



ORGANIZATIONAL GUIDE FOR HOUSE SPONSORSHIP





Organizational Guide for House Sponsorships Table of Contents

General Information About HFH Lake-Sumter.....	3
Board of Directors.....	4
Introduction.....	5
History, Mission & Philosophy.....	6
Partnership Information.....	7 & 8
Sponsorship Facts.....	9 & 10
Sponsorship Process.....	11 & 12
Estimated Building Costs 2008-2009.....	13 & 14
Sponsorship Agreement.....	15 & 16
Sponsor Comment Form.....	17



Street Address: 710 South Bay Street
Eustis, FL 32726

Mailing Address: P.O. Box 186
Eustis, FL 32727-0186
Office: (352) 483-0434
FAX: (352) 483-0786

Hours: Monday through Friday, 8:00 am – 4:30 pm

Staff:

Chief Executive Officer.....Jim Fischer
Project Manager (Construction).....Mike Welch
Project Manager (Development/ PR).....Kelly Pisciotta
Project Manager.....Mary Lou Mills
Volunteer Coordinator.....Rhonda Maestos
Family Services Coordinator.....Jane Hepting
Business Manager.....Diane Jensen

Thrift Store Locations:

7432 W. Highway 50, Suite #112
Groveland, FL 34731
Store Phone: (352) 429-9052

710 South Bay Street
Eustis, FL 32726
Store Phone: (352) 483-0410

200 North Lone Oak
Leesburg, FL 34748
Store Phone: (352) 728-6366

6761 CR 149
Wildwood, Fl. 34785
Store Phone: (352) 330-0881

**Board of Directors
Habitat for Humanity of Lake-Sumter, Fl.**

Officers

President.....Ray Taylor
President Elect.....Greg Mihalic
Secretary.....Ann Howard
Treasurer.....Bonnie Tedder

Board Members

Ray Goodgame
Micki Blackburn
Peyton Grinnell
Yolanda Presley
Doug Gilpin
William (Bill) Farmer
Preston Smith Jr.
Susan Thomas
Duane Zoller
Gail Burgess

Introduction

Welcome to Habitat for Humanity of Lake-Sumter, Fl. By considering to undertake a Habitat for Humanity House Sponsorship, your organization is taking on many exciting activities - from raising money and recruiting volunteers to pounding nails and working in partnership with the Habitat partner family who will buy it. These tasks are both challenging and rewarding, and, most importantly, they will have a real and lasting effect on our Lake & Sumter County communities.

If your experience is like the experiences of the many other groups that have participated with us over the past 15 years, you will find that this project responds to a real need in a very tangible way. It boosts morale, encourages resourcefulness, and promotes a team spirit within the group. This manual is designed to provide guidance as you carry out your sponsorship. There are many different ways to organize for House Sponsorship and the following suggestions are based on previous groups' experiences. Please share your bright ideas with the Habitat staff so we can pass them on to future sponsors.

Overview of Lake-Sumter Area Habitat for Humanity, Inc.

History

Founded in 1989, Habitat for Humanity of Lake-Sumter is an independent affiliate of the Americus-based Habitat for Humanity International, a non-profit organization dedicated to building decent, affordable homes in partnership with working, low-income families around the world. Habitat for Humanity affiliates have built more than 100,000 homes throughout the world. We finished our 100th home in December of 2006. Our goal for 2008 is to construct 14 homes.

Mission

Habitat for Humanity of Lake-Sumter is an ecumenical, Christian ministry dedicated to building simple, affordable housing for people living in sub-standard and over-crowded conditions beyond their control.

Philosophy

Low-income families, even those who earn a steady wage, have very few options for home ownership. Our philosophy is to embrace individuals and families of all races, ethnicities and backgrounds and to provide them with an opportunity to build a home of their own. With our assistance potential homeowners build their self-esteem and take responsibility for their own lives.

The strategy of placing homes in established neighborhoods provides the opportunity for renewal of the neighborhood and provides support for the families who invest in Habitat homes. At the same time, previously vacant homes and land are put back on the tax rolls and property values improve.

We continue to provide opportunities for bridges to be built between people of different cultural backgrounds, faith communities, and socio-economic groups. From laborers to management, skilled and unskilled, rich and poor, young and old, individuals work side by side to towards our goal of making a "Habitat neighborhood" a real possibility.

