

What is Habitat for Humanity of Citrus County (HFHCC)?

HFHCC is a nonprofit, ecumenical Christian housing ministry seeking to eliminate poverty housing and to make decent shelter a matter of conscience and action. Habitat for Humanity invites people from all walks of life to work together in partnership to build houses with families in need. Since its start in 1993 HFHCC has built more than 70 homes throughout Citrus County.

How are partner families selected?

We accept applications from local families at our orientation meeting. Our Family Service committee reviews the applications and chooses families based on needs, their willingness to become partners in the program, and their ability to pay the no interest, no profit mortgage. HFHCC complies with the HUD Equal Housing Opportunity guidelines in choosing partner families thereby making the selection completely non-discriminatory .

How big is a Habitat house and what is the cost to build one?

In Citrus County it costs an average of \$75,000 to build one house. The typical house built by HFHCC has approximately 1,173 square feet of finished living area. Most houses have three bedrooms with 1-3/4 bathrooms. These houses do not have garages or carports. They are affordable to low-income families because there is no profit included in the sale of the house, and no interest is charged on the mortgage. HFHCC finances the mortgages over 30 years.

How does HFHCC work with the government?

Habitat for Humanity does not accept government funds for the construction of new houses. Habitat does accept government funds for the acquisition of land, streets, utilities and infrastructure expenses so long as the funds have no conditions that would violate Habitat's principles or limit its ability to proclaim its Christian witness.

What does HFHCC do and how does it work?

Habitat for Humanity is not a charity or a give-away program. Habitat for Humanity builds houses with Citrus County families in need. Volunteer labor is used to build houses to keep building costs low for Habitat families. Partner families pay a small down payment and a monthly mortgage payment. They also invest 500 hours of their own labor "sweat equity" into building their own houses and the houses of others. As Habitat homeowners pay their mortgages the money goes into a revolving fund that helps builds houses with other families. HFHCC gives 10 percent of contributions received to help build houses in other parts of the world.

Where are HFHCC's houses built and who builds them?

Our homes are located in Inverness, Crystal River, Homosassa and Hernando. Individuals and groups from around the county donate their time, skills and energy to build the houses. Partner families invest at least 500 hours of sweat-equity into building their own house and those of other eligible families. We have been blessed with the support of benefactors from neighborhood churches, businesses and other organizations as well as many partners and volunteers in our community. And in order to meet the prevalent need in Citrus County, we need to grow substantially.

How does HFHCC get money to build houses?

HFHCC holds fund raisers throughout the community. We receive money from businesses and corporations, grants, churches and other religious congregations, organizations and individuals. Habitat for Humanity of Citrus County partners with the Citrus County Commissioners for funding of our qualified families through the State of Florida SHIP Program.

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Building
Lives...
Building
Hope...
Building
Homes...
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Who volunteers with HFHCC?

There are many different ways that a person can volunteer with Habitat for Humanity. We welcome individuals and groups on the construction site. People serve on the Board of Directors or on committees, including P/R Marketing, Fundraising, Administration, Family Services, Building, Site Selection and Church Relations. The Habitat ReStores also rely on volunteer services. Volunteers may attend special event fundraisers, donate materials or simply donate money. For more information on involvement, please contact our office or visit our web page.

Visit Us on the Web: www.habitatcc.org

Email Us: hfhcc@earthlink.net">hfhcc@earthlink.net

What is a "Habitat ReStore"?

HFHCC's two "ReStores" are located in Inverness and Crystal River. The ReStores receive donated items, primarily furniture and home building materials, and resell them to generate money to fund the affiliate's administrative costs. Because of the ReStores, all charitable contributions received can be used for Habitat home building.



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HFHCC TIMELINE	
1992	First organizational meeting sponsored by Crystal River Civitan Club
1993	Established as an affiliate with Habitat for Humanity International
1994	First partnership house completed
1996	HFHCC plants trees in all partner homes to mark HFHI 20th anniversary
2000	HFHCC completes its 10 th partnership home
2001	First part-time Executive Director hired
2003	HFHCC celebrates its 10 th year with a 10 week build, completes house #17
	and opens the "Everything for the Home Store" (now "ReStore") in Inverness
2004	HFHCC completes its 20 th partnership house
2006	HFHCC's first Women Build Project and first sponsored home: Carter Build
2007	Thrivent/Lutheran, Rotary Clubs of Citrus County sponsor houses
2008	Black Diamond, Publix, Realtors Association, Nick Nicholas Ford & Gulf Coast
	Ford sponsor houses
2009	Nick Nicholas Ford & Gulf Coast Ford, Bay Area Heating & Cooling, and an Anony-
	mous Donor sponsor homes; HFHCC completes 52 nd partnership home
2010	HFHCC completes its 60 th partnership home
2011	HFHCC opens 2nd ReStore in Crystal River; welcomes new home sponsors
	Nichols Lumber and Deem Cabinets, dedicates 72 nd partnership home and
	achieves "Neighborhood Builder" status from HFH International.