

# Habitat Happenings

OCTOBER 2020



Wild Rivers  
**Habitat**  
for Humanity®

## EMPLOYEE SPOTLIGHT

Meet Tatiana Trimble, the newest person to offer her hand up to the Habitat for Humanity crew!

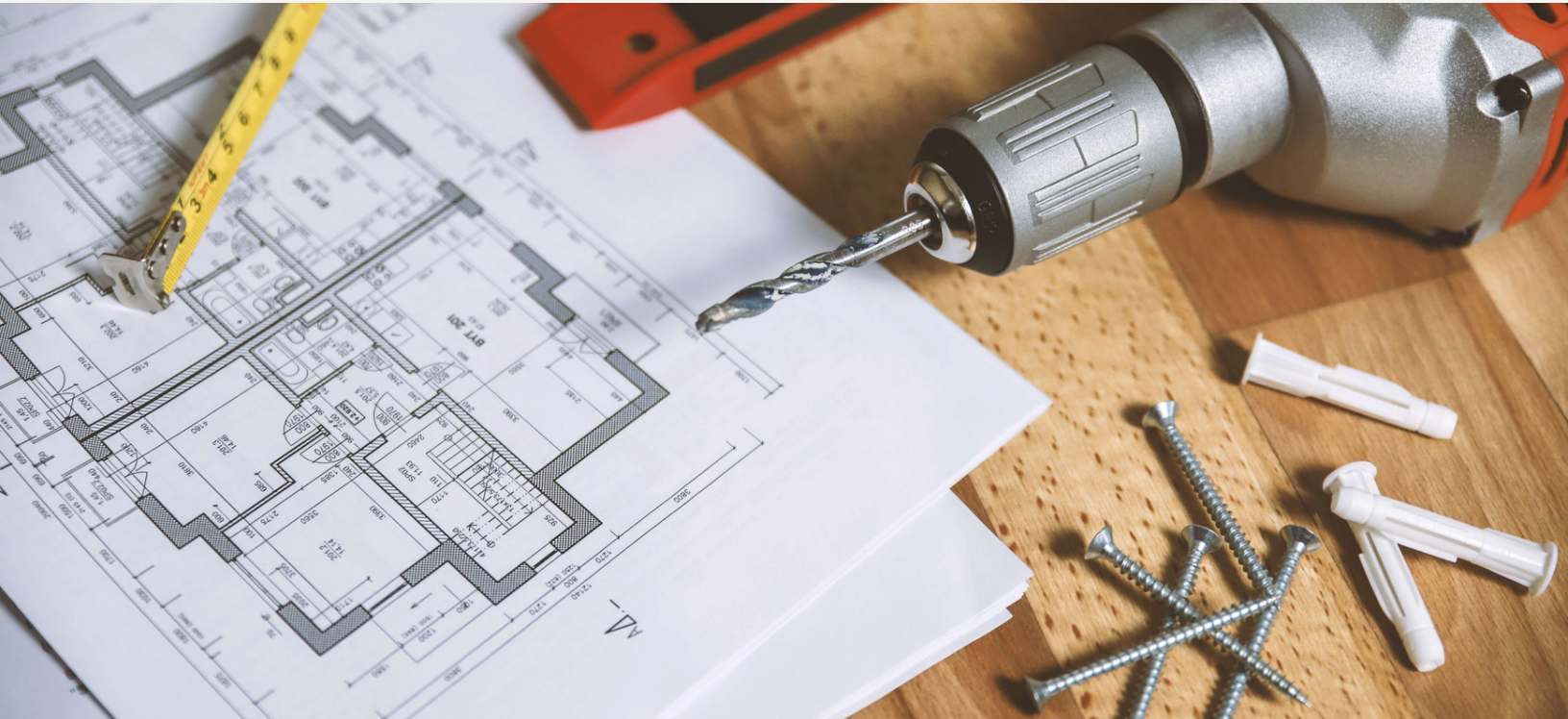
## BLESSING BASKETS

Nominate someone who has gone above and beyond in your community!

## DONATION HIGHLIGHT

Learn more about a ceramic Red Wing jug that was donated to us, written by Tatiana Trimble!