Partnerships

Habitat for Humanity of Lake-Sumter is one of over 2000 Habitat affiliates in the United States and in over 100 countries worldwide. Our partnership with Habitat International includes our agreeing to send a tithe of the dollars we raise from individuals and area churches, which supports building projects in Third World countries. To date we have completed 93 homes overseas through our tithe program.

A diverse board of directors, representing many different denominations and backgrounds, leads Habitat for Humanity of Lake-Sumter. Our board of directors manages the budget and determines its operating policies and procedures.

The initial capital and volunteer labor needed to construct the homes come from individuals, churches, businesses, foundations, corporate donors, and other organizations. No government funds are used, except to purchase land and develop sites. Habitat also receives in-kind donations of land, professional services, construction, and landscaping materials.

What is the cost of a Habitat home in Lake and Sumter Counties?

The average cost of a three-bedroom Habitat home in Lake-Sumter is estimated at **\$95,000**. Mortgages are issued by Habitat for Humanity over a 20-year period on a **no-interest, no-profit basis**. Each family's house payment averages about \$400.00- \$600.00 a month (which includes principal, insurance, and taxes). 100% of all mortgage payments received are recycled to build more Habitat homes. This is why our sponsorships are so crucial because they allow mortgage dollars to consistently build homes in Lake and Sumter.

What percentage of donations goes towards Administrative costs?

None. Administrative costs are covered by income received at our four thrift stores located in Clermont, Eustis, Leesburg and Wildwood. This means that **100%** of all monies donated go directly towards construction of Habitat homes.

Our Families Are Our Partners

Habitat views the families in our program as partners, not as “clients” or “cases”. Our Family Selection Committee carefully selects families that purchase Habitat homes. They are chosen on the basis of housing need, ability to repay the no-interest loan, and willingness to put in 250/300 hours of “sweat equity” in their home and other Habitat homes.

Habitat tries to make a permanent impact on our partner families by offering them active counseling in home ownership and by requiring them to attend classes on family budgeting and home maintenance. Habitat has a strict nondiscriminatory policy. Neither race nor religion is a factor in the selection of families.

Your partner family will experience all the doubt, anxiety, and fear that any new homeowner does. Yes, homeowner. Some new volunteers are surprised to find out that Habitat homeowner Partners repay a mortgage like any other person buying a home. The only differences between a Habitat home and a house on the “open market” are: a no-profit, no-

interest mortgage; volunteers provide the labor to build the house; and the family is required to put in “sweat equity”.

It is important for you and your organization to establish a relationship with the homeowner. Many of the homeowners’ concerns are overcome when they realize you view yourself as a partner with them in the building of their house. This realization, along with your efforts, will demonstrate your commitment to building a quality home. It is indeed important to remember that Habitat for Humanity is not about charity. Our mission is to build affordable, simple, decent homes for people in need.

Get to know our homeowners. Let them get to know you and your organization. The opportunity to interact with the family and neighborhood is as important as the work you do on the house. Make sure they understand that you are in this together, that you intend to build their home with the same love and care you would put into your own home. Habitat’s philosophy is one of empowerment: we offer those families interested in being a partner in this process a *hand up, not a hand out*. Our intent is to build homes **with** the family and not **for** the family. Keep in mind that we require our families to work “sweat equity” hours on both their homes, and the homes of others. This is a vital component of the success of Habitat for Humanity. **Make sure family members are on the site helping you build, even if it slows production.** Work with them as you do any other volunteers, expecting as much and no more.

Sponsorship Facts

How can I sponsor a Habitat home?

Sponsorship occurs when an individual, organization, church, corporation, or foundation commit to fund the expenses in connection with the rehabilitation or construction of a Habitat home. Sponsors also provide leadership and volunteer labor in order to accomplish this task.

Why should I, or my organization sponsor a home?

You or your organization should sponsor a home to assist Habitat in ending substandard housing and poverty living conditions in our community. Over 2,000 families are currently living in overcrowded and sub-standard living conditions. You and your organization can do something to change this. As the members of your organization work side by side along with the selected family, and other partner families in our program, your organization will be changed in positive ways. The team building that happens as groups join together to help our neighborhoods revitalize and the help in providing simple, decent, affordable housing to families who need it, is almost unequaled by any other experience. Habitat is excited for your group and the growth that you will experience.

How much will it cost to build a home in 2008?

