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# Apply for Your Habitat Home

If you've thought about applying for a Habitat home, the time is now!

Habitat for Humanity of Citrus County will explain program requirements at an Orientation for potential homeowners on Saturday, July 30, 2011, 10 a.m. to noon, at Seven Rivers Presbyterian Church, Lecanto.

Attendance is mandatory for anyone wishing to be considered for a Habitat house. Please note that children cannot be accommodated at this meeting.

To qualify for the Citrus Habitat program, an applicant's present living

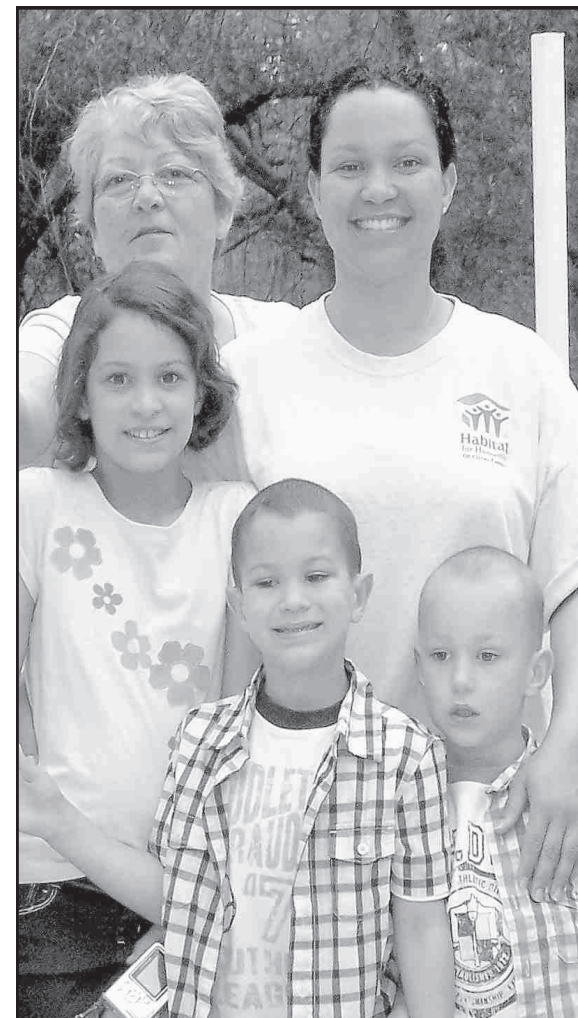
conditions must be inadequate; annual income must meet guidelines (see chart); and applicants must have been Citrus County residents for one year or more.

After the program is explained, applications will be distributed and must be returned within 30 days. Applicants do not need to bring any documentation to this meeting.

Seven Rivers Church is located at 4421 W. Gulf-to-Lake Hwy. For more information, call the Habitat office at 352-563-2744.

## Income Guidelines Chart

SIZE OF FAMILY	MINIMUM FAMILY INCOME	MAXIMUM FAMILY INCOME
1 person	\$10,000	\$20,000
2 persons	\$11,400	\$22,800
3 persons	\$12,850	\$25,700
4 persons	\$14,250	\$28,500
5 persons	\$15,400	\$30,800
6 persons	\$16,550	\$33,100
7 persons	\$17,700	\$35,400
8 persons	\$18,850	\$37,700



## EAGER BEGINNINGS

Caine Family members pose in late February when their Habitat house was just started. The finished home's dedication is June 25.

**We're Moving!**  
See page 3 for details.

## In This Issue:

President's Message .....	Page 2	Sponsored Homes .....	Page 3
Qivana Cares .....	Page 2	Habitat Benefit at Chili's .....	Page 4
Women Build .....	Page 3	Land for Sale .....	Page 4

*HFHCC partners with the Citrus County BOCC for funding by the State of Florida SHIP program for all homes built in Citrus County.*

## A Word From Our President



So right now, the "Word from the President" is "THANKS!" Thank you to our sponsors, donors, churches, civic clubs, individual and corporate volunteers, Board of County Commissioners, county offices, and in a very special way to our board members, family partners and Habitat staff at the construction sites, ReStores, and office.

Above all, let us all thank God. Citrus Habitat is truly blessed. Let's all give thanks

*George*

George Rusaw, President

You've heard of "Christmas in July?" How about "Thanksgiving in June?"

