

this
is **my**
house

Daniel's house is
the foundation
for his family's
strength,
stability and
self-reliance.

Check out our website www.habitatcc.org



EQUAL
OPPORTUNITY
EMPLOYER

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E. George Rusaw, President/CEO
Amy Engelken, COO

How to Contact Us:

Habitat for Humanity of Citrus County
P. O. Box 1041
Crystal River, FL 34423

Donation Pickup:

(352) 564-2300

Administrative Office:

(352) 563-2744

Crystal River Restore:

(352) 564-2300

Inverness ReStore:

(352) 341-1800

Visit us:

Website: www.habitatcc.org

**Facebook: Citrus County
Habitat for Humanity**



**EQUAL
OPPORTUNITY
EMPLOYER**

From the Desk of President/CEO, E. George Rusaw

**every partnership
strengthens our
community**

Greetings! We hope you are enjoying this beautiful spring season. It is with immense pleasure we announce that Habitat for Humanity's new development, Habitat at Citrus Springs, is ready for home construction to begin. After three years of planning, environmental remediation, and site preparation the first of the 183 home sites are build-ready, complete with county water and sewer, engineered drainage and paved roadways. This publication includes illustrations of the development and homes models.

Habitat at Citrus Springs is for qualified families of all ages and sizes that are asset limited - income constrained and, willing to work during the home building process. Qualified families must demonstrate the ability to afford a modest mortgage payment including property taxes and insurance. This is a Deed Restricted community with all the rights, benefits and responsibilities associated with homeownership and being a good neighbor.

As you review our program, we ask that you keep in mind that the essential workers in our community who engage in the service sector of the economy, along with veterans and retired folks are in great need for affordable housing, especially now with home prices and rentals being so high. Habitat is a permanent solution that addresses this critical issue for qualified potential buyers who are willing to work for homeownership. This program is not a hand-out! It is a hand up!

I respectfully ask for your help and support. You may have financial or like resources you can contribute to help build and finance these homes or you may want to join our essential volunteer core building the homes or serving in our ReStores. Your heartfelt participation is meaningful to the many families shut-out of decent affordable housing in Citrus County. It is within our grasp to remedy this critical need together as a community with good spirit and commitment.

Please contact our office at (352) 563-2744 with any questions or for information on how to get involved with our mission. You may also visit our website at habitatcc.org for more information.

Let's Build Citrus County!



"Being a part of Habitat has been a blessing, and I plan to continue serving as a volunteer to help others in the program achieve their dream. And when my children are old enough to help out, I'm going to encourage them to have an active role in volunteering."

"Thank you to our Corporate Home Sponsors and the community Financial Institutions who provide grants to support our Homebuyer program."



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Habitat for Humanity of Citrus County, Inc. would like to thank ALL of our Habitat Donors. The generous support of individuals like you make it possible for our organization to make the community a great place to live. Thank you again for your continued support

Sincerely,

Administration staff



Thank you Home Dedication Donors

David & Dawn Locke
Keith & Wendy Malik
Mr. & Mrs. Bob Swain
Inverness Rotary Club
Crystal River Woman's Club
Keep Citrus County Beautiful
Xi Nu Upsilon Sorority

Mark & Kathy Garlock
Bill & Liza Jones
Homosassa River Garden Club
Ed & Kathy Lutkus
Josie P. Weber
Community Food Bank of Citrus County
Afro-American Club of Citrus County

Waverley Florist, Crystal River
The David Family/Precision Lawn Care
1st Presbyterian Church of Inverness
1st Presbyterian Church of Crystal River/
Dorcas Circle
Sandhill Crane Chapter of
Embroiderer's Guild of America

We Are So Excited To Ann



Habitat *at* Citrus Springs



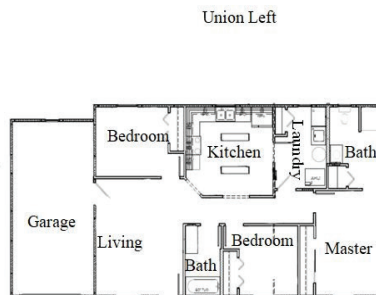
Announce Our Latest Project!



1,420 SF including garage



1,380 SF including garage



1,380 SF including garage

HABITAT at CITRUS SPRINGS Q & A

Q: Will Habitat homes be “Low Income Housing”?

A: No. Habitat homeowners purchase their homes after completing a comprehensive qualification/ process and 350 hours of work (sweat equity). The purchase price of the home is financed with Habitat for Humanity of Citrus County assistance.

Q: Are Habitat for Humanity homes government subsidized?

