



Habitat
for Humanity®
Lee and Hendry Counties

2020 - 2021

gratitude report

> read on page 4

building together

SPECIAL EDITION

Knova, Khalyse and Britain explore their
new Habitat Home for the first time.

> read on page 10



building homes,
communities and hope



Our most impactful year yet

Some may say that striving to have a greater impact while navigating the challenges brought forth by a global pandemic is idealistic, but we know better. That's because our Habitat community of donors, local businesses, volunteers, faith organizations, and elected officials understand that for every family who builds with us, there's another anxiously awaiting that kind of life-changing opportunity. The realization of the immense need, coupled with the desire to make transformational change, resulted in our most impactful year yet.

With your help, we not only met our goal to build 55 homes in partnership with local families, but we surpassed it! **An additional 265 families forged a path towards financial stability** through our housing counseling program, creating a plan to pay off debt, building their savings, escaping the risk of foreclosure, and increasing their credit scores. What an inspiring and humbling achievement!

We also witnessed the devastating impact of Covid-19 on local renters and private homeowners and knew we could not sit silently by. In partnership with the City of Cape Coral, Habitat for Humanity of Lee and Hendry Counties **distributed \$994,244 in Coronavirus Relief Funds to 193 Cape Coral families** who were behind on rent or mortgage payments, offering a sense of security that only a home can provide.

But our impact extends far beyond Southwest Florida. As a global housing ministry, our vision is of a world where everyone has a decent place to live. Each year, we tithe 10% of our undesignated revenue to Habitat affiliates across the world. In FY2021, **these funds helped build and improve shelter for 68 families across eight countries.**

Neighborhood Development represents another facet of our impact. This year we successfully launched our new flagship neighborhood, Heritage Heights, and welcomed the first six families into their homes. From modest beginnings in Harlem Heights nearly 40 years ago, we look forward to the continued transformation of this beloved community, in partnership with 150 future homeowners. Infrastructure improvements also began in our newest Bonita Springs neighborhood, appropriately named "Partnership Place," that will allow Habitat to serve more Bonita Springs families

in the coming fiscal year. Bringing these communities to life is not an overnight effort. Rather, it is the long-term result of planning, hard work and determination in collaboration with partners like you.

One of the most meaningful components of Habitat's mission is our ability to bring people together to build homes, communities, and hope. Closing the jobsites to volunteers was one of the hardest decisions we have ever made. Thankfully, we were able to launch the Select Build Partner Program to bring select, skills-based volunteers back to the worksites – paving the way to welcome back even more volunteers in the coming months.

Despite disruptions to "business as usual," we experienced record levels of generosity in financial donations, gifts of building materials and supplies, and items for our ReStores. Your efforts made our work possible this year, resulting in transformative change for our partner families that will last longer than a lifetime.

The good work that we all care so deeply about persists. With 52,000 families spending over half of their income on housing, **we are meeting one of the most critical needs our county has ever faced.** And the need for safe, decent, affordable housing is only growing...but so are we.

We remain grateful for God's many blessings and provisions as we eagerly pursue the exciting years of work still to come. Thank you for joining your efforts to ours as we aim for new heights to uplift our neighbors. Your support, your voice, and your belief in Habitat's bold strategies are the building blocks of a better future.



Becky Lucas

Becky Lucas
CEO



Carl A. Barraco

Carl Barraco
Chair of the Board of Directors



gratitude report

FY 2020-2021 | JULY 1, 2020–JUNE 30, 2021

We build
**strength,
stability and
self-reliance
through shelter.**

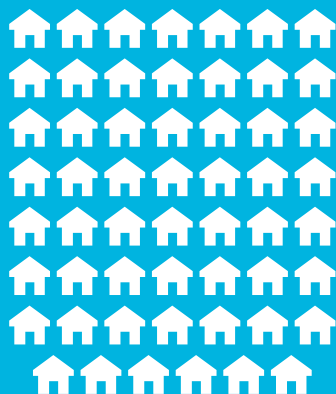




Ludemilla joyfully accepting the keys to her family's new home at the Heritage Heights Home dedication ceremony in May 2021.

