



The 1st building of 10 in Habitat Orlando's first town home community"

CONSTRUCTION UNDERWAY AT STAGHORN VILLAS

Habitat Orlando has begun its largest homebuilding effort to date: Staghorn Villas, an \$8 million town home community that will provide affordable housing for 58 local families. Located on the corner of Silver Star Road and LeHavre Boulevard, the 3.9-acre community will feature 10 buildings with four to eight townhomes each, surrounded by green spaces and play areas. Construction is going smoothly and quickly with the second building already well underway.

Thrivent Financial for Lutherans and the **Central Florida Lutheran Community** have partnered with Habitat Orlando to sponsor 5 homes in Staghorn Villas. Thrivent's alliance with Habitat for Humanity International, called Thrivent Builds, has helped build more than 1,000 homes across the country since 2005. In addition to sponsoring five

homes in Staghorn Villas, Thrivent Financial is encouraging its members to volunteer on site.

Thrivent's commitment is a powerful example of how the community can work together to help eliminate poverty housing. **Orlando Utilities Commission (OUC)** and **Siemens** have also announced they are partnering with Habitat. Both are donating and helping Habitat purchase "green" features to make Staghorn Villas an energy efficient community. Other companies that have made prior commitment to sponsor Staghorn Villas include **Hannover Life Reassurance Company** of America, **HD Supply**, **CHEP** and **Lowe's**. The development is slated for completion in spring 2011.

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REMEMBERING TWO HABITAT VISIONARIES

On February 3, Habitat for Humanity founder **Millard Fuller** passed away following a brief illness at the age of 74. One month later, on March 2, we also said farewell to **Walter Pharr** – board president emeritus and one of the affiliate's founding members since its beginning in 1986. Walter was 91.

While Habitat Orlando is saddened by the loss of these two visionary leaders, it is with great pride that we celebrate their extraordinary lives and accomplishments by dedicating this issue of *Community Builder* to them.

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REMEMBERING TWO HABITAT VISIONARIES *Continued*



MILLARD FULLER

"Everyone who gets sleepy at night should have a simple, decent place to lay their heads on terms they can afford to pay." These are the words of

Millard Fuller, that later became the

foundations for his creation of Habitat for Humanity. A self-made millionaire at the age of 29, Mr. Fuller's finances flourished – but, his health and marriage crumbled. That's when he decided to begin anew.

Mr. Fuller and his wife sold all that they owned, gave the money to the

poor, and, in their searching, landed in Koinonia Farm, a farming community in Georgia. That's where they began soaking up the teachings of farmer, theologian and community founder Clarence Jordan.

In time, Jordan, Fuller and community members launched a program of "partnership housing," building simple houses in partnership with rural neighbors who were too poor to qualify for conventional home loans. Later, the Fullers took the partnership housing idea to Africa. Within a few years, simple concrete-block homes were replacing unhealthy mud-and-thatch homes ... and Mr. Fuller had a bold idea: If partnership housing

could improve lives in Georgia and Zaire, *why not the rest of the world?*

And so, in 1976, Habitat for Humanity International was born. By the organization's 25th anniversary, tens of thousands of people were volunteering with Habitat – and more than 500,000 people were living in Habitat homes.

Fuller received the Presidential Medal of Freedom in 1996, the nation's highest civilian honor. In presenting the medal, President Bill Clinton said, *"Millard Fuller has done as much to make the dream of homeownership a reality in our country and throughout the world as any living person."*



WALTER PHARR

"In the mid-1980s, home ownership in Orlando seemed out of reach for many low-income families, but that was before Walter – a champion of affordable housing – stepped forward," remembers board

member Wally Miller. *"He was one of the founding visionaries of Habitat Orlando."*

For more than 40 years, Walter built a successful career in the real estate industry. His professional experience, combined with a strong commitment to community service, played a key role in helping Habitat Orlando

acquire affordable property on which to build new homes.

In 1991, he helped rally financial and community support around the Habitat affiliate, which included a visit from former President Jimmy Carter. Sixteen years later – as Walter celebrated his 90th birthday – he received a birthday greeting from the former president, commending his service to Habitat for Humanity: *"Rosalynn and I commend your dedication to helping Orlando's less fortunate,"* the letter read. *"You have been a lasting inspiration to your neighbors."* Walter's influence can also be seen on Pharr Avenue in downtown Orlando – a street named in his honor – where some of the earliest Habitat homes were built.

