



Habitat for Humanity of Lake-Sumter

2009-2010

Annual Review

AFFILIATE MISSION

Habitat is an ecumenical, Christian ministry dedicated to building simple, affordable housing for people living in sub-standard or overcrowded conditions beyond their control.

AFFILIATE VALUES

Habitat for Humanity of Lake-Sumter Florida abides by the following values and maintains that these values are integral to the success of our mission.

Faith Based We believe in a strong Christian value system, however work with individuals from all faiths

Quality Housing We believe in meeting all building standards and utilizing trained volunteers to ensure adequate, safe housing for families

Individualized We believe in and recognize individuality of each of our families and are committed to serving their unique and individual needs

Family Oriented We believe that the family is the foundation of our society and are committed to providing housing services that will positively improve their living environment

Partnering and Nurturing We believe that successful home ownership requires strong family involvement; donor support and community volunteer participation in a supportive environment

Volunteerism We believe that dedicated volunteers are a necessary part of building simple, affordable housing

Advocacy We believe that we have a responsibility to advocate for affordable housing

Tithing We believe that we should support the worldwide mission of Habitat through tithing

June 2010

To all Habitat Supporters;

I'd like to take this opportunity to thank all donors, volunteers, families, and staff for their efforts this past year. Together we made affordable housing possible for 20 families in our community. At a time when the economy struggles, and families are facing adversity, we have been making a positive difference – reshaping neighborhoods, cleaning up streets by building or refurbishing existing homes, and placing families in homes so they can make a better future for themselves.



A special thanks to financial and in kind donors who made all house projects possible. Your generosity, made needed materials and services available for construction. Families depend on you for the hand up that makes homeownership possible. By sharing of your resources, you enabled Habitat to provide homes so that families could have resources of their own.

We are so very blessed to have our thrift stores. Again this year the stores provided sufficient funds to cover all administrative overhead. We thank our donors for the merchandise you provided and we thank our customers for continuing to shop at our stores. Our stores also provide opportunities for volunteerism for our home buyers and others in our community.

Habitat had over 800 volunteers partner with families this year serving many roles within the affiliate. Our thanks to everyone who picked up a hammer, served on a committee, worked in the office, or helped in a store. Your countless hours of devotion showed Habitat families that when all else seems difficult, they are not alone.

As we move into the coming year, our affiliate will focus increasingly on refurbishing existing homes. By focusing on existing homes, we will be able to place more families next year than in the past. These houses will be cheaper and those savings will be passed directly to homeowners in the form of lower mortgage payments.

Affordable housing is a group effort. Habitat cannot eliminate substandard housing alone. Please continue to support our affiliate as we partner with you, local municipalities, and other agencies to make affordable home ownership possible in our community.

Thank you again,
Greg Mihalic,
Board President
Habitat for Humanity of Lake-Sumter, Florida, Inc.

Major Highlights

- **Neighborhood Stabilization Program** - This year we partnered with Lake County to participate in the Neighborhood Stabilization Program (NSP-1). NSP-1 allows Habitat to purchase foreclosed homes, refurbish them, and then sell them to qualified home-buyers. The partnership between Habitat and Lake County benefitted 4 families this year.
- **Shift in Focus to Rehab Efforts** - This year we began to shift our focus from new construction to a mix of new construction and refurbishing existing homes. This shift in emphasis allows us to place more families in homes at a lower cost to both the affiliate and the individual families.
- **Thrift Stores** - Once again, our four stores covered our overhead costs and provided volunteer opportunities to our homebuyers. The Wildwood mortgage was paid off eliminating a monthly interest expense.
- **SHIP Program** - This year, the SHIP program provided down payment assistance for the majority of our homebuyers. Though this program will no longer be funded, it should still provide funding through the first quarter of the 2010 fiscal year.
- **M&I Sale of Mortgages** - This year was the first time the affiliate sold a block of mortgages to a third party. This sale of mortgages marks a new relationship with a local bank and a key step in our sustainability program. The funds received are earmarked for continued land acquisition and down payment on a Groveland store.
- **Tithe** - We have built 106 homes through our tithing to Habitat International.
- **Land Acquisition** - The current economy has made it much easier for us to continue to acquire land and homes. 15 families were placed in homes this year. 21 lots and homes were acquired.

Strategic Plan Update

2008, 2009, 2010

100% GOAL 1 SERVE MORE FAMILIES

- 100% Objective 1: To build 50 homes in the next 3 years, 14 in 2008, 16 in 2009, and 20 in 2010.
- 100% Objective 2: Acquire 50 lots in the next 3 years.
- 100% Objective 3: Establish 3 strategic partnerships with additional agencies.
- 100% Objective 4: Document our role and procedure in disaster relief and establish the necessary supplies.

75% GOAL 2 INCREASE TRAINING AND EDUCATION PROGRAMS

- 100% Objective 1: Establish a homeownership committee.
- 100% Objective 2: Develop Policy and Procedure reference manuals for all critical functions by end of 2010.
- 100% Objective 3: Develop a Mentoring program for store volunteers and site supervisors by Q2 2008.
- 0% Objective 4: Hire a Training Coordinator for volunteers and staff for stores and construction by mid 2010.

