



Habitat for Humanity®
of Collier County

BLUEPRINTS

| SPRING 2026 |

HOMEWORKS

Keeping Home Within Reach in Collier County

The people who keep Collier County running, including those working in healthcare, education, and public safety, increasingly face a difficult question: Can they afford to live in the community they serve?

Recent research from the Harvard Joint Center for Housing Studies underscores just how serious the challenge has become. The center's 2025 housing analysis reported that along with Miami-Dade, Collier County ranks as the least affordable place to live east of the Mississippi River when comparing home prices to local incomes.

Housing costs have surged in recent years while wages have struggled to keep pace. In some cases, apartments that once rented for \$700 to \$900 per month just a few years ago are now renting for \$3,000 or more. For many working families, those increases have placed stable housing out of reach.

What makes this moment particularly striking is who is feeling the pressure. In recent years, Habitat and other local housing programs have helped secure housing for nurses, sheriff's office personnel, and government employees at higher rates than ever before – workers who historically would not have needed housing assistance.

At the same time, local housing market data highlights the continued challenge. According to the Naples Area Board of Realtors, the median home price reached \$627,500 in January, with 67% of home purchases made in cash, reflecting a highly competitive market for homeownership.

The impact extends beyond individual families. When the people who keep Collier County running cannot afford to live here, it places strain on the workforce, the local economy, and the long-term health of the community itself. That's where your

support of Habitat for Humanity of Collier County plays a critical role.

Together, we can help hardworking local families build and purchase affordable homes, creating stability not only for homeowners but for the broader community. Because when families have a safe, stable place to call home, our entire community works better.



The home price-to-income ratio illustrates how many times the typical household income is needed to purchase a home—revealing significant affordability challenges in Collier County.

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Letter from the CEO

The Power of Community in Action

As I celebrate my 25th season with Habitat Collier, I find myself reflecting on the incredible momentum we've experienced together. It's a powerful reminder that when this community comes together around a shared purpose, remarkable things happen.

This season, *Cars on 5th* was a shining example of that spirit. The event gave us an extraordinary opportunity to showcase Habitat's mission in front of thousands of people: introducing new friends to our work while reconnecting with many longtime supporters. Nearly 400 volunteers stepped up, generously giving their time and energy to support affordable housing in Collier County. Their enthusiasm and hard work paid off as we generated \$300,000 – enough to fully fund a home.

That momentum carried forward into Give to the Max, where we saw once again what's possible when people rally around a cause they believe in. Thanks to your response, we successfully surpassed our \$4 million goal. Your generosity amplified by our match funders, resulted in \$4.5 million which will directly impact families in Collier County.

While these milestones are worth celebrating, they also underscore why this work matters so deeply. As everyday costs continue to rise, it's harder than ever for families. Habitat's role has never been more important. Both for the families who partner with us and for the health and strength of our entire community. Affordable homeownership helps families build stability, invest in their futures, and contribute to a thriving local economy.

We're also approaching an exciting transition point in our building efforts. At Majestic Place, the final chapter is nearing completion. Just a few homes are left to close before we welcome the last families home this summer. At the same time, momentum is building at Las Palmas in North Naples, where dozens of families have already been approved and are eagerly looking ahead to the opportunity to build and purchase their own homes.

None of this would be possible without the incredible support of donors, volunteers, partners, and advocates. Your belief in this mission makes the work possible, and your continued partnership ensures that more families will have the opportunity to achieve the stability and hope that come with a place to call home.

Thank you for being part of this journey with us.



Lisa Lefkow
Chief Executive Officer



Home Works: because a strong foundation at home shapes a child's future.



We couldn't be more proud of the incredible showing of Habitat Collier Volunteers at Cars on 5th.

Naples Office

Mon - Fri 8am - 5pm

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Immokalee Office

Mon - Fri 9am - 5pm

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A Legacy that Builds

Planned today. Building for years to come.