"Walter's drive and relentless commitment to affordable housing captured people's imagination and changed so many lives across Central Florida," said Dee Danmeyer, Executive Director for Habitat Orlando. *"His inspiration lives on in Habitat's work and through its employees, volunteers, partner families and supporters. We extend our sincere condolences to the Pharr family and are keeping them in our thoughts and prayers."*

IN MEMORY

Habitat for Humanity Orlando was honored to receive contributions in memory of Manuela Pfluegl, James "Big Jim" Smith, Tony Graziano and Walter Pharr. The hope and life-changing experience that Habitat provides hard-working families is offered as a tribute to these individuals who also dedicated their lives to supporting Habitat for Humanity's mission.

Honoring a loved one through a contribution to Habitat Orlando whether it's honoring them or memorializing them is truly an extraordinary gift. Simply designate your contribution In Honor Of (IHO) or In Memory Of (IMO) your loved ones and we will recognize them and your gift of love. For details please call 407-648-4567 ext. 410

HABITAT ORLANDO BUILDS OVER 900 HOMES INTERNATIONALLY

Since 1986, Habitat for Humanity Orlando has joined efforts with the community to make a difference in the lives of deserving families. Habitat Orlando is getting ready to celebrate the completion of their 150th home located in the first building of Staghorn Villas. Not only has Habitat Orlando served as an advocate for affordable housing in Central Florida, but has also built over 900 homes internationally. Currently, Habitat Orlando donates a portion of funds raised in Central Florida to Romania through Habitat for Humanity International's tithing program. Romania is the largest country in southeastern Europe with a population of 22 million people. Even though Romania has had healthy economic growth, about 15% of the population lives below the poverty line and about 2.4 million Romanians live in extreme poverty. Habitat Orlando has also tithed to flood ravished Haiti.

THANK YOU!

Habitat Orlando would like to extend a huge "THANK YOU" to our friends at Crane Rental Corporation and Professional Testing Associates, Inc. Both companies have made recent commitments to support the Staghorn Villas Development and further Habitat for Humanity Orlando's mission to provide safe, affordable homes to low-income families. If you'd like more information about how you can support this special community please call 407-648-4567 ext. 410.



FOUR NEW HABITAT FAMILIES



Martina Dunston had become accustomed to living in a small 2 bedroom apartment with her children. After finding out she was expecting and her family was quickly outgrowing their home she contacted Habitat Orlando. Thanks to the generosity of the **National Association of Realtors**, Martina was given the opportunity to improve her life and the lives of her three young children by becoming a new homeowner. This past December, Martina and her children celebrated their first Christmas in their new home and look forward to many more holidays together there.

Thanks to the generosity of **Banco Popular** and **Sam and Deborah Mickler**, Jenny Salami and her family have a new Habitat home and feel safe in their new neighborhood. Jenny is a single mother looking after her two daughters and grandson. The family of four formerly lived in a very unstable neighborhood, but now have piece of mind and stability in their own home.



As a single mother, Gail Robinson's dream was to raise her family in a home they could call their own. Gail found support in Habitat for Humanity and is now a proud homeowner of the beautiful home she had once dreamed of thanks to the support of **Starpower** and their motivation to make a difference in the Central Florida community.

Damian and his wife have eight children. They recently became the owners of the first 6 bedroom home ever built by Habitat for Humanity Orlando. The community truly embraced the Olivieri family by pooling together support from several individuals and organizations to sponsor their special home. **Publix Supermarkets Charities, Banco Popular, Orlando Decorative Concrete, First United Methodist Church of Orlando, Jardon and Howard Technologies, Inc., James E. Jardon II, Charles Schwab, Rosen Hotels & Resorts, Kevin & Jennifer Morris, & Samantha Zaino** all contributed to helping this family finally find a place to call home. "Today I am very happy. Thanks to the Habitat team, the volunteers and sponsors, we can have something that belongs to our family and makes us feel special" expressed Marilyn Olivieri after receiving the keys to her families new home.



MEET OUR NEW BOARD MEMBERS

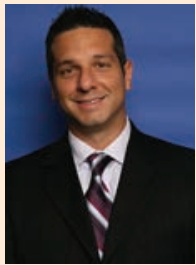


Brian Watson graduated with a bachelor's degree in business administration, as well as a Juris Doctorate from Stetson University. He is currently a member of the Orlando office of the statewide law firm Broad and Cassel. Brian is part of the firm's public finance and capital projects, as well as banking and institutional lending practice groups. Brian's financial experience and history of pro bono services to the community make him a perfect fit for our organization.



