



**Habitat
for Humanity**[®]

Lee and Hendry Counties

*Annual Report
2010-2011*



Habitat Builds Stronger Families



Every child needs a decent place to live!



Habitat
for Humanity[®]

Lee and Hendry Counties

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Mission Statement

To follow God's lead and partner with the community to provide decent, affordable homes for people in need so they may build better lives for their families.



The Year in Review

The 2010 - 2011 year was one of great accomplishment. Thanks to our staff, Board of Directors, volunteers and donors, we were able to achieve an ambitious set of goals.

Our first goal was to close 70 homes with new homeowner families, and we did just that, almost doubling last year's closings. Every one of those homes was an existing home that we rehabilitated to be like new, so our efforts also reduced the available housing stock, and helped to stabilize neighborhoods.

Our second goal was to remediate the homeowner-occupied homes that last year were discovered to contain Chinese drywall. We achieved that goal as well, remediating a total of 20 homes and moving the homeowners back in to their like-new home. The work was done by our own staff and volunteers, with the advice and assistance of many. Further, thanks to Lee County, an anonymous foundation, and many individual donors, we were able to defray a substantial amount of the cost of this work. In the new year we will remediate the balance of eight remaining homes.

Our final goal was to accomplish all this while staying within our established budget, and that we managed to accomplish as well! More information can be found about the year's financial performance at the end of this report.

Demand for Habitat's homeownership program continues to be strong. The latest research shows that rent in Lee County is very high, with the median cost of a two bedroom apartment at \$944 per month, twice what many of our homeowners pay each month for their mortgage (including



taxes and insurance), and more than 50% of what many low-income families make in a month. This year 640 families attended an orientation session to learn about Habitat's program, and we ended the year with 33 homeowner candidates enrolled in our program.

Ten partner families fully satisfied their mortgages this year, and now own outright the biggest asset most families will ever boast. In total now 92 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.

Habitat's program works. We help break the cycle of poverty by giving families a hand up in a very fundamental way: a decent, affordable home. With your support, we can continue to provide an opportunity for families to find hope, confidence and respect.

Sincerely,

James R. Adams
Chairman of the Board

Katherine C. Green
President/CEO

Meet the Board of Directors



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Meet Our Families

Before Habitat, our family of six lived in an RV for almost two years before God blessed us with a home through Habitat. Sometimes I have to sit back and look around at what we've been blessed with to really believe it. We are finally home. Thank you Habitat so much and to your supporters also."

Bridget Masterson



Jeffrey, Samantha and Robert Howe

Jeffrey Howe, his wife Samantha and three-year-old son Robert were living in a cramped two bedroom duplex on a main thoroughfare when they came to Habitat for Humanity for help. Married for 5 years, they had just about given up hope of bettering their living conditions. They needed a safe neighborhood in which to raise their son, and a home that would enable Samantha, who is disabled, to accomplish the everyday tasks most housewives perform effortlessly.

Working as an electrician's apprentice, Jeffrey watched helplessly as the construction industry took a nosedive and his paycheck had to stretch farther and farther. He wanted to increase his earning potential, so he enrolled in Journeyman's school.

