota Vikings. But the all-star athlete's future didn't always look this bright. Mackensie spent the first part of his childhood living in substandard housing, his family moving often. At the age of eight, his parents purchased a Habitat home, giving Mackensie and his twin brother a solid foundation from which they could excel. Even with all his success, Mackensie hasn't forgotten where he came from—this past summer, he hosted a football camp and charity basketball game for Collier County youth before heading off to begin his NFL career.

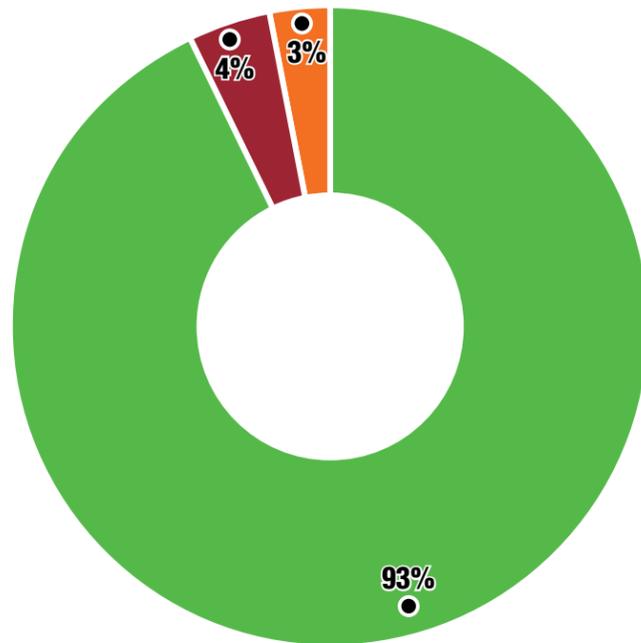


The key to PROSPERITY



Community Revenue Sources

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



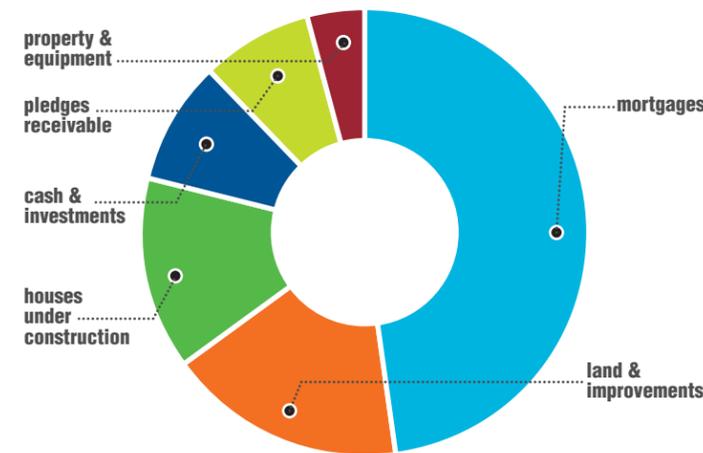
How Revenues Were Spent

- 93% Program Services
- 4% Management & General
- 3% Fund Raising



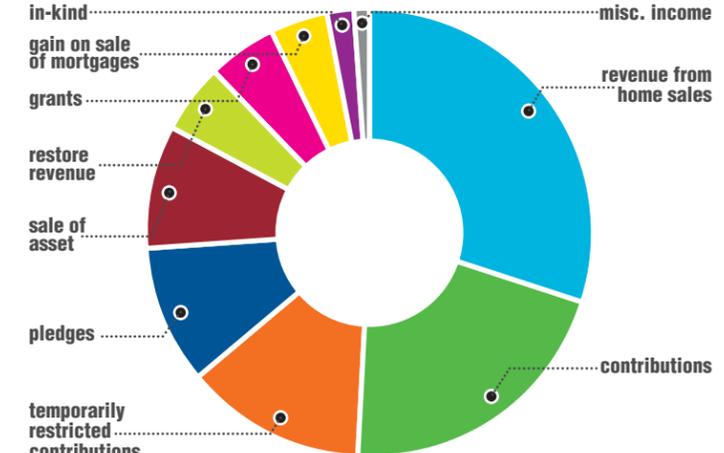
Habitat for Humanity of Collier County 10-time four-star rated organization

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.