Citrus Habitat's annual dinner in late June marks the end of my first year as Board President. What a year it has been!

We've completed 12 beautiful homes – one more than last year – and settled 19 adults and 12 children into them; opened a vibrant new ReStore in Crystal River; received 28 parcels of donated land from generous supporters; recruited a record number of volunteers to special projects like our May Women Build and Fall Corporate Challenge; been honored as Volunteer Site of the Year; had seven homes sponsored by three terrific local businesses; received foundation grant support, cash donations, office furniture and equipment...the list goes on and on!

As I reflect on the past 12 months of my involvement with Habitat, I am overwhelmed with gratitude. Every great thing accomplished is the result of innumerable small efforts added together. It is especially humbling for me to realize how many individuals and groups demonstrate real compassion for people in need when they face significant challenges of their own.

This is especially true for Citrus County businesses suffering this economic downturn. As we all know, recovery is slow here. We see the sad effects of closed doors and darkened windows in commercial areas on both sides of the county.

And yet our business neighbors look outward with empathy for the plight of others, contributing goods and services, talent and time to the work of Habitat and other local non-profits. We are truly blessed with good-hearted business leaders who care about their community. Our major sponsors are listed on page 4, and I hope you will patronize them when you can.

The same is true among individual volunteers and supporters. Some of the generous folks with hammers in hand and answering office phones have been downsized, lost income or face other economic hardship. Yet they look beyond their own difficulties to make a contribution to help somebody else. And they do it cheerfully! I am in awe of them.

It is truly exciting to look at the potential for Citrus County Habitat in the years ahead. Built on the foundation of what has been accomplished in the past with the momentum of so many generous, committed people and groups, imagine where we can go!



**HANDS-ON HELP.** Qivana CEO and founder Derek Hall, left, and wife Shelby Hall, of St. George, Utah, pitch in with Nick Richardson of Crystal River on "Qivana Cares Day" June 2 in Inverness. Eighteen Qivana volunteers helped prepare Habitat House #67 for dedication June 25. Qivana adopted Habitat for Humanity nationally as focus for its 2011 corporate outreach program. More photos online at [www.habitatcc.org](http://www.habitatcc.org).

## Your Estate Plans Can Provide Decent Shelter for Families in Need

When you establish your will or living trust, we hope that you will consider a legacy gift to Habitat for Humanity of Citrus County. Legacy giving can come from anyone. Even a small gift can have a big impact.

Your legacy gift does not need to be cash. You can leave stocks, real estate, insurance policies or personal property, and can name HFHCC as a beneficiary of your life insurance, pension plan, or 401K or IRA.

It's easy to include a charitable donation to HFHCC in your will or living trust, but always consult your financial planner for guidance.

When planning your legacy giving, you don't have to choose between charity and family; you can give to both. The charitable gift may even reduce inheritance taxes for your family. Your financial planner can explain.

If you are interested in more information about a legacy gift to HFHCC, call our office at 352-563-2744, or email [habitatjeanine@gmail.com](mailto:habitatjeanine@gmail.com). Thank you!

## Progress Energy Supports Habitat

As part of its "Year of Caring," Progress Energy's Crystal River site is freeing up employees to do volunteer construction work at Habitat's five new homes this summer.

The employees are being given time off to be used in Habitat work. Teams have been organized by Barbara Martinuzzi, Senior Plant Services Assistant at the Crystal River Fossil Site, and DeAnna Estep, Continuous Business Excellence Leader at Energy Supply, Crystal River.

The PGN volunteers started work June 15 on a house in Northern Citrus. Walls will be raised on two adjacent homes July 9, with two other homes planned in the same area. All five homes are scheduled to be under construction before summer's end.

## Disney Donations

Renovations to Disney hotel properties in Orlando have resulted in a windfall for Habitat. HFHCC and other Florida Habitat affiliates are receiving beds, desks, televisions and small refrigerators for ReStore sales throughout the summer. Call the Crystal River ReStore at 352-564-2300 for news of the latest shipment.

## Olive Garden Helps Out

Olive Garden chefs and wait staff picked up hammers instead of pots and pans recently, volunteering at the home construction site of one of their own. About 30 Olive Garden staff helped raise the walls for the Baldwin/Smalt Family house, and brought an Italian lunch for everyone. James Baldwin works at the Inverness restaurant.

