

Annual Report 2009-2010



Now more than ever!



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Mission Statement

Habitat for Humanity of Lee County, Inc. is a charitable, non-profit organization dedicated to providing housing for those who cannot otherwise afford a decent place to live, with the ultimate goal of eliminating sub-standard housing in Lee County, contributing to family and community stability.



The Year in Review



The 2009-2010 Habitat for Humanity of Lee County fiscal year has been a year of transition. In February, President and CEO Vern Archibald retired after 20 years of service to Habitat for Humanity of Lee County, building it into one of the top affiliates in the United States. Longtime Board member Katherine “Kitty” Green took over the reins on March 1, 2010. Some of the highlights of the year include:

T Habitat for Humanity of Lee County continued its transition from building new homes to rehabilitating existing housing. This method of providing homes to families in need serves our mission in the most cost-effective manner and has the added benefit of stabilizing neighborhoods and reducing the abundance of abandoned homes. In the 2009/2010 fiscal year, 38 families closed on simple, decent, affordable homes. Of those, 15 homes were newly constructed, and 23 were “recycled” homes, fully rehabilitated to seem like new. In the new fiscal year, we plan to build three homes and rehabilitate at least 67.

T We believe we have seen the worst of the fallout of the recession. Regrettably, this year we regained ownership of 30 homes from homeowners unable to meet their obligations. Importantly, however, we were able to work with another 37 families who were having difficulty making their payments, to keep them in their homes. Habitat helped partner families with payment plans, access to community resources such as job assistance and temporary financial assistance, and offered the necessary support for homeowners to bring their accounts to current status. Encouragingly, we predict the number of foreclosures in the coming year to be half as many.

T We are seeing increased interest from families with more confidence that their jobs are stable enough to allow them to settle down in a home of their own. More than 100 people have attended Habitat’s orientation sessions in October and November alone. We ended the year with 41 homeowner candidates enrolled in Habitat’s program. Based on this demand, we are planning to help 70 families own their own homes in the 2010-2011 fiscal year.

T This year ten partner families have reached an American dream. They have fully satisfied their mortgages, and now own outright the biggest asset most families will ever boast. In total, 83 families have paid off their notes and no longer have a mortgage, a feat less than a third of all homeowners in the U.S. have achieved. Owning a home truly helps families to establish economic stability.

T This summer Habitat discovered the presence of Chinese drywall in one of its homes. Once confirmed, we proactively worked to quickly determine what other homes may have been unknowingly built with the problematic product. To date, 24 homes have been identified with at least some Chinese drywall. Habitat will stand behind our homeowners and assist with relocation costs while the affiliate remediates the homes at no cost to the homeowner. Work has begun to remove and rebuild the interior of these homes. We expect that all the homes will be fully remediated during the 2010-2011 fiscal year. We will also work to determine whether any funds can be recouped from the supplier or manufacturer of the drywall.

T In the late spring, the Board and the staff went through a thoughtful process to identify what Habitat’s specific focus should be over the next three years. This exercise helped to crystallize our plan and put action behind our strategies. A summary of the resulting Strategic Plan, which will evolve as our environment changes, can be found later in this report.

Habitat for Humanity is a partnership that works. The effort and resources of our homeowner candidates, volunteers, donors, and staff combine to create a better life for our partner families. Further, according to David Crowe, Chief Economist of the National Association of Home Builders, the social and economic benefits go well beyond the direct benefit to the homeowners. In an October 2010 article he cites research that shows homeownership increases civic participation, improves childhood outcomes, and increases the value of nearby properties. He concludes, “These social benefits of homeownership spill over and improve the economic and social condition of neighborhoods.”

Thank you for being a part of the Habitat for Humanity partnership, you are truly helping to improve lives and neighborhoods.

Sincerely,

Charles Idelson
Chairman of the Board

Kitty Green
President/CEO



Charles Idelson
Chairman of the Board
Habitat for Humanity
Lee County, Inc.



Kitty Green
President / CEO
Habitat for Humanity
Lee County, Inc.

A Tribute to Charles Idelson



Charles Idelson Habitat for Humanity Board Chairman 1995-2010

After serving for 15 years as Chairman of the Board of Directors for Habitat for Humanity, Charles Idelson is retiring from the Board. Charles' leadership has helped Habitat secure a spot as one of the top affiliates in the nation, but the longtime leader says he is ready to relinquish the role to incoming Chairman

Judge James Adams. "Habitat is a terrific organization," says Idelson. "I think the difference that having a stable home can make in a child's life is well worth the effort that we all put into Habitat."