A longtime supporter of Habitat for Humanity of Collier County, Terry Schultz understood that building a stronger community meant helping others. Over the years, he supported Habitat in meaningful ways, each donation reflecting his belief in the mission. But it was his final gift, planned thoughtfully in advance, that would make an even greater impact.

When Terry passed, Habitat Collier received more than \$130,000 from his estate as part of a larger charitable distribution to four organizations. It was a transformative gift, and one that speaks to the power of planned giving.

Terry was a member of our Legacy Builders Society, a group of individuals who have chosen to include Habitat Collier in their estate plans. Because he shared his intentions in advance, we had the privilege of celebrating his generosity during his lifetime, welcoming him to events and showing him how future gifts like his help build homes, stability, and opportunity for local families.

His daughter, Cathy, shared that Terry's commitment to giving was deeply rooted in his own life story. He grew up with very little, but through hard work and determination, built a successful life that allowed him to retire early and enjoy many blessings. Still, he never forgot where he came from. Whether through Habitat, other charitable organizations, and even reading about people struggling in the local newspaper and reaching out to help, giving back remained a constant in his life.



Terry Schultz attending the 2019 Pacesetter Event, where he was celebrated for his faithful support of Habitat Collier.

“He was a very strong businessman, he was very charismatic and very much wanted to be in the spotlight, but when it came to who he was donating to, it was more on his humble side. He went back to his roots. So, it was nice to see that he went full circle, and he was able to donate and give back to people in the position where he started. He didn’t forget his past.”

–Terry’s Daughter, Cathy Knight



Terry celebrating his 80th birthday alongside his daughter and son-in-law, Cathy and Tom Knight.

Terry's story is a powerful example of how a planned gift can extend a lifetime of generosity. Gifts made through a will, IRA, or other financial accounts allow donors to make a lasting impact beyond their own lifetime.

His gift also underscores the value of clear planning and communication. While Terry had taken thoughtful steps and shared his intentions, estate gifts can sometimes involve added coordination. Letting Habitat know about your plans and ensuring the correct information is included can help make the process smoother for your loved ones.

Planned gifts provide critical support that allows Habitat Collier to plan and build into the future. And thanks to Terry, that future is brighter for the families who will one day walk through the doors of a home of their own.

If you're interested in learning more about including Habitat Collier in your estate, visit HabitatCollier.org/plannedgiving.

Behind Closed Doors:

The Housing Reality Facing Many Local Families



Every month, Habitat's Home Visit Committee, a dedicated group of volunteers, visits applicants in their current housing as part of the family approval process. These visits provide a firsthand look at the challenges many hardworking families in our community face while trying to keep a roof over their heads.

At the committee's March meeting, volunteers shared recaps from ten recent visits, painting a sobering picture of the housing realities local families are navigating today.

From overcrowded homes where parents and children share beds to living situations with serious health and safety concerns, the need for safe, stable housing was impossible to ignore. After 48 years of witnessing substandard housing conditions across our community, volunteers noted that this group of applicants underscored just how challenging the situation remains for many families.

Among the situations shared by the Home Visit Committee:

- **A daughter caring for her mother while sharing a small efficiency apartment** that was converted from a back porch. The unit is one of several improvised rentals on the same property, including another porch conversion and a converted shed. At least five tenants share a single bathroom and kitchen, the air-conditioning struggles to function, and the bathroom regularly floods.

- **A single mother paying nearly \$2,500 in monthly rent** while working nearly **60 hours each week**, including an average of 17 hours of overtime, just to cover basic living expenses.
- **A family of four living in an apartment plagued by safety and maintenance issues**, including a persistent bug infestation, a leaking bathroom from the unit above, and a broken air-conditioning system the landlord has refused to repair—all in a complex where they have experienced violence and crime.
- **A family of four sharing a single bedroom in a relative's home**, where two parents and their one- and two-year-old children sleep together in one twin bed. Volunteers noted it was the most crowded living situation they had ever encountered during a home visit.
- **A family of six living in a two-bedroom single-wide trailer**, with the parents and baby in one bedroom and three children, ages 18, 11, and 9, sharing the other.