Strategic Plan Update

2008, 2009, 2010

100% GOAL 3 INCREASE AWARENESS AND ADVOCACY IN OUR COMMUNITY

- 100% Objective 1: Reach out to community leaders monthly and establish membership on advocacy committees.
- 100% Objective 2: Reach out to Religious leaders monthly.
- 100% Objective 3: Increase regular communications with the media via press releases.

83% GOAL 4 INCREASE INTERNAL AND EXTERNAL RESOURCE DEVELOPMENT

- 100% Objective 1: Within 24 months, analyze thrift store operations to identify opportunities to maximize profit margins via lines carried, locations and hours.
- 100% Objective 2: Within 24 months, evaluate building methods to identify opportunities to minimize costs via location of and type of construction.
- 100% Objective 3: Establish a recognition initiative for volunteers and staff.
- 80% Objective 4: Within 18 months develop succession planning and implement cross-training methodology for all key staff positions.
- 100% Objective 5: Within 24 months strengthen web site functionality and increase usefulness.
- 100% Objective 6: Partner with 2 new corporate donors and/or influential community leaders each year to acquire funds and volunteers.
- 0% Objective 7: Increase base of individual donors.

Vision for 2010-2011

- Place a minimum of 20 families in homes
- Focus on purchasing homes to rehab while building 6 new homes
- Continue purchase of lots for future home construction
- Diversify funding sources to insure cash flow
- Focus on long term affiliate sustainability
- Support the growth of four stores to insure ongoing major funding source
- Focus on south Lake and Sumter counties as build sites
- Enhance mortgage servicing to adapt to the changing environment
- Develop a program to meet staff training needs

2009-2010 Board of Directors

Greg Mihalic (President)

9112 W. Libby Road
Clermont, FL 34715-6826
Spouse: Cindy
352-243-6696 (H)
352-429-4040 (W)
Email: gmihalic@co.lake.fl.us

Ann Marie Howard (President Elect)

30908 Vista View
Mt. Dora, FL 32757
352-255-7472 (C)
352-253-3536 (W)
Email: Ann.Howard@ahss.org

William (Bill) Farmer (Secretary)

Sumter County Sherriff's Office
1010 N. Main Street
Bushnell, FL 33513
Spouse: Linda
352-303-4559 (C)
E-Mail: sheriff@sum.net

Preston Smith, Jr. (Treasurer)

110 South Fifth Street
Leesburg, FL 34748
Spouse: Ada Belle
352-314-3492 (H)
352-314-3492 (W)
Email: Preston.x.smith@ampf.com

Edwin Ray Goodgame (Past President)

2118 Saint Ives Court
Clermont, FL 34711
Spouse: Judy
352-243-9696 (H)
E-Mail: raygood58@wmconnect.com

Susan Thomas

3235-A US Hwy 27/441
PO Box 699
Fruitland Park, FL 34731
Spouse: John
352-326-2223 (H)
352-326-8188 (W)
E-Mail: susan.k.Thomas.bxm6@statefarm.com

Micki Blackburn

450 E. Hwy 50
Clermont, FL 34711
352-241-6466 (H)
352-394-6611 (W)
Email: Realmicki@aol.com

Douglas Gilpin

1785 CR 228
Wildwood, FL 34785
Spouse: Diane
352-330-1785 (H)
352-303-0340 (W)
352-303-1695 (W)
E-Mail: d.gilpin@earthlink.net

Hollie Morgan

1785 Morningside Drive
Mt. Dora, FL 32757
Spouse: None
352-383-2566 (H)
352-455-3987 (C)
E-Mail: hollie@embarqmail.com

John Harrison

36006 ViaGran
Grand Island, FL 32735
Spouse: Denise
352-483-1181 (H)
352-483-9420 (W)
352-636-4159 (W)
Email: John.M.Harrison@BankofAmerica.com

Timothy Hawkins

34105 Piccola Drive
Fruitland Park, FL 34731
Spouse: Rebecca
352-460-0300 (H)
352-751-8004 (W)
Email: TimHawkins@CFHAlliance.org

Richard Smith

Spouse:
352-429-2141 (W)
352-255-6541 (C)
Email: RNPSmithLDS@embarqmail.com

David M. Campione

109 East Blue Water Edge Drive
Eustis, FL 32736
Spouse: Pamela D. DuVall
352-357-7506 (H)
352-343-4561 (W)
Email: dcampione@campionehackney.com

Rev. Doug Kokx

352-483-6873 (C)
Email: d.kokx@fumc-clermont.org

Sue Cumbie

2722 E. Burleigh Blvd.
Eustis, FL 32726
Spouse: Bob
352-978-7816 (C)
352-483-8900 (W)
Email: sue.cumbie@micorp.com

Chief Executive Officer**James E. Fischer**

710 S. Bay Street, Eustis, FL 32726
P.O. Box 186, Eustis, FL 32727-0186 (Mailing)
Spouse: Monica
352-552-4637 (C)
352-483-0434 (W)
E-Mail: james@habitat-lakesumterfl.org