Idelson is the CEO of Investors' Security Trust Company where he specializes in trust and estate management. He has earned many accolades in Lee County including honors such as Gulfshore Life Magazine "Man of the Year" and the Distinguished Leadership Award from Leadership Lee County.

Kitty Green, Habitat CEO and President said, "Charles' entrepreneurial spirit has been an inspiration and asset to us throughout his tenure. His presence as Board Chair will be greatly missed but we know Charles will remain committed to the mission of Habitat." The staff, volunteers and donors all say thank you Charles for your many years of service and inspiration.

Leadership Accomplishments

- Habitat for Humanity of Lee County raised the walls on its 1,000th home on March 14, 2009.
- In 2008, Habitat began to focus on rehabbing homes and reselling them to qualifying families.
- In 2007, Habitat for Humanity of Lee County is named the second largest affiliate in the country for production and celebrated 25 years in the community.
- In 2007, The Florida Gulf Coast Chapter of Associated Builders and Contractors, Inc. awarded Habitat for Humanity



of Lee County the "Excellence in Construction" award for the innovation of Habitat's Senior Housing Complex.

- In 2007, the 60-unit, handicap accessible Senior Housing rental complex was completed. The project was a first-of-its-kind idea for any Habitat affiliate. The concept was to provide decent, affordable rental units for low income senior citizens.
- In 2006, Habitat for Humanity of Lee County received the "Affiliate of the Year" award from Habitat International.
- Also in 2006, Habitat for Humanity of Lee County was awarded the Sam Mompongo Award for its tithing efforts.
- In 2001, Volunteers finished the wall-assembly system in the construction warehouse. This system gave Habitat a boost in housing production from 40 homes a year to more than 80.
- In 2000, Habitat for Humanity of Lee County built a construction warehouse at its current location in North Fort Myers.
- In 1999, Habitat for Humanity of Lee County expands its mission to Hendry County.
- In 1998, as then President/CEO of Suntrust Bank, Charles arranged the purchase/donation of our current offices in North Fort Myers.
- In 1998, land located in Dunbar was purchased for the extensive subdivision called Habitat Beecher Village which consists of 73 homes.
- In 1995, Habitat for Humanity dedicated its 100th home. The week of the dedication was proclaimed Habitat for Humanity Week in Lee County and the City of Fort Myers. Habitat for Humanity received a letter of congratulations from President Clinton.

Habitat for Humanity's

Strategic Plan



Now More Than Ever!

Habitat for Humanity is needed now more than ever. The economic landscape of Southwest Florida has changed dramatically over the last half decade. The overheated housing market has collapsed, dramatically reducing property values and resulting in tens of thousands of foreclosures, empty homes and neglected neighborhoods. The Southwest Florida unemployment rate is near 13% and many of those still working are bringing home a smaller paycheck. For the first time in history, net migration to our area has become negative – more people are leaving our area than are moving in.

Despite the recession, rents continue to rise and wages to fall. In Lee County, rent for 22,844 families costs more than 30% of their total income, and 14,597 households make less than half the area median income. In Hendry, 1,261 rental households are cost burdened, and 956 make less than half the area median income. Although inexpensive homes are now widely available, the cost is still out of reach for low income families.

Habitat offers Families a way to Climb out of Poverty

Habitat for Humanity is a self-help housing solution that builds health and hope, relationships and respect, confidence and hope for the future.

Habitat provides families:

- Safe, decent, affordable homes
- Mortgages that include no interest and no profit, dramatically reducing the monthly cost of housing and freeing income for food, education, and other necessities
- Education and support in understanding the responsibilities of homeownership
- Stable environments to enhance learning in children
- Pride of ownership
- A hand up, not a hand out

Habitat will address the need over the next three years in the following ways:

Serve More Families

- Be proactive in getting our message out to qualified families
- Rehabilitate 70 homes for families in fiscal year '10/'11, and increase this number by 10% in the following two years
- Lead targeted neighborhood revitalization efforts including a wider range of housing solutions and partner with other organizations
- Establish basic remodel/repair program for Habitat homeowners

Raise Awareness and Increase Understanding

- Evaluate and improve our "points of entry" for all our constituents
- Increase our number of Board members and better equip them to be "evangelists" for Habitat
- Coordinate, increase and improve our community outreach efforts
- Ensure our volunteers are effectively utilized
- Develop a long term plan to make Habitat's campus more cohesive and visible

Increase Available Resources

- Explore federal funding and other sources to replace reduced state funding
- Increase cash donations by a minimum of 10% annually
- Implement a formalized fundraising system
- Increase revenue from the resale store by 20% in '10/'11 and at least 10% in the following two years
- Evaluate addition of a second resale store
- Liquidate underperforming assets