Primary Sponsorship means a commitment of 100% of the funding, leadership and volunteer labor (\$55,000). Co-Sponsorship means a commitment to 50% of the funding and sharing leadership and volunteers with another co-sponsoring group (a minimum of \$27,500). A Major Contributor means providing funding and leadership in various levels of financial and volunteer commitments (min. of \$5000).

What if I can't sponsor an entire home?

If you are interested in sponsoring a portion of a Habitat home please review the Estimated Building Costs for the 2008-2009 season. This information can be found on page 13 of this manual. Estimated Building Costs provide the donor with an opportunity to assist with funding for framing, foundation, plumbing, windows, light fixtures, etc. The items on this list range from \$18,000 to \$600.

How many people does it take to construct a Habitat home? When does the work take place and how long will it take?

All our homes are started with a 1-day (usually Saturday) build where pre framed walls are put together under roof by the end of the day. An estimated 35-45 workers are

needed that day. The house is finished with a multiple week work schedule (not necessarily consecutive weeks) which takes around 10 volunteers each day, including the partner family, to work each day of the build.

This does not include plumbing, heating, electrical, carpeting and drywall, which are contracted during the week or between weeks.

What assistance does Habitat provide to the sponsor constructing the home?

Habitat staff will order all materials, handle all inspections, and hire the subcontractors. Staff will meet with the building committee in advance of the construction to develop a building schedule, give aid in the organizing of volunteers, and will be available throughout the build to give support and answer questions.

What is the first step in becoming a sponsor?

Contact Habitat for Humanity Lake-Sumter today. You can speak with Kelly Pisciotta, Development/PR Director at 352-483-0434, ext. 17 or by e-mail at Kelly@habitat-lakesumterfl.org.

Overview of the Sponsorship Process

1. Make the Decision.

- Will the members of our group support the project with their time, talents and money?
- Do we have the approval and the support of our leadership?
- Are there people within our group who have the skills and the time available to lead our project?
- Will we be able to raise enough money for the sponsorship of the house? (\$55,000 for 2008-2009 season)

2. Submit the Sponsorship Agreement.

Once a decision has been made to proceed with the project, the Sponsorship Agreement enclosed in this packet should be submitted to Habitat. This Organizational Guide for Home Sponsorship is provided to help your group organize and complete the project.

3. Organize a Project Team.

The Project Team's responsibility is to guide your project through completion. Habitat recommends that your Project Team, chaired by the Project Leader, consists of the following: Volunteer Coordinator, Food and Hospitality Coordinator, and Publicity Coordinator.

4. Raise the Funds.

Once the group is committed, you will need to determine how you will raise the funds. Sources of funding often include such things as special events, individual campaigns, in-kind donations of services or materials.

5. Plan the Project.

- Meet with the Habitat Staff to discuss a construction schedule.
- Recruit and organize volunteers.
- Plan for snacks and lunches.
- Prepare publicity.

6. Meet the Family.

When you begin the Sponsorship process, an approved Habitat family will be paired with your group. This family may have already completed the first portion of their sweat equity requirement. You should meet and get to know the family as soon as possible to form a good partnership. A pre-construction kick-off event is a good time to introduce the family to the group and build excitement for the project.

7. Build the House.

Habitat's construction staff is responsible for preparing your building site, laying the foundation, constructing the floor system and arranging for all building materials,

sub-contractors and building inspections. Your group of volunteers is responsible from the initial framing to the final landscaping. Habitat's construction staff will provide guidance and direction for you. After you are finished, final inspections are completed, appliances are installed and the family can move in.

8. Dedication

Once the house nears completion, a Dedication service is held at the house. The Dedication is a celebratory service that provides a chance for recognition of your group, an opportunity to share, and a sense of completion for all. The volunteers, homeowners, and sponsor come together for a service that usually includes a house blessing, an opportunity to thank all those who worked on the project, and recognition of your group.