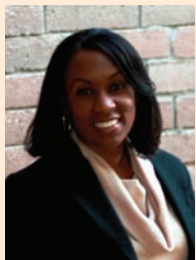
Diane Difebbo, a certified public accountant with Graham, Cottrill, Jackson & Hostetter, LP, received her bachelor's degree in accounting from Drexel University in Philadelphia. A native of Philadelphia, Difebbo is a member of the Florida Institute of Certified Public Accountants. As explained by Dee Danmeyer, Habitat Orlando's Executive Director, "Diane's valuable

financial expertise is an asset to our board and will help us achieve our goals for long-term growth. Her strong commitment to community involvement plays a key role as we continue our effort to build more communities and strengthen families throughout Central Florida."



Ron Piccalo graduated with a B.S in Mathematics from Stetson University, an M.B.A from Rollins College and a PhD in Business from the University of Florida. Since 2005, Ron has been working with the University of Central Florida as an Assistant Professor in the Management department. Ron's interests range from topics like

Organizational Behavior, Human Resources, Leadership, and Managerial Decision-Making Skills. We welcome Ron to the Board as our new Treasurer and are sure that his extensive knowledge and experience will be a great asset to the work of Habitat.



Michelle Scott is a graduate of Saint Joseph's University in Philadelphia, Pennsylvania, where she received her B.S. in Accounting. She is currently the Director of Research and Analysis for The Institute of Internal Auditors (The IIA) Research Foundation in Altamonte Springs. Prior to joining The IIA, Michelle was a Manager in the risk consulting/internal audit

practice of Proviti, Inc. (formerly Arthur Andersen). She has been extremely active in supporting local charities like Junior Achievement, the American Cancer Society and the Orlando Urban League of Young Professionals. Michelle is going to be the Chair of Habitat's annual *Who Will Build It?* Breakfast. Her experience working with non-profits has prepared her to be a powerful leader at Habitat Orlando.

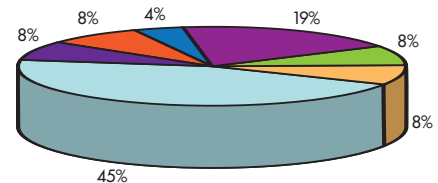
MESSAGE FROM OUR BOARD PRESIDENT

With Spring upon us, I am reminded once again that change is in the air. Changes on our board include new board members Brian Watson, Michelle Scott, Diane Difebbo and Ron Piccolo, who offer new energy and ideas to providing solutions to Orlando's affordable housing challenges. Board members John Youngs and Ron Piccolo each welcomed newborn daughters this winter, and we offer their growing families all of God's blessings. We also offer our thanks to Wally Miller, whose board term ended in December. I would argue that with the exception of the late Walter Pharr, no one person has had such a profound impact on Habitat Orlando's mission as Wally Miller.

The most visible sign of Habitat's change is taking place at 4650 Staghorn Drive. Thanks to the hard work of our talented staff, the dedication of our army of volunteers, and the gifts of our generous donors, this 3.9-acre development will soon welcome its first five families. The children who will grow up in this wonderful community will have a better chance of success in school and in life thanks to the generosity of those who choose to make their own impact on affordable housing.

As you can see below, we are blessed with a diversity of revenue sources; however, none are as critical to offering sustainable success as donations from individuals and corporations. While other sources can vary depending on external circumstances, the generosity of others is a constant that our Habitat families count on. So please renew your gift of time, talent, or treasure today. You will receive so much more in return.

Sincerely,
Thomas Karastamatis



COMMUNITY REVENUE SOURCES

■ Donations	8%
■ Grants	8%
■ Community Contribution Tax Credit Program	8%
■ Sale of Mortgages	45%
■ Mortgage Payments	8%
■ Habitat ReStore	8%
■ In Kind Donations	4%

Habitat for Humanity Orlando could not accomplish its mission to build simple, decent, affordable homes for low-income families without the help of generous sponsors. Their philanthropic support in 2008 has made the dream of homeownership a reality for many deserving families.

BUILDING SPONSORS

CHEP
Habitat Orlando Volunteers*
Hannover Life RE
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Thrivent Financial for Lutherans

*2,150+ volunteers in 2008 logged over 40,000 hours and saved Habitat Orlando over \$790,000. (2007 volunteer "pay" rate for construction: \$19.51 per hour)

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The Legacy Builders Society is made up of generous donors who have made multiple year commitments to financially support the mission of Habitat Orlando this past year and in years to come. Habitat Orlando would like to recognize the following donors for their commitment to making safe, affordable housing a reality here in Central Florida.

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OUR MISSION

Habitat for Humanity Orlando brings together families in need and volunteers of all faiths in partnership with community resources. Together we enhance lives by building homes, strengthening neighborhoods and improving our community.

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