Celebrate Families

- Connect staff and volunteers with homeowner candidates a variety of ways
- Evaluate and improve our family selection process
- Evaluate and improve our education program for homeowner candidates
- Survey families to better understand the impact of homeownership on their lives
- Reevaluate our house plans to include more green benefits and improved curb appeal

Prepare for the Future

- Rebalance our land inventory to reflect homeowner location preferences
- Collaborate with other organizations to leverage our resources
- Be open to additional and alternative housing solutions

Meet the Board of Directors



**Honorable James Adams,
Judge Lee County Court**

**Chairman-elect
Director since 1998
Nominating Committee**

"Habitat makes possible an environment for a stable family to own their home, a place where children can live without the disruptions around them, and they can grow to become productive citizens. The appreciation of helping others help themselves is very rewarding."



**Donny Andrews
President
Denmark Interiors**

**Director since 2002
Secretary of the Board
Executive Committee
Chairman Selection Committee**

"My passion for Habitat is twofold: we help those who are willing to help themselves, and, by providing homes to families, we are investing in the future of our community. There is no doubt that having a stable home is very beneficial to children."



**Glenn Bailey
Owner, Colonial Roofing**

Director since 2008

"Habitat enables me to give back to the hard-working people who want their own home. I view it as a hand up-opposed to a hand out. We all wouldn't be where we are today if at some point in our lives we weren't believed in, encouraged, and given the opportunity to move forward and grow larger."



**Brian Crowley
Chief Financial Officer
Robb and Stucky**

**Director since 2007
Finance Task Force**

"I'm proud to be part of Habitat because it is an organization committed to enriching the lives of people, through actions not words."



**Dave Dale
President
Owen-Ames-Kimball**

**Director since 2008
Executive Committee
Nominating Committee**

"Giving back to our community by way of giving people a hand up rather than a hand out is important to our company and Habitat does just that."



**Miguel Fernandez III
Attorney at Law**

Director since 2010

"People should have affordable, quality alternatives when it comes to their housing needs. There are many worthy families in our community that simply cannot obtain decent housing because they do not fit the traditional mold or meet conventional qualifications criteria. Habitat represents a real alternative, and a blessing for those who otherwise have not been able to achieve the American dream of home ownership. I love being a part of an organization that looks at the heart and soul of a person not just the size of their pocketbook. I just love what Habitat stands for and represents in our Lee County community."

Meet the Board of Directors



Joann Golden
Customer Service
Representative, Chico's
Habitat Homeowner

Director since 2010

"Habitat for Humanity is a wonderful organization that truly helps people who desire to be homeowners. I am happy to be part of an organization that cares so much about our community. It's truly a hand up not a hand out!"



Willie Green
President, Southern Christian
Leadership Conference

Director since 1995

"I am a drum major for humanity and Habitat for Humanity helps me accomplish the goal and desire to help others."



Teri Hansen, APR
President/Creative Director
Priority Marketing

Director since 2010
Development Committee

"I am involved with Habitat for Humanity because I support the organization's philosophy of providing a hand up, not a hand out. Since its inception, Habitat for Humanity has remained true to this mission and seeing the positive impact of the organization worldwide is truly inspiring."



Charles Idelson
President/CEO
Investor's Security Trust

Director since 1995
Chairman of Board of Directors
Executive Committee

"Habitat for Humanity provides the necessary foundation for family stability and the stability of children's lives. Home is all about family."



Bill Lentz
Retired Business Owner

Director since 2010
Development Committee
Shadow Wood Fundraising Chair

"There is an obligation that comes with good fortune. Helping others help themselves is an enjoyable way to fulfill that obligation."



Brian Lucas
President/CEO
Bonita Bay Group

Director since 2005
Nominating Committee

"Habitat is simply one of the finest organizations in our community, and touches lives in a way that very few others can. My relationship with Habitat began as a volunteer digging footers and hammering shingles in college. It was hard work, but also some of the most unimaginable rewards. I loved it and have been hooked ever since!"

Meet the Board of Directors



**Shawn McIntyre, Sr. V.P./Partner
North American Properties -SE Inc.
Director since 2010
Development Committee**

"Habitat provides me with the ability to utilize my years of experience in real estate to help provide housing to families that otherwise would be without a decent place to live. What comes natural to the Habitat Board members and staff would

present significant hurdles to a family trying to find a home alone. Habitat takes the lead and allows the family to understand a step by step process towards home ownership and financial stabilization. My passion lies in seeing one family at a time move into a Habitat house and personalizing it into their home."



**Denis Noah
Attorney/Managing Partner
Henderson, Franklin, Starnes
& Holt, PA**

**Director since 2001
Vice Chairman
Executive Committee
Nominating Committee**

"I became involved with Habitat because I believe that every child deserves the opportunity to grow up in decent housing and in a family environment. Habitat provides homes, not houses."



