



# Habitat is "aloha"

How turning donations into homes spreads the Hawaiian spirit.

or Hawaiian native Elizabeth, her journey to affordable homeownership with Habitat for Humanity of Lee and Hendry Counties was all about love. Which means it was all about "aloha."

"I was raised with the spirit of aloha," explained Elizabeth. "So everywhere I go, I do try to leave an impact on someone."

The traditional Hawaiian greeting has a lot of meanings that go deeper than just "hello" and "goodbye." Including, said Elizabeth, love and happiness.

When she and her husband, Sergio, decided to partner with Habitat and purchase their affordable home, they also decided to embrace the aloha spirit. They gave themselves up entirely to the process. They used their vacation hours to take time off work in order to put in all the sweat equity required in just one month. At the work sites, they showed aloha and respect—and felt the love in return.

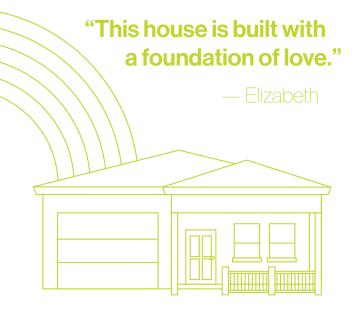
"They're [Habitat volunteers and staff] giving to people—that's love," she shared.

Another way Habitat shows "aloha" to its families is through giving directly back to the program. Last year, profits from the four Habitat ReStores throughout Lee County were enough to fully fund and build nine homes, like Sergio and Elizabeth's.

"I was really, really shocked," Elizabeth recalled after learning the ReStore had sponsored her home.

It was not a shock to North Fort Myers ReStore Manager Brandon Eiland. In fact, raising money to fund Habitat's mission of building decent and affordable homes is the ReStore's mission.

"I think it's a great thing when there's that direct correlation between what we do as a retailer and how that directly impacts our mission in building homes for our partner families," said Brandon.



"I think it's huge. it really puts into perspective what we do, as well as it gives us that extra motivation."

Just like Elizabeth, other future homeowners get the opportunity to put in their sweat equity by volunteering at the ReStore. Something Brandon says is truly special.

"We get to know who they are; they get to see the effort that we put into what we're doing, and it really gives the staff the opportunity to build relationships with folks who are [purchasing] homes," explained Brandon. "It makes it real."

What made it even more real and impactful for Elizabeth was to see the support from Habitat employees, ReStore staff, volunteers, and other future homeowners daily. The relationships she built through "aloha" as she worked shoulder-to-shoulder alongside those who were once strangers have blossomed to new friendships she cherishes and relies on.

"I'm forever grateful for Habitat for giving us this opportunity to show our children what a home is, what a home built on aloha is," she shared. "This house is built with a foundation of love. From the beginning, from the time that they even went to get permits... it started from there."

Elizabeth, Sergio, and their three children continue to spread their "aloha" spirit, even if it's just with a simple wave or kind smile. They feel blessed by their experience and know that their faith, determination, and drive helped them to achieve their dream of owning their own home. That, along with the faith, determination, and drive of all those who believe strongly in the Habitat mission to put God's love into action by bringing people together to build homes, communities, and hope. After all, Habitat is "aloha."



In the spirit of aloha, Kaden, Sienna, Kaleth, Elizabeth and Sergio stand together in front of their new home.



## Help Habitat ReStores turn donations into homes.

Each year, profits from the ReStore help Habitat build multiple homes, like the one for Sergio and Elizabeth. Interested in donating your new and gently used items to the ReStore? Drop it off at one of our four ReStore locations, schedule a donation pickup online at **restorelee.org** or call **239-652-0388**.

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# Ten miles and thousands of stories:

How gated communities are coming together to build affordable dreams.

W arm winters, azure gulf water lapping white sand beaches, and palm tree lined streets. These are just some of the unique attributes drawing people from all over the world to Southwest Florida. Despite a multitude of different backgrounds, you'll find thousands of people within a ten-mile radius in Bonita Springs uniting for a common cause: affordable housing.