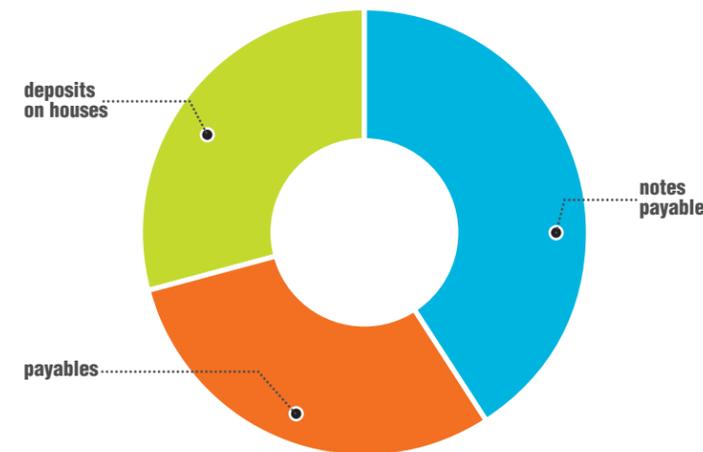
ASSETS AS OF 6/30/2016*

| | |
|---------------------------|-----------------|
| Mortgages | \$43,451 |
| Land & Improvements | \$15,815 |
| Houses Under Construction | \$12,460 |
| Cash & Investments | \$7,725 |
| Pledges Receivable | \$7,353 |
| Property & Equipment | \$3,934 |
| Total Assets | \$90,738 |



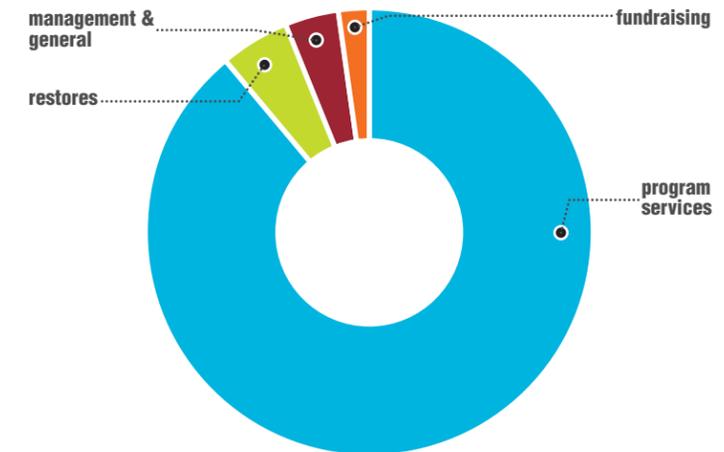
REVENUES 6/30/2016*

| | |
|--------------------------------------|-----------------|
| Revenue from Sales of Homes | \$8,806 |
| Contributions | \$6,198 |
| Temporarily Restricted Contributions | \$3,955 |
| Pledges | \$2,772 |
| Sale of Asset | \$2,511 |
| ReStores Revenue | \$1,420 |
| Grants | \$1,394 |
| Gain on Sales of Mortgages | \$1,200 |
| In-kind | \$565 |
| Misc. Income | \$182 |
| Total Revenues | \$29,003 |



LIABILITIES*

| | |
|---|-----------------|
| Notes Payable | \$2,760 |
| Payables | \$2,007 |
| Deposits on Houses | \$1,977 |
| Total Liabilities | \$6,744 |
| Net Assets | \$83,994 |
| Total Liabilities & Net Assets | \$90,738 |



EXPENSES*

| | |
|-----------------------------|-----------------|
| Program Services | \$16,175 |
| ReStores | \$872 |
| Management & General | \$737 |
| Fundraising | \$475 |
| Total Expenses | \$18,259 |
| Change in Net Assets | \$10,744 |

* Figures above are represented in thousands. Habitat for Humanity of Collier County financial statements for the year ending June 30, 2016 have been audited by Rogers Wood Hill Starman & Gustason PA CPA.



The key to PARTNERSHIP

Each year thoughtful donors like you express their faith in the work of Habitat for Humanity of Collier County through generous charitable giving. Your donations are one of our largest revenue sources and we are tremendously grateful for your support. Our commitment is to remain the best stewards of those funds and also to protect your privacy. Therefore, Habitat for Humanity of Collier County does not print the names of our individual donors. Below are listed our partners in the community who continue to make affordable housing a priority:

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

The Home Depot Foundation
The Martin Foundation, Inc.
Publix Super Markets Charities, Inc.
Wells Fargo

Group Builders (\$50,000 & up)

Collier's Reserve Country Club Members
Grey Oaks Country Club Members
Marco Friends of Habitat Collier