# Wild Rivers Habitat for Humanity



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# A message from the team

In a world where COVID-19 lurks at every corner, maintaining a visible presence in the community is more difficult than ever. For nonprofits, this can make it harder to fundraise, spread word about your mission, and maintain the position you hold within your community. Across the globe, we are seeing nonprofits have to scale back their services at a time when they are needed more than ever.

At Wild Rivers Habitat for Humanity, we don't practice social distancing; we practice physical distancing. With the tools available to us, individuals can still maintain social connections in many positive ways. The social aspects of our lives have certainly been upended, and we are doing everything we can to keep ourselves in the community. It's holding virtual staff meetings by video conference and getting to see each other's faces, continuing to do home repairs to help those who are in need during this health crisis, going on a livestream to talk about our brand new and upcoming tool lending library (<https://www.youtube.com/watch?v=e2aMbpOPfVQ>), participating in upcoming events like Spooner Lady's Night and Small Business Saturday, and posting regularly on our Facebook. COVID-19 certainly has made the world a lot more frightening, but it's also given us a chance to see how bright the human spirit is. Through the endless generosity of our loving neighbors, we can do more than just build back. We can build back better.

We would like to thank both CCFBank and Bank of the West for their support of Wild Rivers Habitat for Humanity. CCFBank generously donated \$10,000, and Bank of the West awarded us a grant of \$10,000. These funds will be used in our construction programs to improve housing in our service area and ensure everyone has a decent place to live.



# Wild Rivers Habitat for Humanity Selected as a 2020 AARP Community Challenge Grantee

We are proud to announce that we have been selected to receive an AARP Community Challenge grant. We are one of only 184 grantees selected from across all 50 states, Washington D.C, Puerto Rico and the U.S. Virgin Islands, and only one of four in Wisconsin.

Jennifer Johnson, executive director of Wild Rivers Habitat for Humanity, said, “We were frankly shocked and thrilled to find out that we were selected to receive this grant. We were competing against much larger organizations from all across the nation, and oftentimes we feel like the impact we do is lost in the noise so to speak because we service such a rural area. It’s incredibly validating to see that our success is being recognized on a national level.”

With this “quick-action” grant, we will create a tool lending library so homeowners and renters with limited resources can borrow needed equipment for maintaining their homes. The library will include a variety of power and hand tools for all types of home improvement and maintenance projects, both indoor and out. The tool lending library is part of our greater mission to make sure everyone has a decent place to live. AARP is a nationwide leader on making neighborhoods, towns, and cities more livable for all residents and we are honored that they see the tangible value this project will bring to our community.

## Apply for current projects

We are looking to partner with two families for new home builds located in Burnett and Washburn County. By working with us from beginning to end, we can help prospective individuals prepare for the various responsibilities of homeownership, including learning about personal finances, mortgages, maintenance and upkeep of homes, and much more.

If you are interested, you can visit our Website for eligibility details and program requirements.

If you are a low-income homeowner struggling with improving and maintaining your home for any number of reasons, consider applying for our Home Repair Program. Repairs that the program can help you with are related to poor structural conditions, safety, landscaping and painting, as well as special needs. Projects can include porch and deck, window, roof, gutter, siding and trim, and wheelchair ramp and railing repair or installation. This program was recently expanded to include providing energy efficiency upgrades in addition to our standard repairs; currently we are offering homeowners the ability to replace their current thermostat with a new Google Nest Thermostat at no charge.



# Jake Brott

## Volunteer Spotlight

### A "Thank You" to our Volunteers

At the beginning of August, the Wild Rivers Habitat family in St. Croix Falls had a long-time volunteer help with a much needed project. Jake Brott, 44, spent a week in August cleaning and organizing work trailers, repairing shelving in the trailers and helping around the ReStore when needed.

Brott has worked at Cerner Corporation for nearly 22 years as a virtual associate. Cerner Co. supplies health information through technology services, devices, and hardware. A long time service award, or sabbatical, is given to employees after seven years of employment, which then reoccurs after every six years. Throughout the sabbatical, the company asks its employees to spend 25 percent of their time



doing some kind of self improvement or some form of community service. Wild Rivers Habitat for Humanity was lucky enough to gain Brott as a volunteer.

