

# Lake County retiree changing life for homeless

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Steve Smith was a comfortably retired bank president in Clermont, heading to Sunday brunch with his wife and friends, when he encountered a homeless man who would change his life.

"At the restaurant door was a man sitting on a bench who asked if we knew of a church he could walk to," Smith says. "He had no car, and our church really wasn't within walking distance. We offered to drive him there for the second service, and to pick him up afterwards. ... I have no idea why we did this."

Smith had seen his share of homeless people, but he had never had someone ask him about church or, later, about finding a job. He had never driven someone "home," only to find out the address was a camp in the woods.

Nearly 10 years later, the episode is responsible for one of the most influential nonprofit organizations in south Lake County — an agency that has helped move some 340 formerly homeless and unemployed residents into jobs and housing and the first in 15 years to win state funding to build affordable housing in Clermont.

Earlier this month, officials approved \$19 million for Smith's New Beginnings of Central Florida and affordable housing developer Blue Sky Communities to build 96 "high-quality" apartments for low-income residents in the fast-growing Lake County community, where rental housing is routinely out of reach of the minimum-wage workers.

"We're in a situation now where people are getting work, but they can't afford the rents," Smith, 69, says. "We've bought several properties — single-family houses, a duplex, last year we bought a four-plex — so the people in our programs can have their own place and have a fulfilled life. But the struggle we have is that the need continues to grow."

His faith-based organization sprouted after trying to help that first homeless man. Initially, Smith put him up in a Groveland rooming house and found him a job. He even drove the man to and from work each day.

Dismayed that he could find no other agency to help people restart their lives, in June 2007 he and his wife, Linda, a retired LabCorp executive, brought together a dozen volunteers. They included a retired pastor, a counselor, a woman who had done job training, a social worker, an accountant and an attorney.

"I did a lot of research, and I tried to get on housing and homeless boards so I could learn," Smith says.

Six months later, the agency opened a home for six homeless men, providing room, board, life skills and job training. A year and a half later, it started a 16-bedroom home for single mothers with children. And a month after that, it opened the first of three thrift stores — in Clermont, Kissimmee and Winter Garden — that distribute more than \$40,000 worth of clothing and household items yearly while providing jobs for residents.

It also has partnered with local churches, recruiting some 1,000 volunteers a year for its work.

Smith has never taken a salary from New Beginnings, though the agency does have other paid staff.

"I think that speaks to the heart that Steve has for this," says Mark Montemayor, executive pastor of Real Life church, headquartered in Clermont, who joined New Beginning's advisory board

early on. "He came to us, looking for support, but he didn't want to just drop a problem off on the church's doorstep. He wanted to be part of the solution."

The faith-based program isn't right for everyone, but it has helped most.

"We're human. You don't want somebody else telling you what to do," says Griselda Fernandez, 31, a single mother of 4-year-old twins. "They had me take this 10-week Bible study program, and at first I was like, 'I don't know if I want to do that.' But it turned out to be the most peaceful 10 weeks I'd had in 31 years. They've helped me grow as a woman, as a mother, and in my relationship with Christ."

She now has a job at the thrift store, a savings account, stability for her kids and hope for a home of her own.

Though New Beginnings now has two large transitional homes that can accommodate 26 individuals and a four-plex apartment building, Smith and others say the big picture won't change until larger scale affordable housing is available.

The 96-unit Woodwinds Apartments that New Beginnings has planned — renting for \$550 to \$750 a month — won't be ready until 2017 at the earliest. The 10-acre site is east of Grand Highway and south of Citrus Tower Boulevard.

"He has made some big things happen," says Barbara Wheeler, executive director of the Mid Florida Homeless Coalition, which Smith joined soon after venturing into the nonprofit world. "He is very good at what he does, but, unfortunately there is a large unmet need that even this project won't address."

That's not news to Smith, who knows that setbacks are part of progress. That first man he tried to help? He dropped out of the program and Smith lost touch with him.

"But you don't let it stop you," he says. "You keep trying. ... We'll get this housing project under our belts and then apply to do the next one."

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