

Dina took in her sister and sister's two daughters after being diagnosed with terminal cancer. Dina is raising her nieces now but feared that she would be unable to make ends meet on a single income and she would be forced to move. She also worried about needed repairs and safety concerns in her rental home, including low-hanging electrical wires in the backyard. Dina's fears for the future began to fade when saw an advertisement for Habitat. Once Dina was approved for Habitat's homeownership program, she was excited to complete her sweat-equity hours by working alongside other families and volunteers. Dina's new home will be twice the size of her rental home. Gabby and Cecilia will have their own rooms, and Dina will pay an affordable mortgage.

William, a disabled Army Veteran, was in danger of losing his homeowners insurance because he was unable to replace aging asbestos siding on his older home. William fears that as he ages and more costly repairs are needed to his home, he won't be able to keep up physically or financially. William's Veteran's Service Officer encouraged him to reach out to Habitat for help. Habitat, in partnership with a local church men's group, was able to replace William's exterior doors, repair handrails and will soon be siding his home giving William peace of mind and a safer, maintenance free exterior for him to remain.

Niki lives in an aging farmhouse and was faced with the sudden loss of income after the death of her husband. Niki reached out to Habitat for help with her older single pane windows and broken gutters. Habitat was able to replace her windows with energy efficient ones and install new gutters making her home warmer and dryer ahead of winter.

Lance and Dianna are retired homeowners who applied to Habitat's home repair program. Lance, a U.S Army Veteran, and Dianna cared for their son who had cerebral palsy until he passed away a few years ago. An elderly couple not capable of performing repairs on their home themselves, they were so grateful when they were approved for the repair program, as they were at risk of losing their homeowners insurance. Our repair team installed a new storm door, replaced broken gutters, weatherized windows, added safety rails and applied a fresh coat of paint to their decks. The homeowners were very happy with the results and were once again able to take pride in both the appearance and safety of their home.

At Wild Rivers, we believe our communities become stronger and more vibrant as we unite to meet our neighbors' basic needs for a safe, healthy, affordable place to call home. The hardships of the past year and half have exacerbated an already critical need for affordable housing in Wisconsin. But unfortunately, as need has skyrocketed, so has the cost of land, properties, and construction materials, making it increasingly difficult for organizations like Wild Rivers to keep homes affordable.

The primary focus of Wild Rivers is building communities where everyone can thrive. When the broad community is engaged in addressing the urgent need for affordable housing, we all become less vulnerable and more resilient. In bringing people together, Wild Rivers practices the philosophy of "a hand up, not a handout", and builds on existing community assets: financial, physical, natural, human, social and spiritual. Wild Rivers brings people together to build strength, stability, and self-reliance through shelter.

To carry out our vision, we partner with individuals and families from application through construction and financing to when the keys are handed over. By working with us from beginning to end, we help prospective households prepare for the various responsibilities of homeownership, including learning about personal finances, mortgages, maintenance, and upkeep of homes, and much more. Wild Rivers' path to homeownership is an important and in-depth process, requiring hard work, time, and dedication. But this helps to ensure the long-term success of our homeowners. Our goal remains simple, affordable homes in partnership with families who have a need for better housing, ability to pay and a willingness to partner.

You can play a key role in upgrading the affordable housing in our community. A stable home is crucial to a family's health and safety, jobs, and stability. These factors help stabilize and strengthen the surrounding community.

We have before us an opportunity to fund activities across the entire housing spectrum and address the current housing shortage, escalating cost of building materials, and escalating appraisals that will leave generations out of home ownership. Owning homes, keeping people in their homes, and adding to supply must be recognized for their long-term benefits to jobs, communities, and lives.

Wild Rivers Habitat for Humanity has a proven track record of transforming communities through collaboration, education, and resource building. We have already helped over 2,000 people obtain a safe place to sleep at night and logged over 100,000 volunteer hours. This is an opportunity for us to continue to restore communities while encouraging people to continue to choose our communities as a place to live, work and play. Your investment in decent housing gives families and children a sense of dignity in home ownership, the increased ability to concentrate on an education and pursue better job prospects, and the chance for health, physical safety, and security. Our homeowners are proof of that.

