



# Circle of Faith



## Congregation's Guide To Sponsoring A Habitat For Humanity Home





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**Thrift Store Locations:**

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

710 South Bay Street  
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## From Vision To Action

You have come to the decision that you must do something about the problem of poverty housing in your community. More than likely you have mixed feelings about the idea. One moment you are on fire – ready to start construction today – and the next minute you wonder how on earth your congregation could undertake such a project. Take a moment to look at the big picture.

- One of the most appealing aspects of working with Habitat for Humanity Lake-Sumter is that building a house provides a tangible opportunity to live out your faith. Giving of your time and talents makes faith come alive.
- Building a Habitat house allows you to have a new understanding of poverty housing. When you work side by side with the future homeowner family, you break through barriers and see one another as real people – as partners. Also, getting to know people in need of housing creates an urgency to respond.
- Through tithing on the money you raise for a local Habitat home, you can help in the effort to eliminate poverty housing in another country as well. Habitat for Humanity Lake-Sumter sets aside money it raises locally to fund the construction of houses in Mexico. The tithing on your project may pay for the construction of an entire home in a country where construction costs are lower.
- Strong feelings of community develop as people work together to plan and build a Habitat house. New friendships are created within the congregation and within the community. When the house is finished, volunteers and homeowners feel a great sense of pride and connection with one another.
- Many congregations experience great spiritual renewal when they build a Habitat house. Lives are changed. Often new families join the church and the congregation as a whole sees new purpose.

## Making The Commitment

Sponsoring a Habitat house means praying about the project, raising the money and recruiting volunteers for construction. It is a big step of faith, however, those who take that step realize incredible blessings when the church obeys the call of Christ to help our neighbors in need.

## Pray for Guidance

Begin with prayer. Pray specifically and ask God to direct you. Ask God to help you discern if building a house is right for your congregation. Pray with the assurance that if God calls you to this work, God will provide. *Isaiah 40:31 reminds us that “those who trust in the Lord for help will find their strength renewed. They will rise on wings like eagles; they will run and not get weary.”*

## Gathering Information

When congregations agree to build Habitat houses, Habitat for Humanity Lake-Sumter and the congregation of your church agree to make specific commitments.

Habitat for Humanity Lake-Sumter provides:

- A building lot.
- A homeowner family screened for willingness to partner, ability to pay and need.
- Construction supervision and direction.
- Legal work for closing and processing a mortgage.
- Guidance and resources to help the church organize and promote the building project.

Congregations agree to:

- Pray for the ministry of Habitat for Humanity Lake-Sumter
- Provide the funds/or in-kind contributions needed to build the house or a portion of the house.
- Provide volunteers.

## How much is a Habitat home?

The average cost of building a Habitat house in our area ranges from \$55,000-\$70,000. Habitat uses other funds for part of the project, so we consider a full sponsorship to be \$55,000. Churches can sponsor the full amount \$55,000, half sponsorship \$27,500 or purchase a portion of a house.

Forming partnerships that include several congregations can also make the cost more affordable – especially for small congregations that otherwise would not be able to participate in sponsoring a home.

## Time Commitment

Construction schedules vary. Some groups choose to work during the week, some on weekends. Habitat for Humanity Lake-Sumter will develop a building schedule with you to determine a definite starting and ending date. Our average build time is 9-12 weeks.

## Volunteers

Habitat for Humanity Lake-Sumter will be able to help you determine how many people you need, depending on the size of the project and the building schedule. Keep in mind that in addition to seeking construction volunteers, you will need to recruit people to organize the project and to take care of many tasks other than the actual building.

## Key Volunteer Positions

The Project Director would be someone from your church (or one of the partner churches) that would be selected as the person in charge. This individual will oversee and serve as the liaison between the church(es) and Habitat. All information should flow through this person. If you are working with other congregations, each church should have a primary contact person to get information out to its members.

The Volunteer Coordinator will work closely with Habitat in recruiting volunteers from the church(es), obtaining necessary information and scheduling individuals/groups to work on particular days for particular projects. Habitat for Humanity Lake-Sumter has its own Volunteer Coordinator that will work closely with this individual and assist where it is needed.



## Raising The Funds

One of the first lessons Habitat volunteers learn is that God will provide. Most of the money for building a house will come from individuals. Before people are persuaded to give over and above their regular contributions, however, they want to know that their money will be spent for something they consider worthwhile. When members of your congregation hear personal testimonies from homeowners or see homeowners on a Habitat video, they can see the real difference a Habitat house makes in people's lives. Potential contributors can visualize their contributions being transformed into nails, boards, concrete blocks, siding, shingles, windows and doors.

Another wonderful aspect of a financial gift made to Habitat is that the gift keeps on giving. Habitat for Humanity Lake-Sumter manages the mortgages for each house built. This means that our homeowner makes payments on a 20-year, interest free loan that is recycled to build more homes for more individuals and families in need.

## How do you get people to contribute?

Just ask. You ask again and again. Timidity can only limit the possibilities. Once the cost for sponsoring a house has been established with Habitat, determine how much money is available in the budget for building the house and how much money will need to be raised outside the budget. Then create a financial plan.

## Developing A Habitat Campaign

Five to six weeks before you collect pledges or a special offering, saturate the church with information about Habitat for Humanity Lake-Sumter and your special project.

- Include inserts or special articles in the newsletter and bulletin.
- Have a speaker talk about Habitat each week during the worship service.
- Send out a church wide mailing, including a response envelope.
- Create publicity posters and place them around the church.
- Plan a Habitat Sunday when everyone comes to church in overalls and work clothes. Collect the offering or pledge cards in hard hats.
- Invite a partner family to speak during one or more worship services to tell your congregation about the blessings of owning a home.