AT A GLANCE:

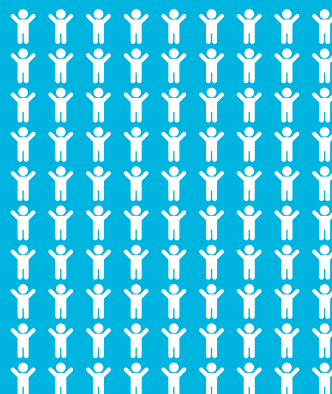
FY 2020 - 2021 statistics



55

families purchased homes

Each family completed 300 hours of sweat equity, paid \$2,000 in closing costs and received financial and home maintenance education.



90

children now have stability

The stability of a home means 90 children have the opportunity to grow up in the same house and stay in the same schools.



967

families came to us to learn about homeownership

265

families received counseling from Habitat advisors

20

families satisfied their mortgages

Habitat HUD certified counselors offer a hand-up approach through one-on-one action oriented counseling to prepare families for homeownership. Our services are transformational, not transactional. Every family willing to partner is set up for success.

5,913

volunteer hours

161

active volunteers

Thank you to our Select Build Partners! Our volunteers play a critical role in our mission of building and delivering affordable homes. We are grateful that our select, skills-based volunteers have empowered us to continue building homes, communities and hope.



68

international families served

We tithed 10% of our undesignated funds to support Habitat affiliates in Bangladesh, Cambodia, Dominican Republic, Ethiopia, Guatemala, Haiti, Kenya and Nicaragua.

Executive Leaders

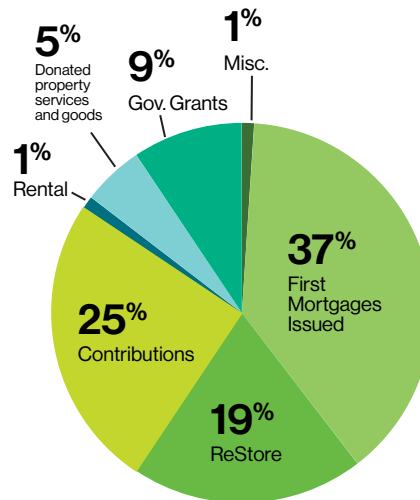
Becky Lucas | CEO
Rick Mercer | President & Construction
John O'Donnell | CFO & Finance
Tanya Soholt | COO & Family Services
Elisha Baird | VP of Strategic Partnerships
Tammy Moran | VP of ReStore

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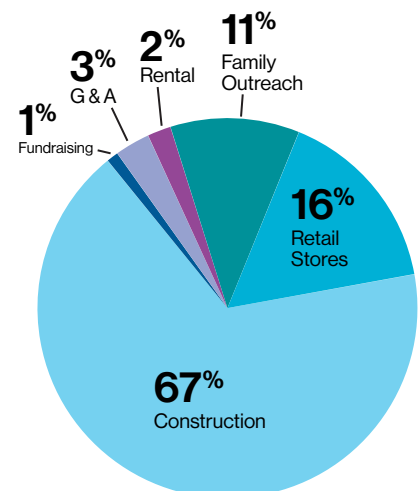
Total Revenue

\$ 21,393,347



Total Expenses

\$ 18,404,189



FY 2020 - 2021 Government Grants

- \$248,822 Lee County SHIP
- \$484,513 Cape Coral CDBG
- \$106,577 Cape Coral SHIP
- \$994,244 Cape Coral CRF
- \$105,000 Other SHIP
- \$124,300 Federal Home Loan Bank
- \$29,271 SIFR Funding
- \$133,894 Owner Occupied
- \$49,004 SHOP



Thank you to our 2020-2021 Top Giving Partners:



B & I Contractors, Inc. • Bonita Bay Club • Daniel J. & Jane H. Berkold Habitat for Humanity Fund • David & Kay Daly Patricia Marver in Memory of Anthony Marver • Pelican's Nest Golf Club • Raymond Building Supply



THANK YOU FOR YOUR IMPACT:

Turning donations into homes

Every action we take advances our mission to build homes, communities, and hope. Our mission focus is what motivates, inspires, and enables our home-building efforts year after year. However, it requires significant resources to fund these construction projects, especially at a time when the cost of materials and supplies are at an all-time high.