For years, retirees, snowbirds, and permanent residents of three Bonita Springs gated communities have pushed up their sleeves to build homes and fundraise for Habitat for Humanity of Lee and Hendry Counties. Collectively, homeowners in Bonita Bay, Pelican Landing and The Colony, along with Shadow Wood Country Club, have built more than 100 Habitat homes.

"I love it. It's become a real passion for me," said Pat Douglas, volunteer leader at Shadow Wood. A retired executive from Wisconsin, Pat traded his corporate job for a hammer and nails and is now dedicating two days a week building homes for Habitat. He also guides others, even those with no experience, to do the same.

"It's great to have skills, but we can make anybody productive. Maybe not every day of every week, but we can make everybody productive," said Pat. "We're going to get dirty, we're going to get a little sore, you might get a blister, but you know it's a great mission and we're going to have fun doing it."

Along with building houses, the residents at Shadow Wood formed a charitable foundation to donate to local nonprofits, including Habitat. So far this year, the Shadow Wood Charitable Foundation granted \$300,000 toward Habitat's affordable housing program.

Three miles south of Shadow Wood, just west of U.S. 41, sits Pelican Landing and The Colony. They too have plenty of residents who give back by donating time or money to Habitat. Retired biomedical researcher Reid Patterson went from helping humankind on the micro level, to helping on a macro scale.

"I kind of wanted to do a little more hands-on physical work as opposed to just sitting around in meetings," explained Reid. "So, I came here with the idea of getting involved, and I got involved with building homes."





Reid also stays busy by helping run the fundraising campaign for Pelican Landing and The Colony. This year, the residents set a recordbreaking fundraising goal of \$300,000 which they've already surpassed by more than \$50,000.

Travel another two-and-a-half miles south along U.S. 41 and you'll see the Bonita Bay sign. Each of its 63 communities participate in fundraising for Habitat.

"Our mission is to make sure that people know that Habitat is here... and they can help," explained Bonita Bay resident and Committee Chair Dorota Harris.

As a Realtor with a background in social work, Dorota understands all too well how the current housing market is affecting people.

"I felt this need and feeling of responsibility for the well-being of everybody. Not only people who have money, but people who are trying to get their life together and work very hard," she said. This year, Bonita Bay residents have raised \$500,000—and counting!

**Partnership Place** is a planned community situated between Old US 41 and Imperial Parkway, located in Bonita Springs' Rosemary Park area.

Planned for 14 single-family homes, the three- and four-bedroom designs range from 1,250 to 1,500 square feet.



Leave Bonita Bay and head nearly four miles east and you'll find the Bonita Springs neighborhood "Partnership Place" under construction. The name is an homage to the partnership found between the residents of Bonita Bay, Pelican Landing and The Colony, and Shadow Wood. It's because of the generosity of these gated communities that another thriving neighborhood can be built. Once completed, Partnership Place will be home to 14 families. Built by Bonita residents, for Bonita residents.

"It's very tangible to people. It's not somewhere unknown to people. [Partnership Place] is for people who live here and work here. They can see the homes," said Dorota.

"It's not a handout, but it's a step up," reiterated Reid, "We are emphatic that we can make a big difference in these people's lives."

Ten miles of road connect Shadow Wood, Pelican Landing and The Colony, Bonita Bay, and Partnership Place. But within those ten miles are thousands of people with thousands of stories, uniting for one goal: to build affordable dreams.



**Get involved!** You can support these campaigns by contacting **Rachel West** at **239.800.5246** or **rachelw@habitat4humanity.org** 

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# Paid in full:

# Celebrating homeowners who reached the ultimate goal!

s homeowners, it's a goal we all dream about: A paying off the mortgage. But for 31 Habitat homeowners last year, that goal went from dream to reality. On December 16, 2021, for the first time since the pandemic, 12 of those 31 homeowners gathered for our Mortgage Burning event in Heritage Heights to celebrate their achievement of truly accomplishing the American Dream.