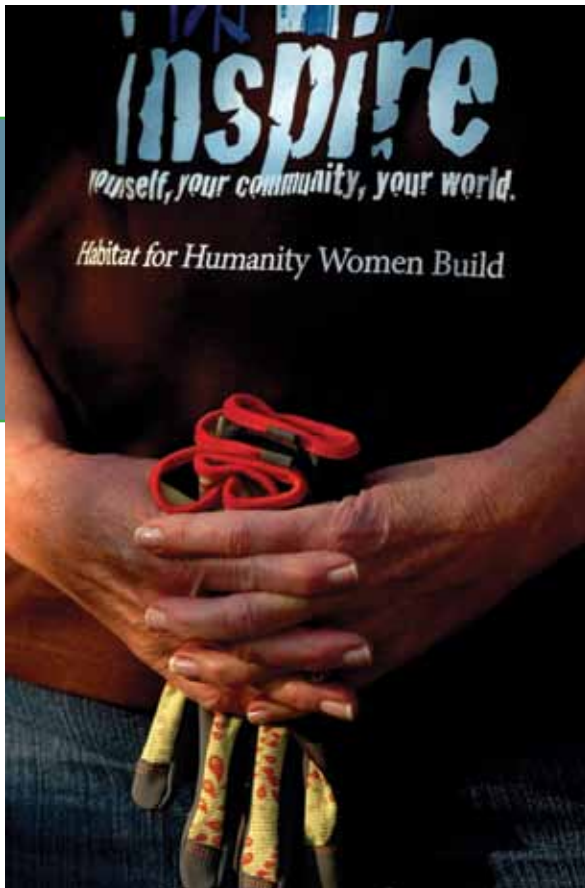
The relief is evident in Samantha's voice when she describes their home and new neighborhood. Jeffrey has persevered with his schooling. Now in his final year, he expects to be a licensed Journeyman Electrician in the spring. And little Robert is thrilled with his new room, which he proudly shares with his dinosaur collection!



70 families
received keys to their
Habitat home in FY 2010 – 2011

For further information on becoming a homeowner visit www.habitat4humanity.org





Women Build

"My family and I are grateful to Habitat for Humanity, the sponsors and all the women volunteers who helped make this day possible," said Wolcott. "This is a Mother's Day dream come true for me."

Michelle Wolcott



Habitat for Humanity of Lee and Hendry Counties is gearing up for Women Build 2012.

Pounding nails, hefting power tools and wielding paintbrushes...we can't claim they did it without breaking a single fingernail, but in 2011 Southwest Florida women took up hammers and took up

the cause for Women Build, an initiative of Habitat for Humanity in partnership with Lowe's Companies, Inc. that takes place all across the nation in the week leading up to Mother's Day. The purpose is to draw attention to the profound impact that safe, decent, affordable housing has on the lives of women, and to engage women in the advocacy for, funding and actual creation of that housing.

Over 178 women worked tirelessly to raise the \$50,000 sponsorship fee needed to rehabilitate a home for one single mother with two sons and no decent home of her own. Then, in the days leading up to Mother's Day, 40 women worked in shifts to perform the actual renovations. The home was presented to Michelle Wolcott on May 7, 2011. Inspired and empowered by the experience, the project was so successful that in 2012 the goal is funding and building two homes!

Women Build 2012 Save the Date May 5th

For further information on Women Build visit www.habitat4humanity.org.



Volunteering

They're retired captains of industry, airline pilots, and executives from all walks of life. Settled into their golden years now in Southwest Florida, they weren't satisfied with a status quo retirement. So at least three days a week, week in and week out, all year long, they volunteer at Habitat for Humanity building sites. They are informally known as "Harold's Group," named for long time volunteer and retired carpenter Harold Elsesser.



Bill Barbre met the group on a job site in December of 2003. He had signed up as a volunteer carpenter and the loosely knit group of volunteers "seemed to show up at the same job sites," he explains. Bill was interested in staying active after spending 38 years with

UPS in Illinois. He wanted to learn new skills. Although he grew up on a farm in southern Illinois, Bill says his construction experience was limited to "minor repairs around the house." Driving nails is a new skill for him. So is laying tile, one of his favorite things to do.

"This is fun; it's a nice group to be with!" Bill says. So he faithfully rises at 6:00 a.m. on work days and by 7:00 he's "on the street" as he puts it, looking forward to a day with his friends. His wife Barb helped him to organize a group of volunteers from their church as well. Since 2006 they have led members of Cape Coral First United Methodist Church on a monthly building project for Habitat during "season."