According to Brott, "working here was a great experience. I got to work with such a fun crew. I really enjoyed volunteering for Habitat and hope to do so again in the future!"

# Fall Home Maintenance

Wild Rivers Habitat for Humanity knows the importance of improving and maintaining a home on a tight schedule. That's why we've put together five helpful tips to keep your home in top shape as the weather starts to get colder and we prepare for winter.

1. Before you start the heater, furnace or fireplace in the fall, complete this checklist: Replace batteries in all smoke detectors and carbon monoxide detectors, and make sure your fire extinguisher has not expired.
2. Before winter comes and it's still a warm fall day, put the summer garden hose on an outside deck to soften in the sun. Then the hose will curl easily for storage until you need again come spring.
3. Seal around windows and doors in the fall to keep out the cold. Need help finding where air is coming in? Look for spiderwebs. Spiders love to place their webs near moving air, so if you find one, it's a pretty good sign you've got an air leak there.
4. Remove screens and wash them with a hose and store them for winter. Your windows will let in more light, then they are ready for spring.
5. Don't forget the attic space. Check it at least twice a year and look for water staining, properly connected exhaust hoses and ensure your soffits and air chutes are not blocked.



# World Habitat Day 2020

More than thirty years ago, the United Nations General Assembly took an important step in promoting the idea that everyone deserves a decent place to live by declaring the first Monday in October would be World Habitat Day. This year, World Habitat Day falls on October 5th. The purpose of World Habitat Day is to reflect on the state of our towns and cities, and on the basic right of all to adequate shelter. It is also intended to remind the world that we all have the power and the responsibility to shape the future of our cities and towns.

Help us celebrate World Habitat Day 2020 by doing something to improve your community. Something as simple as picking up trash along your road can make a large impact and is COVID friendly.

# Professional Women in Building Week 2020

Wild Rivers Habitat for Humanity celebrated the many talented women in our industry for PWBWeek2020, which occurred on September 14th to September 18th. Women work in all aspects of the building industry—as owners, builders, remodelers, architects, suppliers, marketing experts, designers and finance and real estate. Their skill, expertise, and achievements impact Habitat families and individuals in such positive ways. This year, PWB Week focused on “Diversifying the Construction Industry,” where women make up just over 10 percent of the workforce.

# Tatiana Trimble

## Employee Spotlight

### New to the Crew

Tatiana “Tate” Trimble has joined Wild Rivers Habitat for Humanity in August as the new AmeriCorps Community Outreach Coordinator. Former AmeriCorps Community Outreach Coordinator, Brandon Johnson, is being officially brought onto the team as the Communications and Community Director.

In May, Tate graduated from Iowa State University with a bachelor’s degree in journalism and mass communication. She is originally from Gurnee, Illinois—which is a North Chicago suburb. Tate first started her position on August 11th. Throughout the COVID-19 pandemic, Tate’s plans after graduation were halted and altered significantly. With wishes to become a tour guide for study abroad students in Florence, Italy, her plans are now put on hold. She said that “traveling abroad would be such a great opportunity, there are so many countries in Europe I would love to visit.” Until then, she is perfectly content helping the Wild Rivers community. She says that one of her favorite parts of working with the Habitat for Humanity family is the sense of fulfillment she gets knowing that she is helping households in need.

Tate loves camping and nature; you can often find her hammocking or wallowing in the water. In her free time, Tate enjoys practicing photography and cooking up new recipes. For six years, she attended a YMCA camp in Manitowish Waters, so she is slightly familiar with the Northwoods.



### #Blessed

One of the many projects that Tate has spearheaded so far during her tenure at Wild Rivers Habitat for Humanity is the ongoing blessing basket campaign. Throughout the month of October, community members in Wild River's service area are able to nominate individuals to receive a blessing basket as a way to show thanks.

“I truly believe this will encourage the community to be more involved with one another and ultimately provide a great opportunity to show important members of our communities that we are thankful for what they do,” Tate said.

Blessing Baskets will include Habitat swag, household goodies, gift cards from local businesses and lots of other surprises!