**Deborah Prather
Corporate Officer
Broadway Palm
Dinner Theater**

Director since 2004

"I am committed to Habitat because of its simple and effective formula to bring affordable housing to hundreds in Lee County. It is the essence of the Gospel message in action."



**George Reider
Senior Vice President of
Store Operations
White House Black Market**

Director since 2009

"My involvement with Habitat began several years ago in Newark, NJ. I got involved with constructing a house through my church. I had always assumed Habitat was a free ride. I was impressed and inspired to learn of the principals and practices involved in the application process, as well as the involvement of the resident family. The joy of ownership I witnessed when the family took possession of their new home was incredible. I was hooked and will always be involved with Habitat."



**Scott Robertson
Owner, The Umbrella Group
President, Sunz Insurance Company**

Director since 2006

"First time homeownership brings a series of values to families and communities that no other single life event can provide: pride, commitment, security, hope, joy,

the list goes on and on. As a community we have an obligation to extend that opportunity to as many of our citizens as possible, particularly the disadvantaged. Also, Habitat requires both a financial and a physical commitment. I believe that the sweat-equity, the act of helping to build not only your house, but the house of another, also increases the bond between families and strengthens our community."



**Sandy Robinson
President, Northern Trust Bank
Director since 2008
Nominating Committee**

"My support for Habitat comes from my professional experience. Knowing that Habitat provides those who have been less fortunate with an opportunity for home ownership with dignity. They get to contribute sweat equity, get proper credit counseling, and all the support needed to help them achieve the dream of home ownership. Our office has helped construct Habitat homes and the joy and appreciation you see on the faces of the families is priceless. Plus, when the homeowners finally pay off that mortgage and own the house outright, their sense of accomplishment is rightfully incredible. The Habitat process truly enhances their view of their self worth, as well as the impact Habitat has on those of us more fortunate who help make those dreams come true, whether thru labor or financial assistance."

Meet the Board of Directors



Duane Swanson, Jr.
President/CFO
Raymond Building Supply

Director since 2008

"Habitat gives families the chance to know that hard work can make their dreams come true."



Evette Teal-Richardson
Account Relations Manager
The News-Press

Director since 2010

"My passion for the Habitat for Humanity's mission resides within Habitat's proclamation as a Christian entity that enriches lives that otherwise would be lost in the shuffle."



Sharon Thompson, C.P.A.
Leading Shareholder
Hughes, Snell & Co., P.A.

Director since 2008
Treasurer
Executive Committee
Finance Task Force

"The Bible says to whom much is given, much is required. Sharing what talents I may have with an organization like Habitat that does such a great job of providing families with something as basic as a roof over their heads, seems the least I can do."



Bill Valenti
President/CEO
Florida Gulf Bank

Director since 2004
Executive Committee
Development Committee Chair

"My interest in Habitat began as a contributor. I knew that safe and affordable housing changed the lives of families. When I saw the smiles on the families, I knew I was right."

What do we build?

Habitat builds houses and housing solutions through new construction and rehabilitation of existing homes!



Habitat builds family spirit, community relations, friendships and partnerships that grow to coalitions that revive neighborhoods.



Habitat builds change and hope for families who dare to dream!

Habitat for Humanity, through God's grace is building a better world.

Meet a Few of Our Homeowners



The Rangel-Carillo Family

"Thank you very much for this awesome experience for our family. When we started, we had little to spare and now we are ending up with a house of our own, a house which will provide us with shelter, especially for our two little girls.

These past months have been very exciting, rewarding, somewhat overwhelming and long-winded and before we realized it was time to sign the papers for the closing of the house. Thanks to everyone. One of our dreams has become a reality, to provide our family with a place of their own. There are days that we just can't believe it. We wish that someone would just pinch us, so we can wake up. But then we find ourselves shopping for home decorations and furniture, it is very exciting.

Thank you Pelican Landing for sponsoring us and taking your time to go out of your way to help us build a house, we now call "our home." Our children will be able to run without anyone telling them that they are not allowed or are making too much noise. They will grow up in a home and have many memories.

We thought writing a thank you letter would be easy, but we were wrong. We sat at our kitchen table for awhile and could not find the precise words to express our feelings and thoughts of how thankful we are. We will never be able to repay you; however, we will always be grateful for your time, your dedication, perseverance and your unconditional kindness that you gave to make our dream come true."

The Maldonado Family



Elisabett was born and raised in Fort Myers. She has two children, Nildalis, age 13 and Alexander, age 10. She is a Pre-kindergarten teacher at Brightest Horizons daycare. This is her family's first home. She came to Habitat because she was tired of renting and always dreamed of owning her own home.