The Mortgage Burning event is a long-held tradition in our organization, created to honor families who met their personal goal of paying off their loans in full. Mortgage fulfillment is a testament to the Habitat homeownership model. Not only does it emphasize the long-term commitment between Habitat and its partner families, but it also speaks to the valuable knowledge new homeowners gain through housing and financial counseling. For Habitat homeowner Toria, paying off her mortgage after a serious work injury meant she wouldn't have to worry as much.

Habitat Board Members and the 12 homeowners who attended our Mortgage Burning event.

"Paying off the house was a big relief, a big heavy burden that was on me," explained Toria. "If anything worse were to happen to me, who would get my house? What happens to my house?"

Toria is relieved to know that now, no matter what happens, because her house is paid in full, her three grown kids won't have that burden of answering those questions. Yet another blessing Habitat helped her to realize.

"Now I pay just my land taxes, my house insurance, and that is it!"

During the Mortgage Burning event, Toria and the 11 other homeowners in attendance, each had a chance to stand up and speak about the impact the Habitat family of donors, volunteers, staff, and sponsors made in their lives over the years. For some, like Toria, who paid off her mortgage just as the pandemic hit, this moment was two years in the making.

"I was happy for the mortgage burning," she said. "It could finally sink in to everyone else that was around me-- instead of me saying, 'Oh, I paid off my house.' that they really can see me doing it through my mortgage burning-- that I really did pay it off!"

> All three of Toria's children are now out of the house and living on their own. She says all three now see a future that consists of a stable home because of everything she learned through Habitat then passed along, including making smart financial decisions and home maintenance. Toria's hope for their

> > "I hope they [all] get their own house.'

future?



Habitat Homeowner Kiasha and Habitat's Event Logistic Coordinator Morgan Pohopin. Kiasha volunteered at the event and was inspired by the stories shared by who burned their mortgages.



Maria (second from left) loves surprises! She first surprised her children in 2008 when she purchased her home. Now, 13 years later she surprised them again by burning her mortgage!

## Since 1982.

Habitat has partnered with **more than 1,700 families** in Lee and Hendry Counties, helping them achieve the dream of purchasing their own homes.

Of these, **241 families** have completely satisfied their mortgages!



"Thank you Habitat, and all the sponsors, and everyone that helped out. I am so grateful and so blessed to have my own house and to say it's mine."- Habitat Homeowner Toria shared while burning her mortgage.



"I want to thank Habitat for the opportunity to be able to have this house and pass it onto my kids." - Habitat Homeowner Taharica (second from left) with her family at the Mortgage Burning.



# A \$1 million dollar pledge to affordable housing:

How FineMark's indelible support of Habitat's mission reflects its own philosophy of service.

B oth Habitat and FineMark National Bank & Trust find themselves celebrating milestones this year. Habitat for Humanity of Lee and Hendry County turns 40, while FineMark opened its doors in Fort Myers 15 years ago. Both organizations make it their mission to serve the community. When we came together in 2010, the partnership not only made sense, but flourished.

The Habitat family has seen the growth of FineMark's contributions over the years. As current Habitat for Humanity of Lee and Hendry Counties Board Chairman and FineMark's Chief Credit Officer Robert Arnall prepares to retire in June, he helped direct FineMark in one of its biggest commitments to Habitat: a \$1 million pledge to affordable housing.

"We are humbled by the overwhelming challenges that face many residents of Lee County on a daily basis," explained Robert. "Habitat for Humanity has proven to be a force of change in our community and we cannot think of a better partner as we seek to impact the lives of those in need. Habitat changes lives, not just for a day, a year, or a lifetime, but for generations."

With this generous pledge, the bank is committed to supporting Habitat's mission of providing decent and affordable housing to those in need. In fact, the need has only grown in recent years. Current data shows 79,309 households in Lee County spend more than 30-percent of their income on housing. The monumental gift enables Habitat to serve more of these families through affordable homeownership, addressing one of the most critical needs our county

has ever faced.

"When joining forces with a corporation whose core commitment is making a positive impact on individuals, families and communities, the possibilities to partner for good are limitless," remarked Habitat for Humanity of Lee and Hendry Counties CEO Becky Lucas.

As a local bank that went from a group of ten, to 230 employees today, FineMark prides itself on staying true to its core mission of making an impact.