[www.wildrivershabitat.org](http://www.wildrivershabitat.org)

[office@wildrivershabitat.org](mailto:office@wildrivershabitat.org)



**Yes, I want to give a hand up!**

\$ \_\_\_\_\_ Amount of one time gift  
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I would like to donate in honor or in memory of: \_\_\_\_\_

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Online Credit card (visit website to complete)  
<https://www.mightycause.com/organization/Wild-Rivers-Habitat-For-Humanity>

**My contact information:**

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 Phone \_\_\_\_\_

Email (to be added to our newsletter mailing list) \_\_\_\_\_

I am interested in volunteering  
 I am interested in donating land, services or products  
 I am a member of Thrivent Financial  
 I want to support Habitat through my will or trust  
 I wish to be removed from the appeal list

## Building homes



Wild Rivers, a licensed and insured builder, builds and mortgages simple, affordable and energy efficient homes to low-income households who demonstrate the need for better housing and a willingness to partner. Financial and homeownership education is required as is sweat equity. Habitat homes are sold to partner families at appraised value and are financed with an affordable mortgage held by Habitat or through our partner program, USDA Rural Housing 502 Loan, for which Wild Rivers is a certified packager. Since 1997, Wild Rivers has built and financed 52 new homes throughout our service area plus two new builds planned for 2023 - one each in Webster and Ladysmith.

Home repairs such as repairs to alleviate health, code, and safety issues help low-income homeowners affected by age, disability or family circumstances that struggle to maintain the integrity of their homes. Home Preservation & Repairs program works as a partner to our core building program enabling Wild Rivers to serve more families each year. Since 2011, Wild Rivers has completed and financed over 425 home repair projects.

## Building futures



At a time when women account for a fraction of the workforce in fields like construction, plumbing, and automotive repair, Wild River's Girls Build Summer Day Camps was created to help get more women into the skilled trades. The camps are organized so that participants tackle hands-on projects with the help of female mentors and led by licensed teacher Kayla Hill. Camps are also about empowering girls to interact with the physical world and learn that they can decipher the mechanics of a broken item and tackle fixing it on their own.

Each week participants built, in addition to smaller projects, one big project together. Examples of large projects include playhouses, picnic tables, chicken coops and planters, all donated to low-income families participating in Wild Rivers home construction programs. In 2022, eight camps took place during the summer months throughout the service area with dozens of girls participating.

## Building minds



Skills Labs teach homeowner maintenance sessions for area homeowners. Topics include seasonal maintenance, small tool usage, basic plumbing and much more! Skills labs are taught by community partners and trades experts and are geared towards new homeowners and those new to home maintenance. Other sessions being planned include finance courses and ReStore repurposing.

Wild Rivers also partners with local school districts to provide building opportunities for Tech Ed students. In 2020, the Rice Lake High School Advanced Tech Education class built our first ever modular style home. Wild Rivers is currently working with the Spooner School District and Arrow Building Center to implement a similar program for Habitat homes being planned in Washburn County.


## Building hope



A tremendous need for help with poverty housing issues exists in our service area. Covid 19 along with concerns for the economy suggested that this need will continue, if not increase, in the future. And that has come to fruition. Wild Rivers works hard to serve a growing service area and to meet more and more of the urgent housing needs of local, low-income families. Through our Emergency Assistance program, Wild Rivers can assist eligible households with emergency housing needs now and in the future.

Future plans include a partnership to provide an emergency non-perishable food pantry located within our ReStores. The pantry will be piloted in 2023 at our new St Croix Falls Lamar Community Resource Center and will feature emergency, ready to eat bags of food and hygiene products. Learn for more details on our new Community Resource Center and other programs as well as opportunities to volunteer by subscribing to our quarterly newsletter. Sign up on our website at [www.wildrivershabitat.org](http://www.wildrivershabitat.org).

Our housing circumstances set the tone for almost every other facet of our life: our health, our employment, our education opportunities, our financial wellbeing and more. Your support of this work we do together is life changing in more ways than one. As we continue to navigate an unpredictable world, I know one thing that remains constant is your unwavering support and belief in a world where everyone has a decent place to live. Thank you for sharing this commitment. Thank you for helping us fulfill our mission. For that, we are incredibly grateful. May God continue to bless each of you, and may God continue to bless all those around the world with whom we build.

  
Amber Zubik

Wild Rivers Board of Directors Chair

  
Jennifer Johnson

Wild Rivers Executive Director

Spooner ReStore  
Wednesday - Friday, 9 am - 5 pm  
Donations by appointment only  
1357 N River Street  
Spooner, WI 54801  
715.635.4771

Affiliate Administrative Office  
Monday - Friday, 9 am - 5 pm  
1357 N River Street  
Spooner, WI 54801  
715.939.1390

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