Congregational Partners (\$50,000 & up)

Emmanuel Lutheran Church
Marco Lutheran Church
Trinity-by-the-Cove Episcopal Church
United Church of Marco Island
Vanderbilt Presbyterian Church

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

American Legion Post 135 Sal Quadron
Arthrex, Inc.
Bank of America Charitable Foundation, Inc.
Beacon Real Estate Partners, LLC
Bear's Paw Country Club
Biggerstaff Enterprises
Bruce Hendry Insurance
Celebration Community Church
Community Congregational United Church
Cornerstone United Methodist Church
Daudert Plumbing Inc
Denmark Imports, Inc.
Dex Imaging, Inc.
DoubleTree Suites Hotel by Hilton
EverBank
FAITH House Builders
First Florida Integrity Bank
First Presbyterian Church of Naples
Franco's Cooling and Heating Corp.
Glenna Froelich, Stock Realty, P.A.

Gulfshore Insurance, Inc.
HOPE House Builders
Homeownership For All, Inc.
IBM Retiree Charitable Contribution Campaign
IMA Creative, Inc.
Island Country Club Charitable Foundation
Island Walk Homeowners Assoc.
J.McLaughlin
Johnson Engineering, Inc.
JP Morgan Private Bank
Kiwanis Club of Marco Island
Knights of Columbus - San Marco Catholic Church
Lely Presbyterian Church
Lilly Pulitzer
Longshore Lake Women's Club
Lucky's Market
Mayflower Congregational Church
Marco Island Marriott Beach Resort, Golf Club & Spa
Marco Lutheran Church
Marco Presbyterian Church
Moorings Park
Moorings Presbyterian Church
Monika DeBenedictis Team, John R Wood REALTORS
Mutual of Omaha Bank
Naples Illustrated
Naples Garden Club, Inc.
North Naples Church
Naples United Church of Christ
National Exterminators
National Financial Services LLC
Parker Hannifin Corporation



Power Corporation of Canada
Real Estate Management Services Group LLC
Right At Home, LLC
Rokela Development, Inc.
Rotary Club of Marco Island
St. John The Evangelist Catholic Church
St. John's Episcopal Church
St Luke's United Methodist Church
St. Monica's Episcopal Church
St. Paul's Episcopal Church
St. William Catholic Church
Thrivent Financial
Traditions Classic Home Furnishings
Wesley United Methodist Church

Mortgage Purchase Partners

Mutual of Omaha

Community Contribution Tax Credit Program Partners

Adams Foods Inc. - McDonalds
Arthrex, Inc.
Audubon Country Club
Bear's Paw Country Club
Clothes Mentor Naples
Club at Mediterra
Club at Pelican Bay
Collier's Reserve Country Club
Country Club of Naples
Eagle Creek Golf & Country Club
EverBank
Foxfire Country Club
Grey Oaks Country Club
Hertz Corporation
Hideaway Beach Club
Hole in the Wall Golf Club
Island Country Club
Kensington Golf & Country Club, Inc.
Lely Development Corporation / Greenlinks

Naples Beach Hotel & Golf Club
Naples Heritage Golf and Country Club
Naples Lumber & Supply Co.
Olde Cypress Country Club
Pelican Bay Foundation
Pelican Marsh Golf Club
Pinch-a-Penny Pool Patio and Spa
Players Club & Spa
Prestige Printing
Royal Poinciana Golf Club
Stock Development
Stonebridge Country Club
The Print Shop & More
Traditions Classic Home Furnishings
Turtle Club
Vanderbilt Country Club
Vineyards
Wilderness Country Club
Windstar on Naples Bay
Wyndemere Country Club

Gift-in-Kind Partners

Allegra Footprint Fund
Atlas Design & Engineering Inc.
Cree, Inc.
Dow Chemical Company
Home Depot Foundation - Team Depot
Hunter Douglas
Kiera Mariconda Photography
Publix Super Markets Charities, Inc.
Schneider Electric/Square D Foundation
Valspar Architectural
Whirlpool Corporation
Yale Locks

Collaborative Partnerships

American Red Cross, South Florida Region and the Florida Southern Gulf Chapter
Baby Basics

Books for Collier Kids
Boys and Girls Club of Collier County
Christ Child Society Of Naples
Community Foundation of Collier County
FGCU Senior Seminar Project
Gator Bait Band
Greater Marco Family YMCA
Gregory T. Holtz & Ave Maria School of Law
Harry Chapin Food Bank
Housing Development Corporation of Southwest Florida
Legal Aid
Literacy Volunteers of Collier County
Mass Mutual Insurance
Micro Grants
Naples Alliance for Children
Neapolitan Chapter of the Embroiders Guild of America