Each year, profits from the ReStore help Habitat build multiple homes for families in need of a decent place to live. In FY2021 that accounted for nearly 20% of our total revenue. That's all thanks to the countless donations we receive, the shoppers who purchase our products, and of course, the Habitat staff and volunteers who contribute their talents in our ReStores.

"We stay connected to the Habitat mission by focusing on more than just the numbers," says Brandon Eiland, ReStore Manager for the North Fort Myers location. "It's always about building homes and our team members are reminded of that mission every time a Habitat homeowner comes in to purchase furniture for their home or make a donation as their own way of giving back."

Since 1993, we've grown our ReStore into a thriving component of our organization – transforming a small storage facility into four successful retail locations that reinvest directly back into our shared mission. By

bringing together a diverse staff of quality employees and highly skilled volunteers we've put together a highly capable team of people who are truly dedicated to the Habitat mission. These individuals help drive our success by building and maintaining loyal donor partnerships, overseeing a constant flow of quality donations, offering a positive donation and shopping experience to customers, and managing our budgetary needs and revenue resources.

The time and effort put into cultivating our ReStores has paid off. Although faced with uncertainty and challenges stemming from COVID-19, our ReStore team still managed to achieve their best year yet. "With the mission in mind, we continued to succeed and persevere through all of those obstacles," Brandon says. "We really banded together and managed to get support whenever we needed it. Everyone really stepped up and that's the biggest thing."

Bringing in approximately 3.9 million dollars in revenue over the last year, Habitat for Humanity of Lee and Hendry Counties' ReStores were ranked number one for revenue volume in the State of Florida. This is truly an amazing accomplishment, made possible by our dedicated partners, loyal donors and customers, and the hard work of our ReStore teams and volunteers each-and-every day.

FY 2020-2021

ReStore by the numbers:

9 Habitat homes were funded through profit from our four ReStore locations

19,858 items donated to the ReStore and diverted from landfills



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



McGregor

15271 McGregor Blvd.
Fort Myers, FL 33908

South Fort Myers

16133 S. Tamiami Trail
Fort Myers, FL 33908

Bonita Springs

9080 Bonita Beach Rd.
Bonita Springs, FL 34135

North Fort Myers

31 Willis Rd.
N. Fort Myers, FL 33903

Thank you ReStore corporate sponsors:



THANK YOU FOR YOUR IMPACT:

A foundation built on prayer

March 16th, 2021 was a special day. On this sunny Tuesday morning, we were able to safely gather with board members, staff, donors, and supporters to celebrate our newest homeowner, Kiara. After a year of navigating the seemingly endless challenges of building homes with limited or no volunteers due to COVID-19, it was a blessing to dedicate this new home with a homeowner who worked so hard to realize her vision of a brighter future for herself and her children.

Prior to partnering with Habitat, Kiara felt like her life was falling apart. Facing high rent prices, car troubles, debt accumulation, three little mouths to feed, and a new baby on the way, Kiara was in over her head. Eventually, she reached the point where keeping a roof over their heads meant there wasn't enough money for food. So Kiara spent countless nights going without, just so her children could eat. Then, just one month before the end of their lease, Kiara and her children were evicted, and she had no choice but to move back in with her mom and sister's family. Altogether, there were eleven people living in the house.

Kiara had struggled with depression in the past; now with her debt, pregnancy, and the lack of personal space at her mom's house, Kiara felt herself sinking into an all new low. "It took a few years for me to get out of that," Kiara says regarding her depression. "I remember being at my mom's house and I was bawling my eyes out, because I felt like I was failing my children."

Kiara wanted better for her kids. "I don't think people realize how their emotional state and wellbeing reflects on their children," she says. It was something she learned from her own childhood experience of growing up in an unstable home. So, with the desire to forge a new future for herself and her children, Kiara turned to Habitat.

Although Kiara did not initially qualify for Habitat's Affordable Homeownership Program due to her debts, she felt hope beginning to build. With guidance from Habitat's Housing Counseling Program, Kiara developed a plan to rebuild her life. First, by making the effort to pass an optional test at work, Kiara

achieved the income boost she needed to afford a Habitat home. Then, by using her next tax return to pay off debt, she overcame another barrier on her road to homeownership.

