

# building together

**INSIDE: 2018-2019 ANNUAL GRATITUDE REPORT** 





Danay and Adele celebrate achieving the American Dream of homeownership at their home dedication ceremony with her family, home sponsor David Lucas (bottom left) and the Can-Do Crew volunteers who worked alongside Danay on her home (bottom right).

## "A strong, warrior angel"

hen Danay moved from Cuba to Southwest Florida in 2003, her eyes were opened to a world of possibilities. Motivated by opportunity and a calling to serve others, she committed herself to education, pursuing her lifelong goal of becoming a nurse. Working full-time while attending school certainly posed challenges. Nevertheless, by 2011, she had completed her training and was a certified PRN nurse in Lee County.

A few years later, Danay gave birth to her daughter, Adele. "She came into this world as a strong, warrior angel with many challenges," said Danay. A warrior she was, as complications during the pregnancy hindered Adele's brain development resulting in a permanent disability. To this day, Adele uses a wheelchair, suffers from seizures, eats through a feeding tube, and cannot speak, but she continues to fight. Together, Danay and Adele work to build Adele's physical strength, but it's an uphill battle.

These circumstances would be difficult for any family. The emotional and financial strains associated with raising a special needs child can be overwhelming. But as a single mother, these difficulties are exacerbated for Danay. Especially, considering the median wage for nurses in Lee County is a meager \$33,550.

Between Adele's medical bills and Danay's modest income, the family was in a constant state of financial



Adele (left), and her art therapist (right), work on a painting that Adele gifted to Habitat Homeownership Advisor, Ana V.

instability. As doctors worked to find treatments for Adele, Danay plunged further and further into medical debt. To afford housing, she rented a small unit in Lehigh Acres, and while the rent was affordable, being nearly an hour away from emergency care was not a tenable situation.

May 5th, 2017 is a day that Danay will never forget.

That morning, Adele suffered an unusually bad seizure that required an ambulance, but the proximity of their rental house to emergency care meant a significant wait. On the way to the emergency room, Adele stopped breathing and slipped into a coma. For the next 45 days, Danay waited by her daughter's side, hoping and praying to see her smiling face again. When Adele finally regained consciousness, Danay packed their things, emptied her savings,

and rented an apartment near the hospital. It was small and expensive but necessary for her daughter's health.

Through this all, Danay always dreamed that one day, her family would have a stable and affordable place to call home. With an affordable home, Danay would no longer be forced to choose between paying medical bills or rent. She needed peace of mind, financial stability, and the opportunity to build a better life—things that an affordable home could provide. The dream of owning a home hit the roadblocks caused by her financial situation. How could she save for a down payment? How could she avoid predatory credit-providers?

That's when Danay decided to apply for the affordable homeownership program provided by Habitat for Humanity. In January 2019, she was accepted and began her journey to homeownership. It was a long process that included sweat equity hours, attending educational courses, paying \$1,700 towards closing costs, and working with Habitat counselors to pay down her debts. Then on August 16th, 2019, just two years after Adele's medical emergency, Danay signed the affordable mortgage to purchase her Habitat home. Now, Danay and Adele are thriving in a safe, affordable house that they call home.



Support families like Danay's by donating securely online at habitat4humanity.org/donate.

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## Habitat's new chapter: neighborhood building

ince being chartered in 1982, a majority of homes built by Habitat for Humanity of Lee and Hendry Counties have been located on scattered lots throughout Southwest Florida. As our organization moves forward, we are transitioning to building Habitat for Humanity neighborhoods, a model that is widely considered a best practice for Habitat affiliates. By strategically designing neighborhoods, we promote an improved quality of life that focuses on education, health and wellbeing, and economic opportunities.

Our families are connected through a shared Habitat experience, fostering a sense of community and social cohesion. Often, they've attended educational courses and built homes alongside one another. In addition, the children go to the same schools and build friendships at the neighborhood playground.

Furthermore, our residents develop the civic engagement skills needed for managing homeowners' associations and keeping up on community matters.

Along with high-quality homes, Habitat for Humanity neighborhoods include modern landscaping, social and recreational amenities, and a dedicated Habitat staff member who serves as the neighborhood liaison

In 2020, construction will begin on two new Habitat for Humanity neighborhoods.