## Veggie Garden Planned

Nature Coast Community Church members are planning a new house gift for Habitat homeowners. Beginning in March 2012, Winnie Dill and other volunteers will install small vegetable gardens for any 2011 new homeowners who wish one. Church members are donating the soil, seeds, fertilizer and other garden needs.



# 2011 Habitat House Sponsors



From left, Mohamed, Safia and Moustafa Aboutaleb welcome Habitat neighbors.

Photo Credit: Jessica Baltromitis



Linda Heinzman, at left, cheers after she and husband Howard unlock their front door with Board president George Rusaw, and Bay Area owner Dave Hutchins.



The Shepard-Reichard Family – Shad, Cynthia, Marlin, and Coby – are all smiles sharing their home dedication day with Habitat Board president George Rusaw, left, and Crystal Motor Car Company CFO Mark Pickett.

## Nick Nicholas Ford Nick Nicholas Ford Lincoln



Shane Bryant, General Manager at Nick Nicholas Ford, Inverness, brought the good wishes of the entire Nicholas Ford Family as Habitat House #65 was dedicated May 21.

The Aboutaleb Family Home is the fifth house the dealership has sponsored since becoming a Habitat partner, and the ninth one sponsored by Nick Nicholas company, which also includes Nick Nicholas Ford Lincoln in Crystal River.

The Nicholas Family and the company partners have been generous and faithful friends to Habitat for many years, said Habitat Executive Director Terry Steele.

## Bay Area Air Conditioning and Heating



Applause and cheers greeted Dave Hutchins, May 28, as the owner and CEO of Bay Area Air Conditioning and Heating made a surprise announcement at the dedication of Habitat House #64 in Inverness.

Moved by Habitat's exceptional record of building affordable homes for needy families, Hutchins promised free annual AC checkups for all the Habitat homes built to date. Homeowners and homeowner candidates in the audience were thrilled.

House #64 was dedicated for the Heinzman Family, and represents the third home sponsored by Bay Area Air Conditioning and Heating.

## Crystal Motors, Crystal River



Habitat House #63 was dedicated April 30 on Paula Lane in Inverness Highlands, for the Shepard-Reichard Family.

Crystal Motors of Crystal River sponsored the house where Cynthia Shepard, Marlin Reichard, and their children, Shad and Cobia Reichard, will live. It is the company's third sponsored home in two years.

Crystal Motor Car Company CFO Mark Pickett handed over the house key to the family to open the front door for the first time. Four new Habitat homes were dedicated on Paula Lane in 2011



## Habitat/Lowe's Women Build Day a Great Success

Lowe's company co-sponsored Habitat's 2011 Women Build April 30 in Inverness. More than 80 women and men took part, including teams from Lowe's, Progress Energy, Walmart, Crystal River High School, Regions Bank, Capital City Bank, Latter Day Saints Church, and Xi Nu Upsilon Sorority, as well as many individuals and groups of friends. HFHCC's Women Build was funded by a \$5,000 Lowe's grant to encourage women to work for affordable housing.

## Habitat Offices to Move

After many years in the tiny blue house on West Norvell Bryant Parkway, Habitat will move its administrative offices into the Crystal River ReStore this summer. Renovations are nearly done, and the office staff will be relocated to Gulf-to-Lake Highway by the end of July. Habitat's mailing address and phone number will remain the same.

P.O. Box 1041, Crystal River, FL 34423  
352-563-2744

## Please Remember...

To pray for the Citrus Habitat Family,  
especially those who are sick...  
to support Habitat's ReStores with your donations  
of household goods...to patronize  
Habitat's business benefactors...to think of our  
active and veteran servicemen and women...  
to thank God for the freedoms we enjoy as  
Americans. Have a safe and Happy 4th of July!