After taking the classes and completing her sweat equity, Elisabett stated, "I have learned so much. Everyone is always helpful. Habitat feels like family." She is very thankful that her family is going to have the best holiday season ever.

The Hernandez Family



The Hernandez family never thought that they would be able to own their own home. "It is a way of our providing a future for our kids. The house is truly a gift that God has given us."

At their home dedication, their 4-year old son, Samuel, ran around shouting, "This is my house!" He is very happy to have his own bedroom. They give thanks to God for Habitat. The Hernandez family commented, "It is because of Habitat we have a home. The house is very beautiful. Thank you very much, and may God bless you with good health, and that you continue helping other families."

Our Tithe at Work



Volunteers Joanne and Bob Syversen traveled to Nepal to help construct a bamboo Habitat home!

In 1988, Habitat for Humanity of Lee County began tithing 10 percent of every mortgage dollar to go towards overseas building through Habitat International. Every local dollar Lee County receives is making a global impact on families around the world. Our affiliate has tithed more than two million dollars, building homes in Africa, the Middle East, Asia, Central America, El Salvador, Europe, Guatemala, India, Latin America, the Caribbean, South America, Haiti and most recently in Nepal.

This fall, Joanne and Bob Syversen traveled 36 hours to Katmandu and then on to Pokhara, Nepal where they helped to construct a bamboo house. The Syversens have been Lee County Habitat supporters since 2006. The future Habitat homeowners planted the bamboo three years ago and harvested the bamboo prior to the 500 international volunteers from 12 countries arrival.



Joanne works on bamboo walls.



Walls are woven with bamboo strips.



Joanne and Bob Syversen receiving Lee County's tithe award from Simittarachchi.



Completed Habitat home in Pokhara, Nepal.

Thank You to our Donors

Home Sponsors (\$50,000 and Up) October 1, 2009 – September 30, 2010

Auto Finance of SWFL, Inc. dba Auto Credit
Cocount Point Ford
Mr. & Mrs. David Copham
Denmark Interiors
Ms. Dorothy J. Farley
Home-Tech Services, Inc.
Kellogg's
Publix Super Markets Charities
Robb & Stucky
Sam Galloway Ford
Val Ward Cadillac, Inc.

Masters Builders Club (\$10,000 - \$49,999) October 1, 2009 – September 30, 2010

The Atlantic Philanthropies
Bank of America
Ms. Sara Baker
 In Memory of William E. and Sarah Elizabeth Nash Baker
Mrs. Jane H. Berktold
Mr. Henry Camosse
Fernandez Foundation
Mr. & Mrs. John Grisik
Valspar Corporation
Whirlpool Corporation

Hope Builders Club (\$5,000 - \$9,999) October 1, 2009 – September 30, 2010

All Florida Appraisals
Bonita Springs-Estero Assoc. of Realtors, inc.
Mr. & Mrs. Hugh Crawford Fund
Mr. & Mrs. John Felsenthal
FineMark National Bank & Trust
GE Foundation – MGP
Mr. & Mrs. Lance Johnson
Mr. Brian Lucas
Yale Residential Security Systems

Finish Carpenters Club (\$2,500 - \$4,999) October 1, 2009 – September 30, 2010

Mr. Randy Adkin
Mr. Vern Archibald
Mr. & Mrs. Gerald Benson
Captive Chapel By The Sea
Mr. & Mrs. Dave Courtney
Craig & Beverly Miller Family Foundation

Mr. & Mrs. Gene Deboef
Mr. John Doody
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Mr. & Mrs. Nicholas Maurillo
Mr. Brian Megibow
Minnesota Twins Community Fund
Mr. & Mrs. Robert Moe
Ms. Roberta Parillo
 In Memory of Anthony & Sybil Parillo
Mr. & Mrs. Frank Rhodes
Robb & Stucky
Mr. & Mrs. John Ross
Square D/Schneider Electric
St. Michael & All Angels Episcopal
Dr. & Mrs. Charles Theisen
Tiara Fine Jewelry