In Bonita Springs, the Renaissance at Rosemary Park will consist of 14 single-family homes along Streetsboro Lane. In Fort Myers, groundbreaking on the 20-acre, 150 home, Heritage Heights neighborhood will begin in early spring. This will be the largest neighborhood in Habitat for Humanity of Lee and Hendry Counties' history and serves as an excellent opportunity to scale our neighborhood model to meet the community's need for affordable homes.



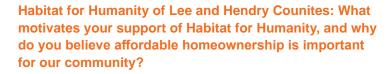


#### THANK YOU FOR YOUR IMPACT:

## Making a difference: Kevin Anderson

ince winning his election in November 2018, Fort Myers City Councilmember Kevin Anderson has been raising his voice in support of Habitat for Humanity and affordable housing in Southwest Florida. Recently, Habitat for Humanity interviewed Councilman Anderson to get his thoughts on the state of affordable housing in Fort Myers.

Kevin Anderson (right) and Milagros (left) at her home dedication in December where Kevin presented the keys to her new Habitat home.



**Kevin Anderson:** I'm motivated by the fact that there's a significant shortage of affordable housing options for our low and moderate-income residents. Over the years, the cost of housing has continued to climb, and wages in our community have struggled to keep pace. We simply have too many families in Fort Myers spending over half their income on housing, which often leaves them one missed paycheck away from homelessness.

## H4H: Are you concerned there will be long-term social and economic challenges due to the city's affordable housing shortage?

**KA:** Yes. The bottom line is when communities lack affordable housing, it negatively impacts the long-term economic health of the city. High housing costs mean our residents have less money to spend at local businesses. And businesses are less likely to invest in communities where their employees cannot afford to live.

More importantly, safe, decent, and affordable housing is crucial to strengthening families and our community. I believe affordable homeownership is the best way for low-income earners to improve their economic situation. They can build equity, achieve security, and break the cycle of poverty. Homeownership also provides the stable environment needed for children to succeed in school and enjoy their youth.

H4H: As a member of city council, what do you think should be done to help stimulate the development of affordable housing?



**KA:** Improving local zoning and density ordinances along with bonus density and inclusionary zoning policies can increase the supply of affordable homes. Two other great ways to encourage the private sector to build affordable housing and help keep cost low for nonprofit builders is to ease the burden of impact fees and create an expedited permitting process. These help to ensure the market feasibility and avoid expensive delays.

#### H4H: Is the affordable housing shortage an issue being discussed frequently at City Hall?

**KA:** The issue of affordable housing comes up at both the City Council and Community Redevelopment Agency meetings and will be a top priority for me during the upcoming year.

H4H: You're known for being active in the community, what do you tell a constituent who may not be overly supportive of building affordable housing?

**KA:** Fort Myers is the #1 retirement location in the country, and we are the 6th fastest growing area. Our population is approaching 88,000. In Lee County there is an estimated need of 52,000 affordable housing units. As we continue to grow, so will the demand for service industry related jobs and subsequently housing for people who work in these jobs.

The lack of affordable housing will have a negative impact on the long-term economic health of our community affecting crime, poverty, graduation, and addiction rates. Also, building affordable housing is just the right thing to do.



To learn how you can make a difference by advocating for Habitat for Humanity, visit habitat4humanity.org/advocacy

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## "We consider them family"





John Martens (left) and Tom Timmer (right) putting God's love into action through volunteering with Habitat.

an you fix this?" It is a question often heard by ReStore volunteers, Tom Timmer and John Martens, "I'm not sure, but we will take a look at it" being the typical reply.

With more than 18,000 donations made to Habitat ReStores in 2019, a number of items donated are missing parts, pieces, or in need of repairs before making it to the store floor. "Sometimes I see brand new things donated, and I think, how did this get so broken?" said Tom. Rather than letting the items go to a landfill, Tom and John bring it to their repair office located in the McGregor ReStore, a store which they helped build, and get to work.

Using donated tools and the skills they've developed over decades of professional and practical experience, the two volunteers transform broken tables, furniture, and miscellaneous goods into store quality, ready-forsale items. "It can be painstaking work," said Tom, and for John, the work does occasionally take its toll on his

replaced knees, hips, and shoulder. But he's motivated to keep going by a "Christian attitude of helping others" and the drive to do things right.