"We see the individual homeowners and their family as part of the FineMark family and by working with Habitat, we feel like we are a part of the Habitat family," said FineMark VP and Community Reinvestment Act Officer Jill Morrissey.

"Their philanthropic nature and commitment to doing the right thing means they lift up nonprofit organizations to share in their success." Becky emphasized. "When they see a need, they take a thoughtful approach to address it. It's much more than making a donation—it's about making a difference."

## **Looking Back and Moving Forward**

**Since 2010,** FineMark has given back to the community in a number of ways through its partnership with Habitat, including donations, buying bulk mortgage sales, and encouraging its staff to put in volunteer hours.

"As a bank, we learn about people's financial stories all day every day," explained Jill. "What sets [us]

apart is a genuine awareness that those funds are helping people, that those ratios and formulas represent people's abilities to attain their goals and dreams."

The reality is however, that Habitat can only make the American Dream happen with the continuous and generous support of those in our community; including the extraordinary support of FineMark. For 12 years, FineMark and Habitat have worked shoulder-to-shoulder making those goals and dreams come true for people in need of decent and affordable housing.

"Habitat for Humanity would not be the organization it is today without FineMark going above and beyond to support its work," said Becky. "Since the beginning they have been there for us."

FineMark says it will continue to be there for Habitat, and the community, for years to come.

# **Best Memories**



### **Tears of Joy**

Rosanna Gabourel, Women Build 2022 Homebuyer Joy and Jill Morrissey at the Women Build 2022 Kickoff Party.

"Joy's story was highlighted and when Habitat showed that her new home would be very near the street named after her grandmother Duera Mae, Joy started crying and we all did too! We all hugged her, and we used up all my tissues because it was so heartfelt and moving."



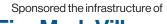
### **Jar of Dreams**

In 2016 at a home dedication, Habitat Board Chair Robert Arnall received a gift from the five-year-old daughter of FineMark Village homeowner Antanice.

"During the ceremony, Delriyah confidently presented Robert with a mason jar of dirt," said Becky. "The dirt was from the site when the house was under construction. She was so proud of this gift."  $\heartsuit$ 

# a culture of giving

FineMark National Bank & Trust leadership has worked hard to foster the employee-driven culture of giving back to the community. Over the past several years, FineMark has partnered with Habitat in the following ways:



# FineMark Village



an **II-NOME** Habitat neighborhood in Harlem Heights.

#### **Empowering women**

through affordable homeownership and financial education as the presenting sponsor of Habitat's **Women Build campaign.** 



