



Winneshiek County
Habitat
 for Humanity®



Spring 2014

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**WINNESHIEK COUNTY HABITAT FOR HUMANITY PROVIDES SAFE, DECENT, AFFORDABLE HOUSING THROUGH VOLUNTEER LABOR AND INTEREST FREE MORTGAGES FOR PARTNER FAMILIES.
 LOVE YOUR NEIGHBOR**

FROM THE EDITOR...

This newsletter has a purpose. We want you to meet our newest partner family and see how close we are to completing their new home. Their story will help the reader understand the process of qualifying, constructing, and taking on a Habitat mortgage. We believe it makes for stronger local communities when families raise their kids in their own homes.

With volunteer labor and up-front funding that comes from donations and income from the mortgage payments of the earlier builds, we can continue to add about one house per year. We are hoping **you** will see fit to be a contributor in 2014. And maybe you will think of a family whom you might like to refer to us.

MEET THE 2013 PARTNER FAMILY

Four-year-old Maycee Mae Sobolik and her parents, Paul and Meagan, currently live in a small apartment over the bakery in Cresco. But that is going to change soon! Last spring Meagan saw a Habitat poster in the Ridgeway gas station, and she pursued the opportunity. She completed the application, the family was interviewed, and the Soboliks were selected to be the partner family for the 2013 build in Ridgeway.

Paul works for a turkey grower near by, and Meagan works part-time in Ridgeway. Maycee Mae attends preschool at Kessel Kids in Cresco. The couple has family in both Cresco and Protivin, so Ridgeway is a great location for them. And it is handy for close-by family members to help them meet the required 175 hours of "sweat equity" per adult member of the family. The regular Habitat volunteers have enjoyed working shoulder-to-shoulder with Paul and Meagan and eating treats supplied by them.

Construction began in November and is nearly complete. Winneshiek County Habitat for Humanity has built 27 homes in the county since it was organized in 1992. Burr Oak, Calmar, Castalia, Decorah, Freeport, Ossian, and Ridgeway all have Habitat homes, and the 2014 home will probably be in Spillville.

The selected partner families pay a \$500 down payment

and must have sufficient income to make monthly payments on the 25-year mortgage, as well as the other responsibilities of home ownership, beginning with property taxes and insurance. Gus Johnson, WCHFH Executive Director said, "Habitat provides a win-win situation since their mortgage payments will be used to help build the 28th home for some other partner family."

THE 2014 BUILD

The WCHFH Board has committed to raising the necessary funds and recruiting the necessary volunteers to undertake a 2014 build. The location will probably be Spillville, and a publicity campaign is underway to find a qualifying partner family. Our goal is to select the partner family by summer so that they can participate in planning

the house and also that the excavation and concrete work can be completed in time to schedule the blitz build on the Saturday that Luther students return at the end of August. (Luther students are **great** construction volunteers!) WCHFH Director Johnson coordinates and manages the construction process.



In 2014 the donations from hundreds of local supporters will be supplemented by a grant from Thrivent as well as a \$2,000 grant from the Depot Outlet. In addition, the monthly mortgage payments from all of the Habitat families will be applied to keep the one-a-year housing projects going.

SAFE, DECENT, AND AFFORDABLE

Habitat homes are small to modest in size, but they are well-built, well-insulated, and energy efficient. Per month heating bills this winter have been amazingly small. So the homeowners not only have a manageable mortgage, but also manageable maintenance and utilities for a long time to come.

FAMILY SELECTION PROCESS

Winneshiek County Habitat for Humanity is an affiliate of Habitat for Humanity International and is dedicated to helping low-income families realize their dream of becoming homeowners. It is a partnership with families in need, not a give-away or welfare program. Habitat's mission is getting families out of unsuitable living conditions and into decent, affordable homes.

Interested families make application to become partner families, and one is chosen for each house through a family selection process. Habitat sells the house, when completed, to the family at no profit to Habitat. The family pays back the purchase price with a zero-interest mortgage.

Three standards are used by Habitat in choosing families with whom to partner:

NEED. Families will be considered for a Habitat house if their present housing is not adequate and if they are unable to obtain adequate housing through conventional loans. The need for a decent house is the most important criterion in the selection of a family. Families living in inadequate housing will be given preference.

ABILITY TO PAY FOR THE HOME. Applicants must be able to show a stable employment record and demonstrate a history of financial responsibility. No more than 25% of their income may be used to pay the expected monthly mortgage, insurance and taxes. If selected, a family must make a \$500 down payment before construction begins.

WILLINGNESS TO PARTNER. Each adult family member must be willing to contribute 175 hours of actual labor (sweat equity) on their house. The recipient adult family members must meet sixty percent of this requirement; volunteer family and friends may contribute 40%. In addition, each adult family member will be required to provide 50 hours of sweat equity toward building of the next Habitat house.



MEET THE WCHFH BOARD

Bonnie Adams, Spillville
Carol Birkland, Decorah
Dick Dovenberg (President), Decorah
Roger Downs, Decorah
Gus Johnson (Exec Dir), Spillville
Jane Kemp (Secretary), Decorah
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Mark Kvale, Decorah
Reg Laursen, Decorah
Karl Magnuson (Treasurer) Decorah
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Ken Vande Berg, Decorah
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Joel Zook, Decorah