



Habitat
for Humanity®
Lake-Sumter FL, Inc.

PO Box 186, Eustis, Florida 32727

April 2008



Partnering
Together
Building the
future

From the President's Desk

Greetings fellow Volunteers. The beginning of 2008 has been very active. With eight houses either dedicated or in different phases of construction we are off to a terrific start. In April and May we will be starting four more homes and we will have two homes being constructed in one week for the National Builders Blitz in partnership with the Home Builders Association of Lake County and Spears and Spears General Contractors. This will get us to our goal of fourteen homes for 2008.

We have one home being sponsored by United Southern Bank and two homes by JA Croson LLC Mechanical Contractors under the Community Contribution Tax Credit Program. This is a state funded program where companies are reimbursed for their contribution. Call Kelly Pisciotta at the office for more details.

Remember that our four Thrift Stores generate sufficient net income to pay 100% of the administrative overhead of the affiliate, with any excess funds going toward home construction; which means that all donor funds go into the construction of homes.

Habitat would not exist without the multitude of hours contributed by our volunteers. The Board and I thank you for your continued support.

Ray Taylor

Board President

P.S.

Final plans are being made for a Sumter County build start to begin the first of May in partnership with New Covenant United Methodist Church.

The new 2008 Board of Directors were sworn into office in January.

We are pleased that the following will help guide Lake-Sumter into the future.

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

Board of Trustees are Micki Blackburn, Gail Burgess, Edwin Ray Goodgame, Preston Smith, Jr., Susan Thomas, Duane Zoller, Douglas Gilpin, Peyton Grinnell, Hollie Morgan, Yolanda Presley, Sheriff William (Bill) Farmer

Their dedication to our mission will assist in the year ahead.

**A big thank you to
Homebuilders Association of
Lake County and Spears and
Spears General
Contractors for their partner-
ship in the 2008 Home
Builders Blitz**

Can you help us with:

Cordless Drills
Utility Knives
Tape Measures
Truck for construction

THRIVENT FINANCIAL FOR LUTHERANS AND HABITAT JOIN FORCES AGAIN

Thrivent Financial for Lutherans have partnered with Habitat for another build this year. Our affiliate is fortunate to have been chosen again to participate in the four year \$125 million commitment by Thrivent Financial. The work with the local Thrivent Chapter has been one of our great blessings and successes. This year, the home being constructed is for Sarah Walters and her eight children. With the strong volunteers from all of the area Lutheran Churches, the build began on March 15th and is moving steadily forward. Sarah and her children will be in their home by May 2008.



Sarah and Thrivent members break ground

RECYCLE-REUSE-REBUILD – Thrift Stores Support Habitat Mission

Thrift Stores are opportunities for donors and shoppers alike to contribute to our mission. A well loved couch, a set of dishes that never gets out of the cupboard, a pair of jeans that don't quite fit, a replaced panel door... These are just a few examples of possible treasures found at one of our four thrift stores. By contributing unwanted or unused items that are still in good, clean, and working order, donors directly benefit our affiliate. When shoppers purchase one of these treasures rather than shopping at a regular retail store, they also contribute to the treasure of homeownership for our partner families.

Each store has dedicated volunteers who sort, price, cashier, and perform a variety of other needed tasks. Some of them have been working many years giving of their time and talents so that others can have a home. Without their valiant efforts, it would be impossible for us to operate. Working side by side with homebuyers working on sweat equity hours in the stores, these volunteers know the true meaning of the phrase, "one person's trash is another's treasure".

Our stores, as our single largest source of financial support, provide 100% of all administrative overhead. Therefore, 100% of each dollar you donate goes directly to build houses! They also contribute to building projects by providing financial support for one or two houses each year. The stores are essential to our continued success and ability to expand our build schedule.

The next time you look around your house and see something and think to yourself "I really don't need this!", please give us a call. Each store has a truck and will schedule pickups of furniture and larger items. Perhaps you are in the market for something special. Please consider shopping at one of the thrift stores to make your purchase. You would be amazed at the variety of items to be found in the stores. Got a few hours to spare? Stop by one of the stores and lend a hand. Not only is volunteering at a store a lot of fun, you will be making a big difference in the lives of partner families.

Habitat has four locations throughout our service area:

Groveland-429-9052, Leesburg-728-6366, Wildwood-330-0881, Eustis-483-0410



Collegiate Challenge is a program where students from other states work on homes. We had 4 groups this year volunteering on our homes this winter



Tynna Harris works hard with the volunteers on her walls and trusses



Inspirational wishes for the homeowner



United Southern Bank helps with the Ramirez home in Umatilla

Living Communities

Habitat is looking to living communities to adopt a house. If you currently reside in a living community, did you know that if each household gave only \$5 you could fund the construction of a Habitat home? Please contact Kelly at 483-0434 X 17 to "step forward" and help a family get into a home.



The Elisha Calhoun family are all very happy with their new home



2007 Tornado victim Jean-Marie Rohrer will soon be in her new home with her 3 children



Holy Trinity Episcopal Church sponsor and workers!

Fundraising Corner

Are you a business that collects sales tax and/or pays corporate tax? If so, Habitat has a program to keep your tax dollars in Lake County. Please contact Kelly Pisciotta at 483-0434 X 17 to inquire about the Community Contribution Tax Credit Program.