Employees have contributed nearly

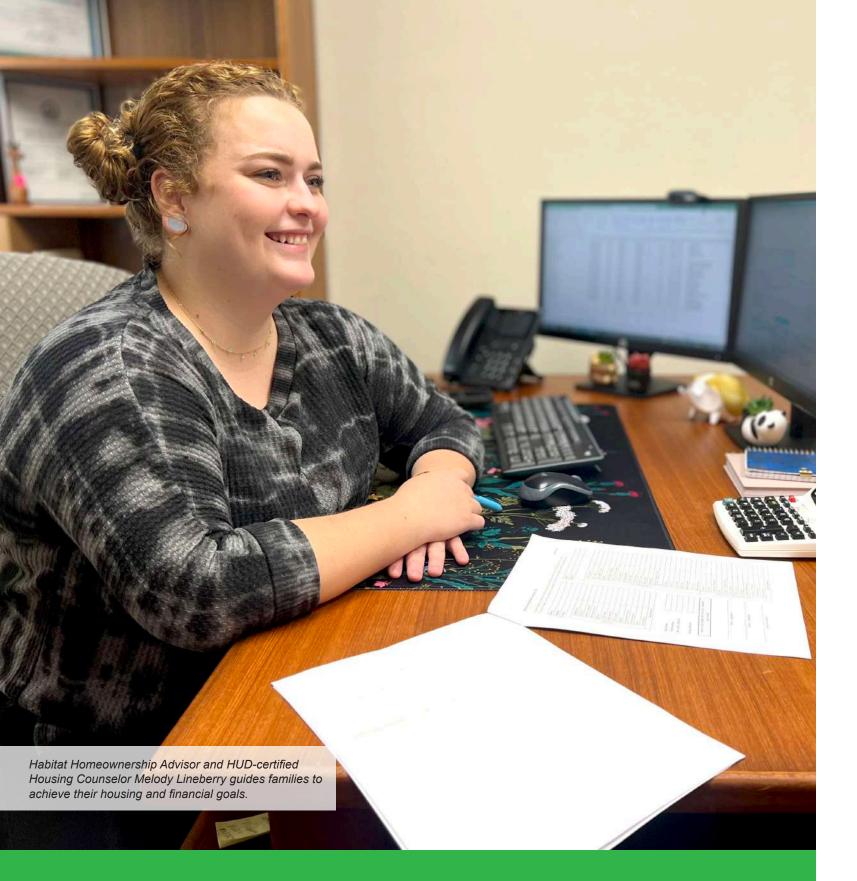
700

hands-on volunteer hours.

Purchased more than **\$6 million** in bulk mortgage sales.



Enabled their employees time and talents to sponsor **more than 100**Federal Home Loan Bank of Atlanta down-payment assistance grants totaling **more than \$600,000**, helping Habitat reduce mortgage costs an average of \$6,000 per household.



"The most important thing to remember, no matter what they look like, no matter where they come from, no mátter what you think they can do, any goal is attainable."

# Practicing what you preach:

Extending the "hand up" mentality to those who further the Habitat mission.

t's hard to keep Habitat HUD-certified housing counselor Melody, down. An abundance of positive energy, she exudes an endlessly optimistic spirit. But her journey into Habitat's Family Services Team wasn't a straight path. It was filled with twists, turns, and a deep-seeded drive to learn.

Like many of the families Melody sees and counsels every day, she grew up in a family that experienced housing insecurity. Despite the challenge of finding a place to live, Melody says her parents instilled an important life lesson: kindness. It was her kindness that would eventually lead Melody down a path that would help her grow professionally within the organization.

At 14, Melody moved from Arkansas to Southwest Florida. She dropped out of high school, instead opting to get her GED and enter the workforce fulltime. After years of various jobs, including working in consignment, she landed at the Habitat ReStore in North Fort Myers.

"I really like being able to understand the customers more than just a face behind the register," she explained.

Through her kindness, attention to detail, and willingness to go the extra mile to make someone's day, she built lasting and meaningful relationships with customers, volunteers, and her manager. The people she met then paid her back. Through words of encouragement, they pushed her to see a bigger

"I realized I'm still a kid," recalled the now 22-yearold. "Just because I dropped out of high school doesn't mean I can't go back to school... I'm going to be 30 at some point, so why can't I be 30 with a degree?"

She quickly settled on a Human Services degree and enrolled in school, but it would be a while before she could express her excitement.

"I didn't think being a full-time student and working at the ReStore Monday through Saturday during the day-- I didn't think that there was any way I could make both happen," she explained. "So, I thought I was going to have to forgo the joy I had at work while going to school."

She had lined up an overnight job and was ready to hand in her resignation when her manager stepped in with news that would change her future.

"He [said], 'I know what you're trying to do.' And I thought, 'Well I'm not going to expect you to work with me," recalled Melody. "And he said, 'well, why wouldn't I?' and then fireworks went off!"

Not only could Melody keep her beloved job that brought her joy, but Habitat was going one step further: We would give her a hand up on her journey of self-improvement.

In 2020, through a generous gift by Habitat Board Member Vicki Cooper and her husband Alan Einhorn, the "Staff Development and Education Fund" was created. Its mission is to enrich the culture of Habitat's workplace, improve services and invest in the people making Habitat's mission happen, every day. The fund can be used to support organizational pursuits, and team and individual educational pursuits.

For Melody, the fund provided the financial bridge she needed to make her dreams happen.

"I was just going to dip into my savings over the first semester and see what happened," she said. "But after knowing that the first semester was taken care of, I was able to save and plan for the next semester and the next. I haven't had to take a break [from school]."

