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**COMMUNITY  
FOUNDATION**  
STARKE FULTON MIAMI

WHERE GIVING GROWS

## Our Donor's Stories

### Fulton County Habitat for Humanity Fund

Habitat for Humanity is a non-profit Christian organization that has more than 1,400 local affiliates in the United States and more than 70 national organizations around the world. Since the program's founding in 1976, they have helped more than 6.8 million people improve their living conditions.

In 1996, a group of people within the Fulton County Leadership Academy formed a steering committee (see list of members below) to explore whether there was a need for the program in Fulton County and whether the community could support the program. The committee determined that Habitat for Humanity could greatly benefit Fulton County, and in 1997, they obtained authorization to proceed with their plans. Fulton County Habitat for Humanity (FC Habitat) was officially approved as an affiliate the following year.

The first FC Habitat house was built in 1998, and fourteen have been built in total.

In order to obtain a house from this non-profit, families in need first go through an application process. The family selection committee makes sure that they meet a variety of criteria. For example, families must earn 30-80% of the average median income in Fulton County. If the family meets all of the criteria, then the selection committee visits the family's current living facilities. The committee then narrows the choice down to 2 or 3 families. When a final family is chosen, the board must vote to approve it.

Finally, the family must sign a letter of intent.

"It's not a hand out. It's a hand up," said Karmin Reeves, President of Fulton County Habitat for Humanity.

Families must agree to volunteer 75 hours per adult in the family before construction of the home begins. Once it's time for the groundbreaking, each adult must volunteer 300 hours before the home is completed. Each child in the family must also volunteer 15 hours. Family members can do a variety of different work to meet this criteria. Before work on their home begins, they often help to work on another family's home. They may also volunteer at major fundraisers that the organization holds. Then they help to build their own home, which is something they take great pride in. One person even worked close to 800 hours on his own home.

Families are required to attend board meetings and other educational meetings to understand what to expect during the building process and also to learn skills, such as how to budget their money. This is even



*One of the "three amigos"  
volunteering for FC Habitat for  
Humanity*



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important for children because by the age of 5, children already have a sense of how their parents handle their money.

Families do pay a mortgage on the house, but the mortgage has a 0% interest rate. The payment will stay the same throughout the life of the loan. The only rates that may change are property taxes and insurance rates.

The families also get to help choose a design for the house, and they get to pick out other aspects of the home, such as the color of the siding and the countertops.

One of FC Habitat's success stories is when they built a home for a family who had a daughter with Cerebral Palsy and was in a wheelchair. The family's home was completely handicap accessible. The handicap accessible bathroom enabled the girl to use the restroom by herself— something that as a freshman in high school, she had never done before.

Fulton County Habitat for Humanity is run completely by volunteers. It currently has a board of 24 members, 3 of whom are high school students. Those who work on the house are also volunteers.

Karmin, President of Habitat for Humanity, has been involved since 2004, and she has served as President for many of those years. For her, working with the organization is so rewarding because you get to see people's lives improve and you know that you are helping out another family.

She also enjoys working with other volunteers. Three men in their late 70s and early 80s are known as the "three amigos." They are skilled woodworkers and are three volunteers who Karmin knows she can call any time if something needs done.

In 2009, the organization established the Fulton County Habitat for Humanity Fund with the Fulton County Community Foundation so that they can ensure that they will continue to fulfill their mission forever. Fulton County Habitat for Humanity has been a great asset to the community and will continue to enhance life in Fulton County one family at a time.

Original Fulton County Habitat for Humanity steering committee members:

Bonnie S. Kern, Rev. David Hogsett, James Snyder, Barbara Martin, Penni Brovont, Sandy Grim, Thomas Troutman, Kathy Simonson, Andy Veenstra, Karen Sue Stokes, Phyllis Whitmore, Wendell Scott, Tony Pesaresi, and John Schaller.