Most importantly, by making a conscious effort to reconnect with her faith and seek out support from a mental health counselor, Kiara hoped to get a handle over her struggle with depression.

Every day, Kiara asked for God's help. "Struggling with my depression and being a good spirit... I prayed for that as much as I needed to – until I got to how I wanted to feel," she says. She also kept her vision of a better life at the forefront of her mind. "I had to picture myself where I wanted to be and I had to remind myself of that every day," Kiara says.

Knowing she had a community of people who were praying and encouraging her helped Kiara heal. "My foundation is built on prayer," she says. Aware that her children were counting on her drove Kiara to lay that foundation, giving her the strength to eliminate every obstacle standing in the way of the future she envisioned.

Kiara's faith tells her that every challenge she's been through has prepared her for this. "It's amazing how God can use your struggles to align with your blessings."

Kiara feels beyond blessed for the opportunity to build a better future with her children. "Having my own home – it's a different type of security," Kiara says. "Just having that peace and knowing that I won't have to find somewhere to live... and my children will have a home."

"To me, this home means security and stability," she says. "For everyone who had a hand in making this possible, for the experience and everything I've learned, my children and I thank you. I hope you all know you do more than build and provide homes. You help give hope."



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

**“I had to
picture myself
where I wanted
to be and I
had to remind
myself of that
every day.”**

— Kiara



Kiara proudly leads her children Britain, Khalyse and Knova through the door of their new home for the first time.



THANK YOU FOR YOUR IMPACT:

Quality of life in neighborhoods

When Habitat for Humanity of Lee County was originally chartered in 1982, the families served by our founders were living in shanty shacks with no indoor plumbing, and no central AC. At the time, the goal was to improve quality of life for these families by giving them access to safe and decent homes that were also affordable. Homes that offered their residents dignity through the convenience of indoor plumbing, and the comfort of electricity.

Over the years, our work continues to evolve as we learn and implement new strategies. At Habitat for Humanity, we understand that an affordable home is more than just a building. While still focused on addressing the critical need for safe and affordable housing in our quickly developing region, we also strive to help families gain access to life-enhancing amenities.

Through the development of Habitat neighborhoods, our families gain access to the benefits that come with living under a

Homeowner's Association. The safety and security, the sense of community, the central location, the simple amenities, the ability to take on leadership roles within the community – these are all life changing things that most lower-income families don't have access to.



Jazzlyn enjoys the new playground in Heritage Heights that she and her sisters can now access via a short walk from their new Habitat home.

We're proud of this work. It helps us build more homes, maximize resources, and increases our local impact. Together, we're building

better futures for the families we serve, not just through affordable homeownership, but through the quality of life in neighborhoods framework that we worked so hard to develop and bring to life.

Heritage Heights

Heritage Heights is a prime example of these concepts in action. Last year, we completed and dedicated the first six of 150 homes in this planned neighborhood. The families who live in those homes have well-lit streets to make them feel safe at night. They have a lake that's stocked with fish and a pavilion for outdoor neighborhood gatherings. The children have a basketball court and a playground where they can run and play. These neighborhood assets are tangible items that connect homeowners to their sense of space. And every resident of the neighborhood will have one thing in common – the dream of homeownership fulfilled thanks to their own hard work and their partnership with Habitat.

Heritage Heights is the model community for our quality of life in neighborhoods framework; so, last year we dedicated one of the homes as a neighborhood welcome center. Serving as a satellite office, the Lucas Family Welcome Center will be a convenient location where interested families can gather information about life in Heritage Heights and Habitat's Affordable Homeownership program. This represents the next phase in Habitat's home-building efforts and is a small step towards making our services more accessible to South Fort Myers families who hope to one day settle down in a home of their own.

This year, as we endeavor to build 60 new homes for families in need of decent and affordable shelter, 20 will be built in Heritage Heights. We will continue developing this beloved community over the next decade until, one day, 150 families will get to call Heritage Heights home.

Partnership Place

Our roots began in Harlem Heights but, today, Fort Myers is not the only city we serve. As one of the fastest growing regions in the country, the need for affordable homes exists throughout Lee County, and we are equally committed to building homes in Bonita Springs.