A: No. Habitat for Humanity of Citrus County achieves affordability by offering preferred Financing. Community donations derived from 2 local ReStores along with corporate sponsorships, land donations, cash donations, stocks, bonds, I.R.A. 's and estates go to fund the home construction.

Q: Will there be deed restrictions and other covenants assuring good stewardship of the property?

A: Yes. All Habitat homes at Citrus Springs shall be governed by the Citrus Springs Deed Restrictions Governing Unit 2. Additionally, Habitat for Humanity of Citrus County (mortgagee) has additional provisions placed in the mortgage documents.

Q: What will be the approximate market value of the homes?

A: The Market Value of our homes will be \$150,000 - \$180,000 (est.)

Q. What size will the homes be?

A. There will be three different house plans. Two of them will be 3 bedrooms, 2 bathrooms models that is about 1380 sq. ft. including a garage The other is 4 bedroom, 2 bathroom model about 1420 sq. ft also including a garage.

Q. What site improvements will be made? (What will be added to the Land?)

A. Citrus County sewer and water, storm water management, paved streets, and streetlights.

Q. What will be the Habitat Homeowner's Average Monthly Mortgage amount.

A. The estimated mortgage will be approximately \$600 per month including taxes and insurance.

Q: Who typically qualifies/buys Habitat homes?

A: Anybody who meets ALL the qualifications, requirements and background checks (To learn more about the requirements visit www.habitatcc.org and click on the orientation link). Historically the majority of families are folks currently in the local workforce; including employees of local schools, retirement homes, hospitals and doctors' offices and food service personnel. Many retirees, military veterans and disabled folks, also enjoy the security of Habitat homeownership.

Q. What is the size of the current development?

A. Currently It consists of 183 residential lots. On approximately 65 acres.

Q. How many homes will be built per year?

A. We Estimate about 20-30 Habitat Homes will be added a year.

Q. Can homeowners sell their Habitat home?

A. Yes. No different than any other homeowner. Though, the Habitat arranged financing is NOT assumable/transferable to the next buyer.

Q. What happens if owners do not make their payments?

A. The home will be foreclosed. Our Homeowners are just as accountable for their mortgage payments as any other Non-Habitat Homeowner.

Q: How can I learn more about Habitat for Humanity of Citrus County and its housing mission?

A: Access the webpage at www.habitatcc.org and click on the orientation link. Other links provide important operational and financial information as well.

Or you may place a call to the administrative offices at (352) 563-2744 with any specific questions.

Subject to change without notice



"When that call came in that we'd been accepted into the program, it was like a weight had been lifted; there was a light at the end of the tunnel."

every volunteer

can help families build strength,
stability and independence



Pat

Originally from Somerset, PA, I moved to Inverness as a Snowbird with my husband in 2009, Then permanently in 2017. In March of 2020 my daughter suggested that I volunteer to help the son of a neighbor get a house. I enjoyed it so much that I never left!

We volunteer to help people, we love helping people it is an amazing adventure to work with families and develop friendships. After months of work it is extremely rewarding to witness families take ownership of a new home, knowing that our sweat equity hours played a very small part in help a family gain home ownership. We greatly appreciate the instructions of CD, Craig , Harry and Chris teaching us new skills to become more effective team members in home building.

Mr. and Mrs. Willis



Jane

I have Volunteered for years in many places such as Pregnancy Crisis Centers, Churches, Thrift stores and CMT Hospitals. I am also a proud owner of a Habitat house. I had Habitat volunteers who worked many hours for me, so I gladly give my hours to others who are working towards their homes. I help others who are in need, I enjoy working as a volunteer for Habitat its like a second family.

every home

is a new
beginning

"This program is really great it showed me that if you put your mind to anything you can do anything you dream of."



2020 - 2021 Numbers at a Glance

40 Partner Families

829 Homebuyer Education hours

20 Homes Under Construction

16 Homes Closed and Dedicated

170 Mortgages Serviced

1 Mortgage Payoff

\$126,400.00 Property Taxes Paid

226 Volunteers

10,592 Volunteer Hours

77,905 ReStore Transactions

Our Mission

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope



P.O. Box 1041
Crystal River, FL 34423

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every donation

helps a family build
a safe and affordable
home

every purchase

creates the opportunity
for a better life

every volunteer

can help families build
strength, stability, and
independence



**Habitat
for Humanity®
of Citrus County, Inc.**

ReStore®

**Every Donation Helps
Build a Safe and Affordable Home**



A Hand Up, Not a Hand Out!

Two Locations

Crystal River
7800 W. Gulf to Lake Hwy
Crystal River, FL 34429
352-564-2300

Inverness
3703 E. Gulf to Lake Hwy
Inverness, FL 34453
352-341-1800

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For Your FREE Donation Pick Up, Call (352) 564-2300