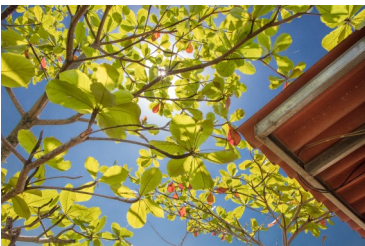




# Building strength, stability, and self-reliance through shelter.



**Organized in 1997**, Wild Rivers Habitat for Humanity (WRHFH) is a nonprofit that provides families with the life-changing opportunity to purchase decent, affordable homes. WRHFH accomplishes this mission through volunteers and staff guided by the belief that everyone deserves a decent place to live.

**Started in Burnett County**, WRHFH has since expanded to include the counties of Polk, Rusk, and Washburn.

**Since its founding**, WRHFH has completed 46 new home construction projects, as well as over 400 Home Preservation projects.

**Volunteers build the houses with money contributed by sponsors.** Every year, volunteers are able to build new homes thanks to donors.

**WRHFH is continually searching for land and land development funding** to meet the need for affordable housing in their community.

**Our ReStores sell quality used building materials, furnishings, and appliances** at discounted prices. These donated items provide a revenue stream for the organization while conserving much-needed space in the landfills.

**Dave Ramsey's Financial Peace University** is used in conjunction with other financial classes to provide partner families with the necessary tools and skills for continued homeowner success.

**Volunteers teach financial literacy, help in the Habitat ReStores**, and work tirelessly as members of the board of directors, and in other capacities.

**Partner families must have a housing need**, a stable income, and work "sweat equity" hours to qualify for a Wild Rivers Habitat for Humanity home. Those hours include time spent in financial literacy classes and at the build site.

**Partner families buy their homes.** WRHFH provides a 30-year interest-free mortgage to pay for the cost of home and lot development. Monthly payments include principal, property taxes and homeowner's insurance. Families must save \$1,500 for an initial down payment.

**Sponsors contribute the funds** to build homes and pay for home material costs. They can bring their own volunteers (employees, church or civic members) for a unique team-building experience.





# Myths and truths about Habitat for Humanity



**MYTH:** Habitat for Humanity gives houses away to poor people.

**TRUTH:** Houses are not given to anyone. Habitat for Humanity builds houses with people in need, and then sells the houses to homeowner partners through zero interest loans. Because houses are built principally by volunteers, mortgage payments can be kept reasonable for those unable to obtain conventional financing. Habitat homeowners typically have incomes that are 30 to 60 percent of the median income in the area. They are required to invest between 300 and 500 hours of “sweat equity: - that is, time spent building their own home and completing financial literacy classes.

**MYTH:** Habitat builds houses only for certain populations.

**TRUTH:** Habitat doesn't build houses for anyone, we build with them. Habitat for Humanity builds houses with people in need, without regard to race. Three criteria drive the family selection process: need; ability to repay the zero interest mortgage during the specified period; and willingness to partner with Habitat. The covenant that all local Habitat affiliates sign with Habitat for Humanity International specifies that Habitat homeowner families are selected “according to criteria that do not discriminate on the basis of race, creed, or ethnic background.

**MYTH:** Habitat homeowners are on public assistance.

**Truth:** WRFHF families often work in low-income jobs. Habitat works in good faith with people who are often at risk in society, knowing that owning a home is not the answer to every problem, but that it can be an important step – often the first step – toward helping people break out of the cycle of poverty.

**MYTH:** You have to be Christian to become a Habitat homeowner.

**TRUTH:** WRFHF does not discriminate. Homeowners are selected without regard to race, creed, or ethnicity following the requirements of the law. Habitat also welcomes volunteers from all faiths – or no faith – who actively embrace the goal of eliminating poverty housing from the world.

**MYTH:** Habitat houses lower neighborhood property values.

**TRUTH:** Habitat home values have improved the communities in which they are built. Habitat firmly believes its approach to affordable housing improves neighborhoods and communities by strengthening community spirit, generating wealth for low-income families, and increasing the tax base, while building better citizens through the cooperative efforts involved in Habitat construction.

**MYTH:** Poverty housing is such a large problem that it can never be solved.

**TRUTH:** Poverty housing is a serious concern. Habitat believes that by continuing to build houses with people in need, by working with other committed groups, and by putting the issue of poverty housing on the hearts and minds of compassionate people everywhere, the problem can be solved.

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*Putting faith into action, Wild Rivers Habitat for Humanity brings partners together to build decent, affordable homes that change lives, empower families and strengthen communities.*