In the coming years, we plan to develop two, 14-home neighborhoods in Bonita Springs. These neighborhoods will follow the same quality of life in neighborhoods framework we've created for Heritage Heights.

Development of these neighborhoods is already underway, and earlier this year, we revealed the name of our newest neighborhood in Rosemary Park. Partnership Place was named and dedicated in honor of the many community partnerships that make our work in Bonita Springs possible. Partnerships with dignitaries, donors, board members,

select build partners, and more – as well as partnerships with the families we serve. By the end of this year, we plan to have the first homes completed so that six Bonita Springs families can plant roots in a neighborhood where they can feel safe, access important community assets, and own an affordable home.

Our purpose is evident in each of our partner families, as they achieve their American Dream of homeownership. Through the collective efforts of our partners, Habitat serves as a leading provider of safe, decent, affordable housing for our neighbors. Your commitment to building homes, communities, and hope with us means we will always strive for growth – for the families we serve, for the community we love, and for the future generations who will one day call Lee and Hendry Counties, home.



Learn more about Habitat's neighborhood developments by visiting habitat4humanity.org/neighborhoods.



Staff, dignitaries, donors, board members, and select build partners, joined us to celebrate the unveiling of Bonita Springs' newest affordable neighborhood, Partnership Place, in May 2021.



Women Build supporters celebrate with Habitat Homebuyer, Jennifer, at her home dedication in May.

THANK YOU FOR YOUR IMPACT:

Hope and the ability to dream again

Our local Women Build campaign recruits, educates, and inspires women to build on an annual basis. This campaign is about empowering women to learn construction skills on an inclusive construction site with their female team members and friends. All the while, they are empowering another woman, often a single mom, through stable and secure homeownership. Since 2011, Women Build in Lee and Hendry Counties has partnered with 25 female-headed families to build strength and stability for their children through local fundraising and volunteer efforts.

For Women Build 2021, we partnered with two amazing women, each with her own incredible story of strength, resilience, and faith. Jennifer, who closed on her home in May of 2021, was one of those women, and this is her story in her own words...

"I'm no stranger to struggle, but this year my world was turned upside down. I come from a dysfunctional family, and I did not have any contact with them until one day, I get a phone call, and hear that my two nephews were taken into foster care and my mom no longer had a place to live. My son and I have a small 2-bedroom apartment and we were content, but now it just doesn't fit us.

I found Habitat by accident while searching for a place to rent. I never planned to own a home. I just wanted to find somewhere bigger so I could get my mom off the couch. But God's plans are better than we can imagine...

I spent so much time just surviving, I stopped dreaming. But as I began the process with Habitat, it gave me hope and allowed me to dream again. As a

single mother I could own my own home!

Going through the whole process and completing my sweat equity, I learned so many skills, but also was encouraged by the staff. You're blessed to have such good staff that are positive and uplift you. Through them, I learned to ask for help and was amazed by the support I was given. I learned success is never reached alone and it is okay to ask for help.

God has a purpose behind the problems and storms in our lives. He uses circumstances to develop our character. Habitat has given me the ability to provide a beautiful, safe home for my family. A home where we can have space to thrive. Going through this process has been part of how God has returned to me what the devil stole. Giving me my family back and being able to give them a better future."

In recent years, approximately half of our Habitat homebuyers are women. **Jennifer is just one of the 31 female-headed households we partnered with during the 20-21 fiscal year.** Now that she has her safe and decent home, Jennifer feels free to dream again, and she already knows what she wants – to get her nephews out of the foster care system and provide them the safe and decent home they deserve.



**“Habitat has given
me the ability to
provide a beautiful,
safe home for my
family...where we
can have space to
thrive.”**

— Jennifer



Children of homeowners are 25% more likely to graduate from high school and 116% more likely to graduate from college.



Top: Connor and his family the day they moved into their Habitat home, circa 2010. **Bottom:** Connor and his mom Misty celebrate Connor's Graduation, May 2021.