SO WHAT IS GREEN BUILDING?

This is a question being asked often these days by Habitat for Humanity Affiliates and in fact by affordable housing builders. There are good reasons for our interest. We humans are taxing the limits of this planet on which we live and must become accountable for our waste of resources.

Most people if asked would say that Green Building is a new kind of house construction that is more energy efficient. In part this is true; however Green Building is so much more. It is a wide array of ways that we can be more eco-friendly. This includes energy efficiency, life cycle costs, water efficiency, site preparation, indoor environmental quality, moisture control, ventilation, materials and resources, waste management and durability.

Recently Progress Energy tested one of our houses. We were complimented on much of what we are doing and we now qualify for their Home/Advantage Energy-Efficient certification. Energy Star is the next step which will require some modifications on our materials used and our building process including such things as our insulation, wrapping windows, low e-windows and upgrading to a more efficient heat pump.

In February we started our first house built by alternative construction methods. The exterior walls are SIPS (Styrofoam Insulated Product System). They are metal framed walls sandwiched between two sheets of fiber rock with an R value of 42. The opportunity to try this system came through a generous donor and we will be monitoring this home's energy bills to help us to see where our efforts are best focused.

Habitat for Humanity of Lake-Sumter will continue to seek to become a deeper shade of Green and we ask you to join us in conserving resources. Think about the little things like shutting off the water as you brush your teeth or saving one trip to the store per week. We can make a difference with very little effort



2008 VOLUNTEER BANQUET

Habitat for Humanity
thanks their volunteers for
their hard work and
dedication



THANK YOU



Dedications:

Roberta Grahai: February 21, 2008

Elisha Calhoun: March 19, 2008

Under construction:

Tynna Harris

Leesburg

Annette Howard

Leesburg

Justino and Rubino Ramirez

Umatilla

Sarah Walters

Lady Lake

Jean Marie Rohrer

Paisley

Can you help us on our worksites or in
our four thriftstores? See our website:
www.habitat-lakesumterfl.org
Or contact Rhonda at 483-0434 X 13



PO Box , Eustis, FL 34726

NON-PROFIT
ST MAIL
U.S. POSTAGE
PAID
Permit No. 3
Eustis, FL

Other Contribution Opportunities

- Designate a gift for HFH in your will
- Include Habitat in your estate plans
- Get your organization or church involved
- Your employer's "matching gift" fund
- Volunteer opportunities
- Gifts of buildable land or construction materials and services

Please contact the HABITAT office at (352) 483-0434 extension 17

100% of your donation goes directly to home building !!

Join our Family!

◇ Helper	\$20
◇ Apprentice	\$30
◇ Carpenter	\$40
◇ Forman	\$60
◇ Builder	\$150
◇ Master Builder	\$300
◇ Other	\$ _____
◇ 1/2 House	\$27,500
◇ Whole House	\$55,000

We invite you to join our **Habitat Family** by partnering with us financially on a future build

Name: _____

Address: _____

City: _____ St: _____ Zip: _____

Phone: _____



Visa or MasterCard welcome

Please return to: Habitat for Humanity of Lake-Sumter
PO Box 186, Eustis FL 32726

MEMORIAL/HONOR GIFTS

Memorial Gifts may be given in memory of a departed loved one at the time of death or on the anniversary of their death. You may encourage others to support your memorial interest by asking the funeral director to insert the wish for memorial gifts to Habitat for Humanity of Lake-Sumter in the obituary notice.

Honor Gifts may be given to celebrate a holiday, birthday, anniversary or other special event in honor of a family member, boss, friend or respected community leader. Families of those who are so honored are notified of the contribution by an appropriate letter when the memorial or honor gift is received and the names are listed in the next newsletter. Memorial Gift and Honor Gift donations are tax deductible.

A NEW WAY TO MAKE YOUR DONATION TO HABITAT FOR HUMANITY

Use your Credit Card... Visa, MasterCard, Discover accepted

All contributions are Tax deductible
With your help HABITAT provides the opportunity of affordable home ownership for deserving families in Lake and Sumter Counties

MEMORIAL/HONOR GIFTS

\$ _____

GIVEN BY (Name): _____
Street Address: _____
City, State, Zip: _____

IN MEMORY OF (Name): _____
IN HONOR OF (Name): _____

Send Cards to (Name): _____
Street Address: _____
City, State, Zip: _____

HOW TO "LEAVE A LEGACY"

Although not everyone has the ability to make large outright gifts, everyone does need a WILL and many people can consider giving through a WILL. The following forms are offered as examples as to how Habitat for Humanity of Lake-Sumter might be included in a typical WILL:

TYPES OF BEQUEST FORMS

"I give, devise, and bequeath to Habitat for Humanity of Lake-Sumter, ___ % of my estate to be used by its directors and administration in carrying out its corporate objectives and purposes"

OR

I give, devise and bequeath to Habitat for Humanity of Lake-Sumter, the sum of \$ _____ to be used by its directors and administration in carrying out its corporate objectives and purposes."

OR

"All the residue of my estate, including real and personal property, I give, devise, or bequeath to Habitat for Humanity of Lake-Sumter."

NOTE: These forms are suggestions only. Legal forms should always be prepared by your attorney.