Melody started school, continued working at the ReStore, and started studying to become a HUDcertified housing counselor. She made the move to Family Services full-time in January of 2022 and hopes to graduate with her Bachelor of Arts degree by winter of 2022. Meanwhile, she continues to spread Habitat's mission through her kindness, optimism, and empowerment, to every family that walks through her door.

"The most important thing to remember, no matter what they look like, no matter where they come from, no matter what you think they can do, any goal is attainable," she reiterated. "It doesn't take much to be the nice guy or the nice memory, you know?"

# A prayer for our neighbors

Heritage Heights Prayer Service of Thanksgiving

nice our beginning in 1982, Habitat for Humanity of Lee and Hendry Counties has been built on a foundation of faith. Through our tangible experiences with Habitat's mission, we can engage those around us, live our faith, and have unique opportunities to love thy neighbor. Showing that love through spreading access to decent and affordable housing is just one way we fulfill our mission. Another is through prayer.

On the foggy Saturday morning, of November 13, 2021, Habitat homeowners, donors, volunteers, board members. and faith partners gathered in the Habitat neighborhood of Heritage Heights for our annual Prayer Service of Thanksgiving. As one Habitat family, we prayed, worshiped, and gave thanks in the neighborhood we built together.

As the sun rose, those in attendance lit candles and acknowledged the oak tree planted near the neighborhood playground to honor the memory of Peter Daniel Bunce, grandson of Board Member Deb Penuel and her husband Jim. The oak tree is a symbol of wisdom, strength, and endurance. It will provide a shady oasis for children and families in Heritage Heights, now and for generations to come.

To close out this special event, Heritage Heights Homeowner Brittany, who purchased her home in October 2021, shared the following benediction:

Brittany, Heritage Heights homeowner since October 2021, shared the benediction at the Heritage Heights Prayer Service of Thanksgiving.

# Women Build 2022:

By the numbers



Transforming raw materials into two new homes for Joy and Janeisha.



volunteer and SuperWoman Mollie Wise worked side-by-side at



for female-headed households

their time on the jobsite.

## Loving and Gracious God,

We are so grateful to be here today, to give thanks for those that have been a blessing to this community. We are grateful for all the people who made this day possible, for those who have planned, volunteered, and donated so that families will have a home of their own.

We pray your blessing on all who have had a hand in this community. For those who labored with hammer and saw, for those who gave their financial resources, for those who coordinated and oversaw, for these families' efforts, and for those who prayed to support this good work.

We thank you, God, for this day of gratitude and we bless this community in your name. Make it a safe and happy place filled with stories and laughter, where words of loving kindness and forgiveness are spoken, where love and dreams abound.

Together, may we continue to build a world where everyone has decent place to live. In God's name, we pray, Amen.



SuperPeople commit to a pledge of \$250-\$5,000 per year for five consecutive years. This annual commitment strengthens the foundation of Women Build for years to come.



















Cassandra Nocifora and Board Member Claudie Delgado engage with the mission of

Fundraising for Women Build and volunteering

Women Build by being SuperWomen,

# Thank you, every gift empowers a family in Lee & Hendry Counties July 1, 2021 – February 28, 2022

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\* = Board Member

sw/sw2/sm = Women Build SuperWoman<sup>2</sup>/Man **Bold** = Building a Future Legacy Society Member

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For the first time since the pandemic, **Habitat is welcoming back our volunteers to building sites—in full force!** 

Before Covid-19, volunteers, along with future Habitat Homeowners, provided 60-percent of Habitat's construction labor. Getting our volunteers back out doing what they do best is not only vital to the work that we do, it's what gives roots to the community that we envision when we say, "building homes, community, and hope."

Help us fulfill our mission to put God's love into action by **volunteering today!** 

## available opportunities

- Construction and ReStore volunteer opportunities are available Tuesdays through Saturdays at various times and locations.
- New construction opportunities will be added every Friday.
- All events are first come, first serve and registration is required.

See opportunities and register online at: **habitat4humanity.volunteerhub.com**