"We are so blessed to have these two passionate and dedicated volunteers supporting our mission," said VP of ReStore, Tammy Moran.

"They continue to volunteer up to five days a week, and their vast knowledge and expertise are utilized daily. We consider them family, and their unwavering support has strengthened the teamwork and mission of turning donations into homes."

Certainly, their efforts have significantly contributed to a fantastic year for the Habitat ReStores. A year in which ReStore revenue was a record-breaking \$3.3 million. Thank you, Tom and John, for your continued support of Habitat for Humanity and dedication to creating a world where everyone has a decent place to live.

Interested in donating your new and gently used items to the ReStore? Schedule a FREE donation pickup online: restorelee.org

2018-2019:

## ReStore by the numbers:



4 ReStore locations generated

in revenue to help
Habitat build homes

750
ReStore volunteers completed

18,409 volunteer hours





18,846
items donated to the ReStore and diverted from landfills

ReStore

## DONATIONS NEEDED!

Schedule your FREE pickup online at ReStoreLee.org today or call the donation hotline at (239) 652-0388.

## thank you ReStore corporate sponsors:























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#### THANK YOU FOR YOUR IMPACT: A LETTER FROM BECKY

## And that's just the way we like it

n October, I had an opportunity to attend the Jimmy and Rosalyn Carter Work Project in Nashville, Tennessee. At the project, 21 families worked to build their homes alongside President Carter, the first lady, country music stars, and hundreds of volunteers. It was an amazing, mission-focused event that garners much-needed attention for the issue of home affordability, and I had many compelling thoughts and memories.

One thought is that as we move through our personal and professional lives, we often let perfection become





TOP: Becky Lucas, ankle deep in mud at the Carter Work Project in Nashville, TN. And that's just the way she likes it.

**BOTTOM:** Becky and her husband Brian (on the left in blue) with Habitat International CEO Jonathan Reckford, and country music stars Garth Brooks and Trisha Yearwood.

the enemy of something great. Through decades of service, the Carters have come to understand that an organization running on generosity and volunteers, while serving the most vulnerable families, is fraught with unique challenges. Many times, remaining positive when confronted with these challenges can be a daunting task in and of itself. To address this, the Carter's have adopted a simple phrase for when the best-laid plans go awry, namely, "and that's just the way we like it."

For example, when several inches of rain fell just hours before the Carter Work Project began, turning build sites into sloppy pits of mud, I could say "the weight of carrying walls made me sink in mud inches past my ankles, "and that's just the way I like it."

In 2019, there were many, "and that's just the way we like it" moments for our organization and the families we serve. Whether it was, through no fault of our own, the McGregor ReStore opening three months late, or scheduled presenters canceling just moments before our biggest events, or a design company damaging our new ReStore truck and keeping it off the road for weeks...or something else on the list that could go on for the entirety of this publication. Indeed, these moments were stressful, leading to many long days for staff and testing the resilience of our organization. When combined with a restructuring in leadership and numerous personnel changes, a decline in performance could be expected.

Nevertheless, it was a record-breaking year at Habitat for Humanity of Lee and Hendry Counties in terms of homes built, families counseled, ReStore revenue, philanthropic giving, and volunteer hours. By all accounts, 2019 was a fantastic year and will serve as the foundation for an even bigger year in 2020. For your faith in our mission, our vision, our organization, and the families we serve, I am forever grateful.





# Habitat report I gratitude The second report The

FY 2018-2019 | OCTOBER 1, 2018-SEPTEMBER 30, 2019



## gratitude report

FY 2018-2019 | October 1, 2018 -September 30, 2019

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purchased homes

6,410 volunteers



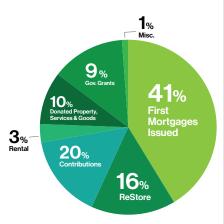


134 children now have stability

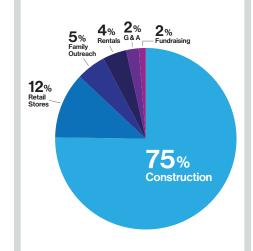
satisfied their mortgages



#### **Total Revenue** \$21,527,304



**Total Expenses** \$20,452,193



served internationally through local

tithe





955 families came to us to learn about homeownership

83,768 volunteer hours



#### FY 2018-2019 Government Grants

\$306,794 Lee County SHIP • \$98,000 Cape Coral SHIP • \$875,832 Other SHIP • \$43,358 SIFR Funding \$83,500 Cape Coral CDBG • \$141,800 Federal Home Loan Bank • \$83,074 Disaster Recovery Program \$233,836 Volunteer Florida

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## A year of milestones

or the past twenty years, Carlos Perez has been a mainstay at Habitat for Humanity of Lee and Hendry Counties. Unrelenting positivity and a jovial sense of humor make Carlos an easy guy to like. But his organizational value comes from a uniquely personal connection to Habitat's mission.