The key to **SUSTAINABILITY**

Funding the construction of affordable housing is no small task. Though the bulk of our funding stems from the generosity of our donors, we also rely upon other diverse sources to help continue our mission. Owned and operated by Habitat for Humanity of Collier County, our ReStores are one of those sources. More than your average second-hand shop, they provide the community access to high-quality products at affordable prices while also offering a critical funding stream for the construction of affordable Habitat homes. Local businesses, homeowner's associations, retailers, and individuals donate new and gently used household and construction items to our stores and the proceeds from the sale of those items go directly to help fund the building of safe and decent housing for deserving families.

The Home Furnishings ReStore, formerly known as the Home Store, has become a fixture in the community, serving Naples since January 2003. After more than ten successful years, Habitat Collier's Board of Directors saw an opportunity to expand into a second store to better serve the community and the mission of Habitat for Humanity. With two stores, we could accept more donations, keeping usable items out of

our landfills. In turn, the additional inventory would increase the potential revenue of the stores, thereby providing extra funding to build more homes.

The opening of our second ReStore was spearheaded by Habitat Board members Ed Hubbard and Tom Pollak. After a year-long market research and business plan, our second store opened in December 2015, but we didn't stop there. With two Habitat ReStores came the idea for two new store concepts. Our flagship store on the East Trail, was rebranded as the Home Furnishings Store with a new focus on the sale of high quality home furnishings and decor. In June, we celebrated the grand re-opening of the Home Furnishings Store after an extensive improvement project over the summer. The second store became our Home Improvement Center, where customers can find an array of items for those who are building or remodeling on a budget, like appliances, home improvement items and tools.

Though our stores' concepts may have changed, one thing remains the same: when you shop at or donate to a Habitat Collier ReStore, you help build homes for people in need.

Building a Legacy... Lakes

During his lifetime, Charles Lake made faithful gifts to Habitat for Humanity of Collier County through his family foundation. Upon his passing in 2006, he left a gift in his estate that would change lives for generations. His forward thinking generosity helped Habitat Collier to purchase and prepare a parcel of land. It is in his honor that our newest neighborhood, Legacy Lakes, is named.

Year after year, estate gifts prove to be critical in sustaining the work of Habitat in Collier County. Within the community of Legacy Lakes, seven homes were made possible thanks to estate gifts received in fiscal year 2016. Thank you to these remarkable Legacy Builders who had the passion and vision to build beyond their lifetime: Marian Boller, Nancy B. Cann, Betty & Ted Ely, Eleanor Shelly, Fran Strohm and R. Kingman Webster.

Because of these individuals and their commitment to the prosperity of the community they love, seven families will now have a safe and decent place to call home. Their passion for helping others lives on through the families whose lives their generosity has forever changed.

Creating your own lasting legacy with Habitat Collier is possible through estate planning. Planned giving allows anyone concerned with the wise use of his or her personal resources to make a thoughtful choice about their ultimate disposition. Whether it's through a bequest in a will, by naming Habitat Collier as a beneficiary of a retirement account or life insurance policy, or by funding a charitable gift annuity to support Habitat's future work while enjoying income and tax benefits now, legacy gifts are a thoughtful way to contribute to the building of simple, affordable housing beyond your lifetime. If you have included Habitat Collier in your financial or estate plans, or are planning to do so, we would love to know. Knowledge of your legacy commitment allows us to honor you today as part of our Legacy Builder Society.

Become a Legacy Builder

- Leave part of your estate, an asset, or a financial gift to Habitat Collier through a bequest in your will
- Create a charitable gift annuity or a charitable trust
- Name Habitat Collier as the beneficiary of a retirement account or life insurance policy

For more information, please visit our website at plannedgiving.habitatcollier.org/



TWO LOCATIONS:

| | |
|---|--|
| Home Improvement 5430 Yahl Street , Naples (239) 260-5256 | Home Furnishings 11127 Tamiami Trail East, Naples (239)-732-6388 |
|---|--|

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



Legacy Lakes, our newest community, will be home to 55 deserving families.



Habitat
for Humanity®
of Collier County

11145 Tamiami Trail East
Naples, Florida 34113
(239) 775-0036 • (239) 775-0477 (fax)
www.HabitatCollier.org