These stories are difficult to hear, but they are not rare. For many families in Collier County, rising housing costs and limited options leave them with few choices beyond overcrowded or unsafe living situations. Many are doing everything right, working extra hours and caring for their families, yet still cannot access safe, affordable housing. The barrier is not effort, but a lack of opportunity. Through your support, you help create that opportunity, giving families the chance to build stability and a future in a place they can truly call home.

“Each bedroom (of the home) is occupied by a different family and the four of us share a small room. In addition to the overcrowding, the home has ongoing pest issues, which is deeply concerning to us as the parents of young children.”



“As parents, Habitat is our hope to provide a better quality of life for our children. The current housing is not a suitable place for our physical and mental health. It is an old building with little maintenance... there is an infestation of cockroaches, fleas, and bedbugs by the old carpets and walls and the air ducts are too old and poorly maintained. Sometimes we have been without a/c for weeks.”



“There is no guarantee that I will be allowed to renew this lease next year. Every day I live with the uncertainty of not knowing where we will go if that happens. I am tired of moving, hiding, and living in fear. I want stability, dignity, and a safe home for my family.”





Celebrating Volunteers

The Heart of Habitat

Our Annual Volunteer Appreciation Luncheon is one of our favorite traditions each year. It's our chance to gather with the incredible people who give their time and talents to this mission. Our volunteers bring energy, compassion, and dedication to everything they do, helping make the dream of homeownership possible for local families.

This year's luncheon was a wonderful opportunity to come together, share a meal, and celebrate the many individuals who help move this work forward every day. The photos below capture just a few moments from an afternoon filled with gratitude, laughter, and appreciation.

We are especially grateful to the generous sponsors who made this event possible. A heartfelt thank you to **St. Katherine Greek Orthodox Church** for once again hosting us, **Mel's Diner** for providing lunch, and to **General Concrete, DEX Imaging, Glase Golf and SWFL Plastering** for helping us celebrate our volunteers without diverting resources from our mission.

To every volunteer who gives their time, energy, and heart to Habitat: thank you. Your dedication helps change lives, and we are deeply grateful to have you as part of the Habitat Collier family.



Donating is Easy as 1-2-3 with the Habitat ReStore!



Step 1: Gather Your Gently Used Items



Furniture



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Step 2: Choose the Easy Option for You

Drop It Off

Visit our Naples ReStore on the East Trail

Go Online

You can schedule a FREE Donation Pickup at [HabitatStores.org](https://www.habitatstores.org). We'll come to you!

Call the Store

If you have questions about donating items or need pickup assistance

Step 3: Feel Good About the Impact

When you donate to Habitat Collier ReStores, you're doing more than clearing out space. You're helping local families build strength and stability through safe, affordable housing. Every donation creates opportunity, every purchase supports our mission, and together, we're building a stronger community.

Schedule a pickup, see a list of accepted items, or learn more at [HabitatStores.org](https://www.habitatstores.org).



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more about Habitat Collier.

Continuing Your Legacy of Generosity

A planned gift to Habitat Collier allows you to make a lasting impact while also providing potential financial and tax benefits. By including Habitat Collier in your estate plans, you help ensure safe, affordable homes for generations to come.

If you're interested in learning more about including Habitat Collier in your estate, visit HabitatCollier.org/plannedgiving.



Revocable or Irrevocable Trust

Inform trustees of your intention to designate Habitat Collier as a beneficiary



Life Insurance Policy

Contribute your insurance policy to Habitat Collier to receive an income tax deduction



Real Estate

Transfer a title of property or give property to Habitat Collier while retaining the right to occupy the residence



Donor Advised Fund

Nominate Habitat Collier as the successor for your giving account



Retirement Plans

Gift your IRA distributions, 401(k), or other retirement funds



Wills or Living Trusts

Include a bequest provision in your will or revocable trust for the benefit of Habitat Collier