Wall Raisers Club (\$1,000 - \$2,499) October 1, 2009 – September 30, 2010

Ms. Evon Adams
Agostino's Fine Furnishings of Bonita
All American Dance Studio
Backe Foundation
Mr. & Mrs. Geoffrey Becker
Mr. & Mrs. James Bedenko
Mr. & Mrs. Clyde Berger
Mr. & Mrs. L. Wilson Berry
Mr. & Mrs. Willard Brittain
Broadway Palm Dinner Theatre
Mr. & Mrs. Thomas Burkey
Mr. & Mrs. Charles Chadwell
Chapel by the Sea Presbyterian Church
Christ United Methodist Church of Lehigh Acres
Christian Steward Foundation
Ms. Cynthia Clarke
Mr. William Clegg
Mr. & Mrs. Mitch Collier
Cooperative Advertising, Inc.
Mr. Anthony Cowie
Mr. David Dale
Mr. & Mrs. Harold Davis
Mr. & Mrs. William Delayo
Mr. & Mrs. Joseph Dermastja
Diamond District
Mr. William Drew
Mr. & Mrs. John Dupre
Mr. & Mrs. Warren Durling
Engel's Bicycles

First Bank
 Mr. & Mrs. Thomas Flynn
 Mr. Joseph Fossella
 Gaining Results, Inc.
 Mr. & Mrs. John Gault
 Gifts In Kind International
 Mr. Don Goodwillie
 Mr. & Mrs. Charles Green
 Gulfshore Dental Associates
 Dr. & Mrs. John Hancock
 Hansen Charitable Fund
 Mr. & Mrs. Robert Hebeisen
 Mr. & Mrs. Theodore Heidenreich
 Mr. & Mrs. David Herring
 Mr. & Mrs. Larry Hinman Family Foundation
 Mr. & Mrs. David Hopper
 Idelson Ventures, Ltd.
 Mr. & Mrs. Farris Kalil
 Mr. & Mrs. Andrew Kampf
 Mr. & Mrs. Wayne Kaufmann
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 Mr. & Mrs. William Kelly
 Kohl's Cares for Kids
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 Middleton's One Hour Air Conditioning
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 Mr. & Mrs. Ralph Searce
 Mr. & Mrs. Fred Simon
 Mr. & Mrs. Ted (Dale) Smith
 Mr. & Mrs. Stephen Southard
 St. Michael & All Angels Episcopal
 Target Stores

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 TIB Bank of the Keys
 Ms. Rhoda Todd
 Wachovia
 Mr. Claude Weir
 Mr. & Mrs. Jerry Welty
 Ms. Virginia Wendel
 Mr. & Mrs. Thomas Wheeler
 Mr. & Mrs. Albert White
 Mr. Robert Wigley
 Mr. Charles Wright
 Ms. Cynthia Zimmer

Framing Club (\$500 - \$999)
October 1, 2009 – September 30, 2010

Mr. & Mrs. Michael Adler
 In Honor of Janis Wolfson's Birthday
 Mr. & Mrs. John Akitt
 Mr. Ronald Anderson
 Armstrong Pest Control, Inc.
 Mr. & Mrs. Ron Bajkowsky
 Mr. & Mrs. James Bashaw
 Mr. & Mrs. Tod Bayne
 Mr. & Mrs. David Benson
 Mr. & Mrs. Fred Bertrand
 Mr. & Mrs. Tim Blaicher
 Bonita Springs Men's Club
 Mr. B.F. Briggs
 Mr. David Brown, P.A.
 Mr. & Mrs. Roger Brownell
 Ms. Carol Brueckman
 In Memory of Harold Ruth
 In Memory of Jack Brueckman
 Mr. & Mrs. James Burg
 Mr. & Mrs. William Burleigh
 Capitol Alliance Group, Inc.
 Mr. & Mrs. James Cassidy
 Mr. & Mrs. Jeffrey Clarke
 Mr. & Mrs. Thomas Clay
 Mr. & Mrs. Lynn Cooper
 Mr. & Mrs. Christopher Coughlin
 Mr. & Mrs. Larry Courtnage
 CPH Engineers, Inc.
 Mr. & Mrs. Vincent Cucchiara
 Ms. Carol Daniels and Dick Jacker
 Mr. & Mrs. Gary Davidson
 Mr. Jerry DeMars
 Mr. & Mrs. Timothy DeVitt
 Mr. & Mrs. Jack Dibie
 Mr. & Mrs. Eric Dovman
 Mr. & Mrs. Martin Downey
 Mr. Richard Dutton
 Mr. & Mrs. Ralph Ells