Bill could be spending his time on the golf course or at the gym, on the tennis courts or pursuing any of a number of activities many businessmen take up during retirement. But he "likes to see things put into shape like they should be!" So he's spending his golden years helping Habitat to provide families with a decent, affordable home. **Thank you Bill!**

2,994 people contributed 36,987 hours of their time to support our mission of providing decent, affordable homes for people in need. Why not volunteer with us? Call (239) 652-1684 or visit us online at www.habitat4humanity.org for more information.



Shop | Donate | Volunteer

The Habitat for Humanity ReStore is pleased to announce that we received 1,252 donations of furniture, construction materials, books and every kind of treasure this past fiscal year. This is a result of a marketing campaign which has allowed us to reach thousands of residents in Lee and Hendry counties. In addition, we have cultivated new business relationships throughout our community which will result in increased donations this coming year.

The ReStore has made numerous major changes this past year to the North Fort Myers store. Shoppers can now enjoy a brighter, cleaner, retail experience.

The ReStore staff is grateful and blessed to have such wonderful support from our volunteers. They have faithfully supported us with their time, talents and donations! In 2011 we are anticipating many opportunities for volunteers in both our North Fort Myers and our new Bonita Springs location.

COMING IN JANUARY



**27821 S. Tamiami Trail
Bonita Springs, FL**

The ReStore Mission

To keep usable building materials, home improvement products, housewares and appliances out of our local landfills; saving space, time and money.

To provide new and gently used home improvement materials and appliances at affordable prices to people in our community at all income levels.

To generate funds to build and rehabilitate Habitat for Humanity homes in Lee and Hendry counties, allowing families in need to purchase a simple, decent and affordable home of their own.

Community Partners

Habitat for Humanity of Lee and Hendry Counties is blessed to have the support of several generous Southwest Florida communities who donate their time and skills as well as many thousands of dollars to help us provide decent, affordable homes to people in need. These communities are led by dedicated volunteer committees who continue to amaze us with their energy and their creative fundraising events. Here's a recap of their accomplishments for 2010-2011.

Bonita Bay

The residents of Bonita Bay are long-time supporters of Habitat for Humanity. They began fundraising in 1996 and to date have raised over \$1.2 million, enough to build homes for 26 families! Bonita Bay committee members conduct a letter writing campaign every year, which amounts to a lot of letters over the years. They also hold a fundraising chance drawing featuring a small lot of exclusive, elite prizes from area businesses.



Miromar Lakes

A sponsor since 2007, the Miromar Lakes community has raised close to \$200,000. The residents' efforts have provided a decent, affordable home to 3 families. A portion of the proceeds went to Habitat for Humanity of Lee and Hendry Counties. This energetic and generous community also hosted a golf tournament and drawing to benefit Habitat.



Pelican Landing

Pelican Landing residents have raised over \$450,000 since beginning to support Habitat for Humanity in 2003. They have provided 9 families in need with a decent, affordable home through their efforts. Pelican Landing uses an expertly crafted letter writing campaign each year, and this past year included a custom brochure and incorporated a chance drawing in their campaign.



Shadow Wood

Shadow Wood residents are nearing the million dollar mark as well, having raised over \$960,000 since 2003. Twenty families have decent, affordable homes of their own, thanks to these hard-working volunteers! In 2011 residents held their 8th annual "Sharing the American Dream" fundraising event – a golf tournament, dinner and auction extravaganza that regularly sells out far in advance of the event date.



Shell Point

It may say "Retirement" in Shell Point's name, but these residents aren't slowing down in their golden years! Thanks to their faithful efforts over the past 6 years, Habitat has been able to place 2 families in decent, affordable homes.



Verandah

Congratulations to the residents of Verandah who completed their first Habitat home! They began fundraising three years ago by creating "Race the Roof" – a family fun day that includes an 8K Race, a two mile Fun Walk, a Tot Trot and other activities. They open their hearts and their beautiful community to Southwest Florida with sweet Southern hospitality, and are crossing the finish line toward raising the funds for their second home.