THANK YOU FOR YOUR IMPACT:

Strength, stability and self-reliance in action

There's so much research and studies out there on how it's important for your children to have a home instead of renting," Misty said after closing on her new Habitat home. "It's better for their upbringing and for their future... I love my children and now I can give them a brand-new home."

That was ten years ago.

We recently caught up with Misty, who shared that homeownership has been life-changing for her family. "With an affordable mortgage, I didn't have to work two jobs and I got to spend more time with my kids," she says. "I can't thank you guys enough – we really love it and we're really happy."

That doesn't mean things have always been easy, though. "Back in 2017 I ended up getting [Stage III colon] cancer," Misty says. Following her diagnosis, Misty spent a year undergoing chemotherapy treatments. "I don't know how I would have been able to afford that, but because of Habitat, the mortgage payments were affordable, and it saved [me]."

These days, Misty has a lot to celebrate. Since completing treatment, Misty's cancer has remained in remission. She also successfully paid off her Habitat home last year and her son Connor just graduated from high school. "I'm really excited for him," Misty says. "The house being paid off is a really big deal, because now I gotta pay for college!"

Mortgage fulfillment is a testament to the Habitat homeownership model. Not only does it emphasize the long-term commitment between Habitat and our partner families, but it also speaks to the valuable knowledge new homeowners gain through housing and financial counseling. Since 1982, more than 1,700 families have purchased Habitat homes in Lee and Hendry Counties. Of these, 241 families – like Misty – have completely satisfied their mortgages.

When Misty initially partnered with Habitat, she hoped to create better opportunities for her children. Now, a little over a decade after closing on their home, her son Connor's future is just beginning.

Connor says he's been learning how to fix up cars since he was a kid. "Mom taught me everything she knew – she was a mechanic when she was my age," he says. "I've been helping her with brakes since I was nine or ten."



"He's very independent," Misty says. "Before he graduated, he was already doing work on the side." From his part time job at a local pizza diner, to mowing lawns and fixing cars for his neighbors, Connor is always busy doing something.

Now that he's a high school graduate, Connor is preparing to attend a technical college where he'll learn all he needs to know about car mechanics. His goal, he says, is to one day work on Tesla vehicles. "It's the future, and I'll be ahead of the game if I know how to work on those," Connor says.

"Things have been good," Misty says. "I love Habitat. It is a wonderful program and has a ton to offer. It's not a handout, it's a hand up. It was one of the best decisions I've made for my life, and I couldn't ask for anything better."



You can help more children like Connor do better in school and gain access to a brighter future. Donate securely online at habitat4humanity.org/donate.

Thank you, every gift empowers a family in Lee & Hendry Counties

**FY 2020-2021:
JULY 1, 2020–
JUNE 30, 2021**

Habitat Heroes

Cape Coral Housing Development Corporation
Clive Daniel Home
FineMark National Bank & Trust
Patricia Marver
Scanlon Auto Group
Richard M. Schulze Family Foundation
Shadow Wood Charitable Foundation
Victory Layne Chevrolet

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 Faith Presbyterian Church
 George and Barbara Fernstrom
 Jeananne Folaros* ^{SW2}
 Fort Family Foundation
Ellie Fox
 Nancy Fuhr
 Michael and Michelle Gambino
 Raymond and Catherine Garea
 Stephen and Jennifer Garthwaite
 Donald and Cheryl Giffin
 Chancey and Jacqueline Graziano
Charles and Kitty Green ^{SW2}
 Mark and Sandra Greenberg ^{SW2}
 Mike and Carol Grimes
 Hansen Charitable Fund
 Stephen and Diane Hiatt
 Holy Trinity Presbyterian Church
 Thomas and Diane Howlett
 Ronald Hutcheson and Kimberly Daly Hutcheson
Mitch and Michelle Hutchcraft
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 J&R Fund at The Chicago Community Foundation
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 Peter and Diane Jones
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 Susan Krauter
 Lawson Family Charitable Foundation
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 Dave Machamer
 Machamer Foundation
 Tom and Judy Maish
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 Mary McVay
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 Pulte Group, South Florida Division
 Tyra Read ^{SW2}
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 Louis Speltz
 Stahlhuth Family Charitable Foundation
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 Jose and Patricia Suarez
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 Anna (Boots) Tolles ^{SW2}
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 Vasari Cares Foundation
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 Vineyard Foundation
 Al Vittum
 Charles and Nancy Von Maur
Carol Walker
 Bob Waller
 William Watts
 Wells Fargo-Matching Gift Program
 Clara Weiss Fund Trust
 Michael Weston
 Robert Wheeler
 Tim and Janet Whiteman
 Jim and Carolyn Wier
 Tom and Mollie Wise ^{SW2}
 Jo Ann Withrow
 James and Marguerite Yost
 Stephen and Amy Zeder