Thank You to our Donors

Framing Club (\$500 - \$999) October 1, 2009 – September 30, 2010

Mr. & Mrs. James Elsesser
Mr. & Mrs. Thomas Ethier
ExPO Marketing Inc.
Eyetopian Optical
Faith United Methodist
Ms. Judith Finn
Flemings Restaurant
Florida Evergreen Landscape & Lawn Care
Mr. & Mrs. Chuck Frederick
Mr. & Mrs. Bill Gaddis
Mr. & Mrs. Maurice Gebhardt
Gerald's Locksmith
Mr. David Gerarduzzi
Mr. Jerome Girsch
Mr. & Mrs. Kenneth Herbold
Mr. & Mrs. Chet Hobert
Mr. & Mrs. Lloyd Hochberg
Mr. & Mrs. Thomas Howard
Mr. & Mrs. Charles Hrdlicka
Ms. Patricia Huber
 In Memory of William Huber
Iona-Hope Episcopal Church
Mr. & Mrs. Thomas Johannesen
Ms. Sadako Judd
Mr. & Mrs. Paul Kadlic
Mr. Charles Kitchen
Mr. & Mrs. Lawrence Kitsberg
Ms. Elana Knight
Mr. & Mrs. Mike LaForte
Mr. & Mrs. Gerald Lanois
Mr. & Mrs. E. Gaylord Lee
Mr. & Mrs. Brett Lemmon
Mr. & Mrs. Larry Levey
Mr. & Mrs. Dennis Lubozynski
Mr. Jeff Mahl
Meden Design Inc.
Mr. & Mrs. James Mercer
Mr. & Mrs. David Michael
Mr. & Mrs. Keith Minton
Mr. & Mrs. Tom Moehring
Ms. Virginia Moriarty
Mr. & Mrs. Randolph Naylor
Mr. & Mrs. Arthur Nicoletti
Mr. & Mrs. John Noblitt
Owen-Ames-Kimball Company
Palmetto Palms Church Fund
Mr. & Mrs. James Paquette
D. Reid Patterson

Mr. & Mrs. Jerry Peppercorn
Mr. & Mrs. Bruce Philp
Mr. & Mrs. Ronald Pierce
Pilot Club of Fort Myers Beach
Pinch A Penny
Mr. H. Ray Pope
Mr. & Mrs. William Price
Ms. Doris Qunell
 In Memory of Mel Qunell
Mr. & Mrs. Mike Reese
Rick Mercer Development Consulting, Inc.
Mr. & Mrs. Patrick Riley
Mr. & Mrs. Richard Romano
Roy's Restaurant
Mr. August Seibel
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Every gift is precious.

This year,
3,290 donors
gave financial and
in-kind gifts
to further the mission of
Habitat for Humanity of
Lee County.

Together, they
contributed
\$2,000,294

Thank You

Habitat for Humanity of Lee County has been fortunate to receive support from many local Planned Community Partners. **Bonita Bay, Shadow Wood, Pelican Landing, Miromar Lakes, and Verandah** in partnership with **First Bank** have sponsored fundraising events with resident-driven committees.

Raffles, a golf tournament, live and silent auctions, a resident-chef "Taste" and an 8-K race raised a total of \$244,600 last year. Families across Lee and Hendry counties are experiencing the joy of homeownership as a result of generous donors and volunteers.

We are pleased to say that these faithful communities are already planning events for next year. Their loyal support is greatly appreciated.

Planned Community Partners

Bonita Bay

Miromar Lakes

Pelican Landing

Shadow Wood



Volunteers

Whether they are swinging a hammer, rehabbing a home, volunteering on committees, or working in the office, Habitat volunteers are vital to the success of Habitat.



We have had a wonderful year of volunteerism. More than 2,439 volunteers have logged 29,688 hours in 2010. These hours are valued at \$712,800! We appreciate each and every one of our super volunteers that share their time and talents with our affiliate.

Our Thrift store has seen many great improvements due to the help of volunteers. The office could never get out the thousands of pieces of mail that we send each year without volunteer help. The warehouse volunteers have risen to the call and remodeled the apartments, helped build storage areas and added shelving in many locations. Students from surrounding high schools are learning about Habitat and helping out in the office and in the Thrift Store.

Volunteer Director, Teri Raush said, "It is a pleasure working with our volunteers and we are very appreciative of their support." If you would like to volunteer, please call (239) 652-1684 or visit www.habitat4humanity.org to sign up online and see the many volunteer opportunities.

Financials

Treasurer's Report



The past several years have presented great challenges for those in construction and real estate in Southwest Florida. Habitat is no exception. Habitat has substantial real estate holdings accumulated over many years and acquired at various stages of the local real estate market. Habitat's real estate is initially recorded at the cost or, if donated, at the fair market value at the date of the gifts. Subsequently, it is recorded at the lower of cost or market. Real estate values in Southwest Florida substantially declined resulting in our financial statements showing a significant loss for the fiscal year 2009, the majority being related to the reduction in the value of our real estate holdings.

The fiscal year 2010 shows a much lower loss. More than half the loss relates to the continued decline in real estate values, and the remainder is an accrual for the cost of remediation work that will be performed in 2010/2011 on the Habitat homes that have been found to contain Chinese drywall. Excluding these unusual items, Habitat's operating revenues and expenses are close to breaking even. Habitat continues to have a strong financial position with cash

at approximately \$3 million, total assets of \$22 million and assets net of liabilities of almost \$20 million. 87% of Habitat's expenditures were for program services.