Thank you
Community Partners

Thank You to Our Donors

October 1, 2010 through September 30, 2011

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Government Funding

**Government provides affordable housing support
 SHIP and NSP funding important but shrinking.**

The State of Florida's State Housing Initiative Partnership (SHIP) has been an important source of funds for affordable housing for many years. The SHIP program is primarily funded from a small percentage of documentary stamp taxes that are charged on every real estate transaction. Unfortunately, as real estate sales have plummeted over the last five years, so too has the funding. In fact, the program narrowly escaped elimination in the legislature this year, but with the strong support of Senator Mike Bennett and Representative Gary Aubuchon, was saved. In the 2010-2011 fiscal year, Habitat received \$721,699 in funding from the SHIP program (including \$223,199 for Chinese drywall remediation) through Lee County, and another \$258,168 through the City of Cape Coral. We expect to receive a third of that amount in the 2011-2012 fiscal year.

For the first time, Habitat was also the recipient of funds from the Neighborhood Stabilization Program (NSP3), which is a federal program authorized through the Dodd-Frank Act of 2010. The City of Cape Coral administered these funds, which were used to acquire 9 homes in the latter part of the 2010-2011 fiscal year, and which will fund several more in the new year. The \$910,413 total grant covers the full acquisition cost for bank-owned homes in a designated area of the city in need of neighborhood stabilization, with Habitat providing the funds and labor for rehabilitation, which will take place in the 2011-2012 fiscal year. This funding was a wonderful boon for Habitat, but unfortunately won't be repeated as the NSP3 program funding has been exhausted.



Financials

Treasurer's Report



Habitat for Humanity of Lee and Hendry Counties continues to be in a strong financial position, with assets net of liabilities of \$18.9 million. Total revenues grew to \$8.6 million in 2011 from \$6.6 million in 2010, facilitating growth in families served during the year to 70 in 2011 from 38 in 2010. Importantly, 93% of Habitat's expenditures were for program services.

Habitat recorded a change in net assets in 2011 of (\$1,049,654).

While operations were almost at break-even, the organization experienced non-operating losses such as loan loss expense, loss on the sale of some surplus real estate, remediation costs for homes with Chinese drywall, and reduction in value of land for future home sites. Fortunately, real estate valuations are stabilizing, as evidenced by the significant reductions in impairment losses experienced since 2009, and we expect the positive trend to continue.

We ended the year with \$2.2 million in cash, down from last year, but still a comfortable cushion. Since Habitat's costs are experienced in the year the home is sold to a family, but payments are made over the life of the mortgage, grants and contributions are very important to maintain sufficient cash.

Habitat's financial statements are audited annually. For the fiscal years ended September 30, 2011 and 2010 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 issues considered material were noted.

Selected pages from our financial statements are presented here and the full audited financial statements are available on Habitat's website.