# Please Support Our Home Sponsors



**Nick Nicholas Ford • Nick Nicholas Ford Lincoln**

**Bay Area Air Conditioning and Heating • Crystal Motors, Crystal River**

**Afro-American Club**

**BOCC**

**Citrus County Rotary Clubs**

**Crystal River Women's Club**

**Dorcas Circle**

**Embroidery Guild of America**

**Entry Point by Perry's Glass Doors**

**First Presbyterian Church of Crystal River**

**First Presbyterian Church of Inverness**

**Home Stuff Interiors**

**Krystal Kartune**

**Mr. & Mrs. Bruce Marston**

**William Menendez, Blind Veterans Association**

**Publix**

**Realtors Association of Citrus County**

**Riverhaven Garden Club**

**Kristi Rosende**

**Mr. & Mrs. George Rusaw**

**Seven Rivers Presbyterian Church**

**Sigma Lambda Sorority**

**Mr. & Mrs. Bob Swain**

**José Weber**

**Whirlpool**

**Wood 'N Quilts**

**Xi Nu Upsilon Sorority**

*These generous home sponsors have enabled HFHCC to build 67 homes for 94 adults and 125 children in Citrus County since 1993. Thank you!*

## What's Next?

**June 25**

**Caine Family Home Dedication**

**June 28**

**Chili's Give Back for Habitat**

**July 9**

**Double Wall-Raising:**

**Diaz and Gullledge Families**

**July 30**

**Orientation**

**Oct. 3**

**RACC Golf Tournament**

**Oct. 23**

**Volunteer Picnic**

Check the event calendar at  
**[www.habitatcc.org](http://www.habitatcc.org)** for details!

## Desirable Citrus County Lots Available for Sale

Citrus County Habitat is selling property that cannot be used in our program (see sample list below). Some neighborhoods have minimum size requirements or deed restrictions unsuitable for Habitat's affordable housing mission. Lots range up to two acres, and many lots are naturally wooded.

The asking price is the minimum county assessed value, far below market price. Habitat will pay closing costs.

For a complete list and other information, call the Habitat office at 352-563-2744, or click on the **PROPERTY** tab at **[www.habitatcc.org](http://www.habitatcc.org)**.

### ALTKEY ADDRESS:

960100100	Williston Highlands, 1.25 acres
1844215	5286 S. Shoreline Dr., Floral City
1742285	9314 E. Gulf to Lake Hwy., Inverness
1742455	9321 E. Royal Palm Ave., Inverness
1025940	7221 W. Lovely Lane, Dunnellon
2012986	6485 N. Silverbell Ter., Hernando
1590426	4895 N. Dewey Way, Hernando
1254701	9715 N. Gaillardia Way, Citrus Springs

## Moving? Downsizing? Redecorating?

**Your unwanted items can**

**make a difference in people's lives!**

Please consider donating your new and gently used household items to the Habitat for Humanity ReStore and support our mission to reduce poverty housing in Citrus County. Donate it & Deduct it!

Free, fast, courteous pickup of your tax-deductible donations.

**Call 352-564-2300.**



**Habitat**  
**Humanity**

**Habitat ReStore Inverness**  
3685 East Forest Drive  
352-341-1800

**ReStore**

**Habitat ReStore Crystal River**  
7800 Gulf to Lake Highway  
352-564-2300

*Both stores open 9 to 5, Monday through Saturday*

**Twice the  
Shopping &  
Saving!**

**Bring this ad for 20% OFF**

## Chili's Give-Back Event to Benefit Habitat

Chili's of Crystal River wants everyone to "pepper in some fun" and help HFHCC at the same time.

Tuesday, June 28, 10% of your entire Chili's bill will be donated to Habitat for Humanity of Citrus County, IF you hand in the coupon to the right with your check.

Additional coupons are available at the Habitat ReStores and at **[www.habitatcc.org](http://www.habitatcc.org)** on the Special Events page.

Don't forget to take some along!

**Clip this  
coupon  
to help  
Habitat  
on  
Tuesday,  
June 28.**

**CHILI'S® IS PROUD  
TO SUPPORT  
HABITAT FOR  
HUMANITY OF  
CITRUS COUNTY!**

With each flyer presented on Habitat for Humanity of Citrus County Night, Chili's will donate 10% of the sales you bring in to your organization. Let us do the cooking and support Habitat for Humanity at the same time!

Habitat for Humanity of Citrus County Night is:  
Tuesday, June 28, 2011  
from  
11:00am - 10:00pm



Give Back Night flyer required with each check to receive credit for the sale. Sale cannot be included in donation amount without flyer. Offer only valid on the date and location stated above. Donations will not be given on sales made prior to or past this date.