Habitat's financial statements are audited annually. For the fiscal years ended September 30, 2010 and 2009 the audit was conducted by the firm of Mauldin & Jenkins CPAs, LLC. Habitat received an unqualified opinion which is the most desirable. With regard to Governmental audit requirements, the auditors noted no findings or questioned costs. In addition, no deficiencies in internal controls over financial reporting or compliance considered material were noted for 2010. Selected pages from our financial statements are presented on the following pages and the full audited financial statements are available on Habitat's website at www.habitat4humanity.org.

Sharon Thompson, Treasurer



Habitat Helps Children Succeed

Having a safe and stable place to live has healthy results for children—both at school and at home.

Affordable housing lowers mobility rates, allowing kids to stay in the same school which can affect academic progress.



Financial Statements

Consolidated Statement of Financial Position ■ September 30, 2010 and 2009

Assets	2010	2009
Cash and cash equivalents		
Operating	\$ 3,075,083	\$ 2,962,343
Escrow	23,438	19,600
Pledges and accounts receivable	909,235	856,270
Notes receivable	242,600	196,956
Investments for gift annuity obligations	231,050	243,773
Prepaid expenses and deposits	4,123	1,759
Building materials inventory	133,409	201,630
First and second mortgages receivable, net of an allowance for doubtful accounts of \$4,897,605 and \$5,793,590 for 2010 and 2009, respectively	5,385,579	5,486,976
Land held for home sites	1,518,945	1,638,464
Commercial property held	34,350	51,250
Construction in progress	2,387,496	2,680,356
Property and equipment, net	8,057,125	8,480,384
Total assets	\$ 22,002,433	\$ 22,819,761
Liabilities and Net Assets		
Liabilities:		
Accounts payable and other accrued liabilities	\$ 228,106	\$ 216,750
Accrued construction remediation costs	656,588	-
Escrow accounts payable	20,970	19,600
Annuity obligations payable	110,911	268,531
Long-term debt	999,290	1,112,327
Total liabilities	2,015,865	1,617,208
Net assets:		
Unrestricted	19,277,139	20,414,030
Temporarily restricted	709,429	788,523
Total net assets	19,986,568	21,202,553
Total liabilities and net assets	\$ 22,002,433	\$ 22,819,761

Consolidated Statement of Activities and Changes in Net Assets

Year Ended September 30, 2010

Changes in unrestricted net assets	Unrestricted	Temporarily Restricted	Total
Revenue and support:			
Contribution			
Cash and pledge contributions	\$ 1,577,285	\$ -	\$ 1,577,285
Materials and services	841,117	-	841,117
Land donations	8,000	-	8,000
Grants and subsidies	979,662	-	979,662
Application fees	93,071	-	93,071
Retail store sales	539,950	-	539,950
Special events (less direct expenses of \$110,188)	244,621	-	244,621
Amortization of mortgage discounts	191,390	-	191,390
Interest income	10,878	-	10,878
Rental income	331,178	-	331,178
Miscellaneous revenue	274,890	-	274,890
Gain on disposal of assets	15,901	-	15,901
Net assets released from restriction	79,094	(79,094)	-
	<u>5,187,037</u>	<u>(79,094)</u>	<u>5,107,943</u>
Transfers to homeowners for mortgage loans	<u>1,510,809</u>	-	<u>1,510,809</u>
Total revenue and support	<u>6,697,846</u>	<u>(79,094)</u>	<u>6,618,752</u>
Expenses			
Program services			
Construction	4,743,060	-	4,743,060
Retail stores	323,010	-	323,010
Family outreach	449,076	-	449,076
Senior housing	163,838	-	163,838
Total program service expenses	<u>5,678,984</u>	-	<u>5,678,984</u>
Administrative and general	1,117,353	-	1,117,353
Fundraising	170,807	-	170,807
Total administrative and general and fundraising expenses	<u>1,288,160</u>	-	<u>1,288,160</u>
Impairment loss	711,919	-	711,919
Chinese drywall remediation costs	656,588	-	656,588
Loan loss expense	142,950	-	142,950
Change in value of charitable annuities split-interest agreements	12,724	-	12,724
Changes in net assets	(1,136,891)	(79,094)	(1,215,985)
Net assets - beginning of year	<u>20,414,030</u>	<u>788,523</u>	<u>21,202,553</u>
Net assets - end of year	<u>\$19,277,139</u>	<u>\$ 709,429</u>	<u>\$19,986,568</u>

Annual Report 2009-2010

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