Sharon M. Thompson
Sharon M. Thompson
Treasurer



Financial Statements

Consolidated Statement of Financial Position ■ September 30, 2011 and 2010

| Assets | 2011 | 2010 |
|--|----------------------------|----------------------------|
| Cash and cash equivalents | | |
| Operating | \$2,180,922 | \$3,075,083 |
| Escrow | 20,501 | 23,438 |
| Pledges and accounts receivable | 869,552 | 909,235 |
| Notes receivable | | 242,600 |
| Investments for gift annuity obligations | 225,216 | 231,050 |
| Prepaid expenses and deposits | 50,100 | 4,123 |
| Building materials inventory | 122,246 | 133,409 |
| First and second mortgages receivable, net of an allowance for doubtful accounts of \$4,396,602 and \$4,897,605 for 2011 and 2010, respectively | 6,232,387 | 5,385,579 |
| Land held for home sites | 1,690,595 | 1,518,945 |
| Commercial property held | - | 34,350 |
| Construction in progress | 1,654,325 | 2,387,496 |
| Property and equipment, net | <u>7,339,152</u> | <u>8,057,125</u> |
| Total Assets | <u>\$20,384,996</u> | <u>\$22,002,433</u> |
| Liabilities and Net Assets | | |
| Liabilities: | | |
| Accounts payable and other accrued liabilities | \$399,384 | \$228,106 |
| Accrued Chinese drywall remediation costs (see Note 11) | 264,054 | 656,588 |
| Escrow accounts payable | 51,979 | 20,970 |
| Annuity obligations payable | 147,058 | 110,911 |
| Long-term debt | <u>660,357</u> | <u>999,290</u> |
| Total Liabilities | <u>1,522,832</u> | <u>2,015,865</u> |
| Net Assets: | | |
| Unrestricted | 18,227,485 | 19,277,139 |
| Temporarily restricted | <u>634,679</u> | <u>709,429</u> |
| Total Net Assets | <u>18,862,164</u> | <u>19,986,568</u> |
| Total Liabilities and Net Assets | <u>\$20,384,996</u> | <u>\$22,002,433</u> |

Consolidated Statement of Activities and Changes in Net Assets

Year Ended September 30, 2011

| Changes in unrestricted net assets | Unrestricted | Temporarily Restricted | Total |
|--|---------------------|-----------------------------------|---------------------|
| Revenue and support: | | | |
| Contributions | | | |
| Cash and pledge contributions | \$830,285 | \$10,414 | \$840,699 |
| Materials and services | 1,144,555 | - | 1,144,555 |
| Land donations | 72,906 | - | 72,906 |
| Grants and subsidies | 2,446,634 | - | 2,446,634 |
| Application fees | 83,091 | - | 83,091 |
| Retail store sales | 563,175 | - | 563,175 |
| Special events (less direct expenses of \$98,629) | 266,628 | - | 266,628 |
| Amortization of mortgage discounts | 213,643 | - | 213,643 |
| Interest income | 8,238 | - | 8,238 |
| Rental income | 343,110 | - | 343,110 |
| Gift annuity loss | (11,640) | - | (11,640) |
| Miscellaneous revenue | 32,563 | - | 32,563 |
| Loss on disposal of fixed assets | (229,690) | - | (229,690) |
| Net assets released from restriction | <u>85,164</u> | <u>(85,164)</u> | - |
| Transfers to homeowners for mortgage loans | 5,848,662 | (74,750) | 5,773,912 |
| Total revenue and support | <u>2,906,709</u> | - | <u>2,906,709</u> |
| | <u>8,755,371</u> | <u>(74,750)</u> | <u>8,680,621</u> |
| Expenses | | | |
| Program services | | | |
| Construction | 6,949,532 | - | 6,949,532 |
| Retail stores | 488,278 | - | 488,278 |
| Family outreach | 533,965 | - | 533,965 |
| Senior housing | 381,252 | - | 381,252 |
| Total program service expenses | <u>8,353,027</u> | - | <u>8,353,027</u> |
| Administrative and general | 499,226 | - | 499,226 |
| Fundraising | <u>187,384</u> | - | <u>187,384</u> |
| Total administrative and general and fundraising expenses | <u>686,610</u> | - | <u>686,610</u> |
| Impairment loss | 88,391 | - | 88,391 |
| Chinese drywall remediation costs | 176,885 | - | 176,885 |
| Loan loss expense | 481,555 | - | 481,555 |
| Change in value of charitable annuities split-interest agreements | <u>18,557</u> | - | <u>18,557</u> |
| Changes in net assets | <u>(1,049,654)</u> | <u>(74,750)</u> | <u>(1,124,404)</u> |
| Net assets - beginning of year | <u>19,277,139</u> | <u>709,429</u> | <u>19,986,568</u> |
| Net assets - end of year | <u>\$18,227,485</u> | <u>\$634,679</u> | <u>\$18,862,164</u> |



Habitat
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Lee and Hendry Counties

Annual Report 2010-2011



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