Lake-Sumter Florida - Estimated Building Costs 2008-2009

Lot Improvement (Includes: Permits, impact fees, removal/disposal of trees, level and compact for 28'x60' pad)	\$17,150
Framing (Lumber, nails, trusses, windows, exterior doors, garage door)	\$ 9,500
Foundation & Slab (Materials, termite treatment, concrete and labor)	\$ 7,500
Plumbing Package (Material and labor for rough plumbing, second rough after framing and final trim)	\$ 5,400
Electrical Package (Material for 150 amp house, includes all wiring, light fixtures, fans and labor to install electrical service including final trim)	\$ 4,700
Drywall Package (Materials and labor to install and finish drywall)	\$ 4,800
Flooring Material (Labor to install carpeting, vinyl kitchen and bathroom flooring)	\$ 3,000
Heating & Air Package (Material and labor, including but not limited to a 2.5/3.0 ton heat pump, ducting, and registers to provide central heating and air)	\$ 3,100
Cabinets & Countertops 1 set – Good to Better quality kitchen cabinets and counter top 2 sets – Good to Better quality 30" bathroom vanity and counter top	\$ 2,400
Septic System (All materials and labor to install)	\$ 3,200

Siding Package (All materials for siding)	\$ 2,400
Interior Doors & Trim (All interior doors primed, casings, and marble window sills, including all hardware)	\$ 1,900
Roofing Package (All materials to complete roofing)	\$ 1,600
Insulation Package (Bundles of insulation bat, and blown insulation in attic space)	\$ 850
Paint (20 gallons of interior latex primer, 20 gallons of semi gloss interior latex and 1 gallon of exterior latex)	\$ 600
Sod (7 pallets (2800 feet) of Bahia sod)	\$ 650
Miscellaneous (Landscaping, Port-O-Let rental, & Dumpster)	\$ 1,050



Full Sponsorship Agreement

This agreement entered into this ___ day of _____ 20__, between Habitat for Humanity Lake-Sumter and _____ (sponsor). The parties agree to engage in a building project to construct a simple, decent, affordable home which will be purchased upon completion by a local low-income family.

Habitat for Humanity agrees to:

1. Provide a fully developed building site, the necessary materials, hire subcontractors, and obtain the necessary building permits and inspections. Habitat will also provide a qualified Habitat homeowner family.
2. Provide opportunities for volunteers from the sponsoring organization to participate in the building project, and a qualified Site Supervisor to assist our group during our project.
3. Provide financial management for the project.

The Sponsor agrees to:

1. Make a contribution of \$55,000 representing the full sponsorship fee for a Habitat home. *(Thirty Three percent (33%) of this amount is payable six weeks before the scheduled volunteer construction start date. Sixty Seven Percent (67%) is due during the first 4 weeks of construction to cover the purchase of building materials.)*
2. Organize and participate in the building project by providing volunteers (some skilled volunteers required) on each assigned workday. Continue with the volunteer effort until the project is completed.
3. Work in cooperation and partnership with Habitat staff and the future homeowner family to construct a well built, substantial home.
4. Support, within its organization and the community at large, the Habitat concept of eliminating substandard housing in Lake & Sumter Counties and throughout the world. This includes cooperating with Habitat in any publicity and public relations activities associated with the project.

Accepted on _____, 200__.

Accepted on _____, 200__.

Habitat For Humanity Representative

Sponsor's Signature



Partial Sponsorship Agreement

This agreement entered into this ___ day of _____ 20__, between Habitat for Humanity Lake-Sumter and _____ (sponsor). The parties agree to engage in a building project to construct a simple, decent, affordable home which will be purchased upon completion by a local low-income family.

Habitat for Humanity agrees to:

1. Provide a fully developed building site, the necessary materials, hire subcontractors, and obtain the necessary building permits and inspections. Habitat will also provide a qualified Habitat homeowner family.
2. Provide opportunities for volunteers from the sponsoring organization to participate in the building project, and a qualified Site Supervisor to assist our group during our project.
3. Provide financial management for the project.

Individual / Organization agrees to:

1. Make a contribution of \$_____ representing partial sponsorship for a Habitat home. *(Thirty Three percent (33%) of this amount is payable six weeks before the scheduled volunteer construction start date. Sixty Seven Percent (67%) is due during the first 4 weeks of construction to cover the purchase of building materials.)*
2. Organize and participate in the building project by providing volunteers (some skilled volunteers required) on each assigned workday. Continue with the volunteer effort until the project is completed.
3. Work in cooperation and partnership with Habitat staff and the future homeowner family to construct a well built, substantial home.
4. Support, within its organization and the community at large, the Habitat concept of eliminating substandard housing in Lake & Sumter Counties and throughout the world. This includes cooperating with Habitat in any publicity and public relations activities associated with the project.

Accepted on _____, 200__.

Habitat For Humanity Representative

Accepted on _____, 200__.

Sponsor's Signature