## Pledges Can Build

The most significant element in your fund-raising will be obtaining pledges. Design pledge cards and distribute them with a letter of explanation. Then personally follow up with as many persons as possible. Have one special day of worship when you dedicate the Habitat pledges. You might invite people to wear work clothes to worship on that day and have music, Scripture and sermon all focused on the theme of building. Invite your partner family to be a part of this special service.



Name of Church &

Habitat for Humanity Lake-Sumter Build A House!

In faithfulness to God's call to help our brothers and sisters in our community, I (we) I (we) pledge to make the following contribution to help fund a Habitat for Humanity house. I will give \$\_\_\_\_\_ as a one-time gift or \$\_\_\_\_\_ per month to be paid by (date) \_\_\_\_\_.

Signed \_\_\_\_\_

Please submit any cash and pledge cards to your church official.

Checks and pledge cards can be mailed to:  
Habitat for Humanity Lake-Sumter  
PO Box 186, Eustis, FL 32727-0186

## Seek Large Gifts From Individuals

Identify and approach any members of your congregation who can make sizeable contributions to the project. Do not hesitate to ask for large gifts. Otherwise, you might get \$250 from a person who could give \$2,500.

## Ask For Smaller, Regular Contributions

Break down the remaining amount needed in terms of individual contributions. For example, announcing that you need \$30,000 may seem like an unreachable goal, but suggesting that 100 people agree to give \$50 a month for six months makes it seem possible. Perceptions are very important.

## Seek Funding For A Specific Portion of Construction

On pages 10 and 11, Habitat has provided you with Estimated Building Expenses for 2008-2009. Ask individuals, groups or an entire congregation to raise the funds and help provide the labor and materials for specific jobs. This is an excellent approach for very large congregations that have many communities within the church. For example, one group could buy and install the doors and windows; another group could fund the materials for and help install the roof.

## Seek In In-Kind Contributions

Ask for both materials and professional labor. Ask members of the congregation who may be (or know) building suppliers or subcontractors to offer goods and services. Their contributions are just as valuable as cash. (You will need a licensed plumber, electrician and heating contractor to do codes-regulated work.)

Be sure to coordinate these contributions with Habitat. We only accept new materials, and the Building Supervisor will know the specifications for what materials are needed when. If you are promising to secure in-kind contributions for the project, make sure the Building Supervisor approves the materials being donated and get firm commitments as early as possible. If you rely on good faith but do not follow up on a regular basis before construction begins, you may get stuck without having what you need at a critical time. This can create tremendous problems for a blitz build.

Do not be too demanding, however. You have to be flexible but realistic – gracious but definite. Contributing companies are interrupting their schedules and may be foregoing profits for you.

Make sure to recognize companies that donate materials and/or labor. Put a sign in front of the site thanking them for their support. If those who participate in building your house have a positive experience, they may continue to work on subsequent Habitat houses.



## Lake & Sumter Florida Estimated Building Costs

2008-2009

|                                                                                                                                                                             |                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <b>Lot Improvement</b><br>(Includes: Permits, impact fees, removal/disposal of trees, level and compact for 28'x60' pad)                                                    | <b>\$17,150</b> |
| <b>Framing</b><br>(Lumber, nails, trusses, windows, exterior doors, garage door)                                                                                            | <b>\$ 9,500</b> |
| <b>Foundation &amp; Slab</b><br>(Materials, termite treatment, concrete and labor)                                                                                          | <b>\$ 7,500</b> |
| <b>Plumbing Package</b><br>(Material and labor for rough plumbing, second rough after framing and final trim)                                                               | <b>\$ 5,400</b> |
| <b>Electrical Package</b><br>(Material for 150 amp house, includes all wiring, light fixtures, fans and labor to install electrical service including final trim)           | <b>\$ 4,700</b> |
| <b>Drywall Package</b><br>(Materials and labor to install and finish drywall)                                                                                               | <b>\$ 4,800</b> |
| <b>Flooring Material</b><br>(Labor to install carpeting, vinyl kitchen and bathroom flooring)                                                                               | <b>\$ 3,000</b> |
| <b>Heating &amp; Air Package</b><br>(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)   | <b>\$ 3,100</b> |
| <b>Cabinets &amp; Countertops</b><br>1 set – Good to Better quality kitchen cabinets and counter top<br>2 sets – Good to Better quality 30" bathroom vanity and counter top | <b>\$ 2,400</b> |
| <b>Septic System</b><br>(All materials and labor to install)                                                                                                                | <b>\$ 3,200</b> |

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



## 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 County 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



## Sponsor Comment Form

We hope that this manual has been useful and that your Habitat home building experience was a terrific one. While the memory is fresh please take the time to review and answer the following questions:

- Can you think of anything we could put in the manual that would have made the experience easier and better?
- Did the manual answer the questions that you and your volunteers had?
- Did we adequately prepare you for what each of the building days would require?
- What questions did volunteers have that you could not answer from the manual?

Please take a moment to make your comments below and mail this form back to us. (If you need additional room please use the back of this form as well.) Feedback from our sponsors will enable us to do a better job and will encourage more partners to join Habitat's mission of providing decent, affordable homes to those in need in Lake & Sumter Counties. We appreciate your support and look forward to receiving your feedback.

SEND TO: Habitat for Humanity Lake-Sumter, Inc.  
PO Box 186, Eustis, FL 32727-0186  
Attn: Development Project Manager  
Phone (352) 483-0434, ext 17  
Fax (352) 483-0786

Our comments about the Sponsorship manual based on our building experiences are:

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From: \_\_\_\_\_

Organization: \_\_\_\_\_ Phone: \_\_\_\_\_