Sustaining Builders

Anonymous ^{SW}
 Jennitta Crum
 Violet DeSilva
 Samuel and Christine Disano
Ellie Fox
 Louis Friedrichs
Cheryl ^{SW2} **and Thomas Garn**
 James and Mary Hamilton
 Susan Krauter
 Hope Martinez
 John and Lucia Nastasi
 Cassandra Nocifora ^{SW}
 Miriam Pereira
 Anne Ragland
 Amy Ruiz
 Shirley Sloper

Gifts "In Honor Of"

Donna Aldrich
 Elisha Baird
 David and Jeanne Boyd
 Eunice Barfield Bremner
 Tiffinni Commings
 Dave and Kay Daly
 Dr. Sahrab Darugh
 Stephanie Davis
 Serriss and Emrhye
 Jude Falango
 GJ
 Ivan and Dorothy Gorr
 Kitty Green
 Sharon Hildebrand
 Bob and Nancy Jaycox
 Lillian Johnson
 Linda Lucas

Gail Markham
 John Martens
 Paul and Juanita Metz
 Les Meyers
 Chuck Miller
 Linda Miller
 Sophia Modarelli
 Tammy Moran
 Chuck and Joyce Polosky
 Jessica Rickert
 Charlotte Ross
 Mr. & Mrs. W.C. Vonarx
 Mollie Wise
 Zonta Club of Cape Coral

Gifts "In Memory Of"

Linda Almira
 Irene Ambrozy
 Anne Bachman
 Benedicta and Ludovic
 Sandy Campot
 Cynthia Camputo
 Betty L. Cobb
 Francis Costella
 Joan Curran
 Cathleen Marie Davidson
 Joe DeMartino
 John DeMeo
 Rosalia Dickinson
 Jim Dirnberger
 Harold Elssesser
 William Faude
 Bob Fiedler
 Joyce Flint
 Elizabeth Fox
 Dan Frye
 Elwin and Onie Fuller
 Bill Galligan
 Charles H. Goss
 Barry Greenblatt
 Robert J. Harris
 Jerry Havill
 Jeanne Henrichs
 Ann Hermann
 Derrill G. Holland
 Bill Holtgreive
 Leslie Johnson
 LaRiviere Family
 Michael Leinhardt
 Ana Machamer
 Baby Philip Mackessy
 Anthony Marver
 Rory B. McInerney
 Dave and Susie McPherson
 Don Mackler
 Judy Meyers
 Bonnie Mut
 Marian Niehaus
 Nina and Ziggy
 Al Park
 Ron Sauce
 Connie Schreiner
 Robert Sears
 Peter Sharpe
 Patricia "Pat" Spicer
 Trudy Stacy
 Thomas Stang
 Bill Swift
 Candace Sylvester
 Clarence and Lillian Tepas
 Donna Turturro
 Betty Lou Vaughn
 Rev. Susan B. Rice-Waller
 Dianne Walton
 Winston Watts

key

* = Board Member

sw/sw2/sm = Women Build SuperWoman²/Man

Bold = Building a Future Legacy Society Member



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A Habitat homebuyer's headspace

Before an affordable mortgage



After an affordable mortgage



Due to the lack of affordable housing options here in Lee County, more than 52,000 area residents spend more than 50% of their monthly income on housing. At Habitat, we create opportunities for affordable homeownership by providing mortgages that are set at no more than 30% of a family's monthly income. With less of their hard-earned dollars going toward the cost of housing, families no longer have to choose between buying nutritious foods, paying for healthcare, or accessing reliable transportation. Having an affordable mortgage decreases financial burden and creates more head space for things like self-improvement, community involvement and making plans for the future.