In 1997, Carlos and his young family were living in Brooklyn, New York. The high cost of housing forced his family into a small, rundown apartment with minimal ventilation and poor air quality. Eventually, the untenable living conditions began impacting his children's health, and following the doctor's advice—Carlos relocated his family to Southwest Florida.

After a year of renting, the Perez family was accepted into Habitat's affordable homeownership program. Carlos completed the majority of his sweat equity hours in the ReStore, where his work ethic and management skills were noticed. Upon completing his hours, Carlos was offered a full-time position with the ReStore, beginning his career with Habitat.

For Carlos, 2019 is a year of milestones. In addition to marking his twentieth year as a dedicated staff member, the Perez family also made the final mortgage payment on their Habitat home. A home that's provided stability and an opportunity for the Perez children to flourish academically and professionally.

Asked what motivates him after twenty years with the organization, Carlos had this to say, "I know what Habitat did for me. Every time we close on a home and have a dedication. I'm a part of that dedication. I see the kids running and showing off their rooms—it takes me back to 1998, and the day we got our home. Seeing my four kids so happy to have their own room and a place to call home. That's what it's all about."

Completing mortgage payments is something accomplished by less than 30 percent of homeowners in the United States. However, on December 17th, Carlos and his wife, Mildred, joined 15 other Habitat families to celebrate paying off their home loans at the annual Mortgage Burning Ceremony. Congratulations to all our families that have achieved this incredible feat!

#### THANK YOU FOR YOUR IMPACT:

# "Habitat set the foundation for my life"

here are many reasons to support expanding affordable homeownership opportunities in our community. Often, we focus on improvements in health and academic outcomes for children or the security that homeownership provides for families.

Undoubtedly, these benefits are critically important to the health and wellbeing of our families and community. However, they are not the only benefits derived from an increased supply of affordable homes. Many times, the economic stability associated with affordable homeownership empowers entrepreneurial minds to give back to their communities in unique ways.

One of those people is Habitat for Humanity homeowner, Stefanie.

When Stefanie purchased her Habitat home in 2014, she was employed at the Lee Memorial Hospital. However, her true passion was working with young children and the affordable Habitat mortgage allowed her to pursue her career goals. She left Lee Memorial, began working towards her professional daycare credentials, and was hired by Little Sprouts Child Care Center.

In the following years, Stefanie finished her training, gained valuable work experience, and saved money for purchasing her own childcare center. Just four years after moving into her Habitat home, Stefanie had the experience, education, and funds needed to open and operate her professional daycare center. "When it came time for me to leave and open my own, the owner said, why don't you buy this daycare center?" "I knew all of the staff, kids, and parents," said Stefanie.

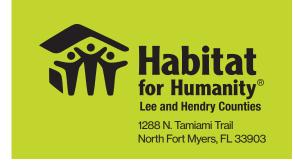
Upon purchasing Little Sprouts Child Care, Stefanie renamed it Step-by-Step Child Care and began growing her business. Today, 67 kids are enrolled in her programs, and she employs a 10-person team of teachers and staff that provide a safe, learning environment for children. Asked how homeownership has impacted her life, Stefanie said, "Owning a home, it set the foundation for my life. I don't think I'd ever be able to own a business if I didn't own a home first."

Through hard work and a partnership with Habitat for Humanity, Stefanie has become a homeowner and business owner. She's a job creator that provides a valuable service to our families and community.



Habitat homeowners, Stefanie (left) and Shacoya (right), outside Stefanie's small buisiness Step-By-Step Child Care Center.

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### **Celebrating 10 Years**

of empowering **women**, empowering **families**, *and* empowering **communities** 