# WRHFH Blessing Baskets

*Want to give thanks to a special community member? Fill out a nomination form for a chance to have your nominee selected to win a Blessing Basket!*

*Hurry!  
Nomination forms are due Thursday, October 15.*

*10 winners will be chosen Tuesday, October 27!*

*Pick up a nomination form at either ReStore or check out our website at [wilddrivershabitat.org](http://wilddrivershabitat.org)*



For more information, email [communityengagement@wilddrivershabitat.org](mailto:communityengagement@wilddrivershabitat.org)



# Red Wing Jug

## Donation Highlight



## About Red Wing

This pottery company, located in Red Wing, Minnesota, has an extensive history that can be traced back to the late 1600s. Red Wing Stoneware Company has had many names and owners. The first being Philleo Pottery, established by a German immigrant named John Paul in 1868. Nearly ten years later, Philleo pottery went out of business and became the Red Wing Stoneware Company. Around this time, the Industrial Revolution began to boom, and the company started to invest in city and town needs, rather than farmers. Ceramic pipe lines became the newest development for sewer systems in Minnesota.

Red Wing Stoneware's first products manufactured were crocks and jugs used for storage. At the turn of the century, two other companies were formed: Northstar Stoneware and Minnesota Stoneware. By the early 1900s, these three pottery companies combined to be the Red Wing Union Stoneware Company. By the time the first refrigerator was invented, the need for gallon sized storage units became obsolete. Once refrigerators were in common households by the mid-1930s, the company began producing flower pots, vases, lunch and dinnerware and a large variety of art pottery.

At this time, the company focused on producing art pottery, renaming itself once again to Red Wing Potteries. The designs and beautiful patterns became popular throughout their dinnerware, casual china and art pottery. In the late 1920s, over 100 hand decorated patterns were generated and manufactured on nearly one million pieces every year. Between a union strike and cheaper products being made, R. Gillmer purchased the company in 1967 and created its retail business, which functioned until 2015.

Flash forward to today, this beloved Minnesotan pottery company is now Red Wing Stoneware and Pottery... for now. You can visit the company's shop in Red Wing, Minnesota for all your pottery needs. There is even a tour you can take to view the creation process of the high quality pottery, start to finish.

The 5 gallon jug available in the Spooner ReStore was created throughout the Red Wing Union Stoneware Company era, and was possibly produced between 1912 and 1936. Interested in purchasing this item? Visit the Spooner ReStore, but hurry! This item will not last long!

## 6 Findings on COVID-19's impact on housing

**Even before the COVID-19 pandemic hit, the U.S. was facing extreme housing challenges.**

*For decades, stagnant wages combined with insufficient supply to meet demand have pushed the cost of home out of reach for millions of families. Now, with hours, wages and jobs cut as a result of the coronavirus, even more individuals are facing housing instability at a time when one's ability to be safely and affordably housed is integral to the health and safety of us all. Here are seven findings on the persistent impact of COVID-19 on economic stability and housing affordability across the U.S.*

### **1. Nearly one-third of people can't afford all of their needs.**

*In April, 31% of adults reported that their families could not pay the rent, mortgage or utility bills, were food insecure, or went without medical care as a result of financial hardship.*

### **2. COVID-19 isn't affecting all communities equally.**

*Just as the virus is excessively harming the health of Black Americans, it's also undermining the economic stability of people of color, including Black people, at a disproportionate rate. In June 2020, Blacks posted the highest unemployment rate of 15.4%, compared to 14.5% for Latinx, 13.8% for Asians and 10.1% for whites.*

### **3. Families are struggling to make rent both fully and on time.**

*In June 2020, 20% of households did not pay any rent by the first of the month. By June 20, 12% of those households were able to put money toward rent — but this also includes families who only made partial payments.*

### **4. The number of borrowers who have deferred payments on their home loans has climbed.**

*In the week ending July 12, the total number of loans in forbearance was 7.8%. For the week of March 2, only 0.25% of all loans were in forbearance.*

### **5. Mortgage lenders continue to tighten lending standards.**

*The Mortgage Credit Availability Index, an indicator of lending availability, fell by 3.3% in June, its lowest level since April 2014. A decline in the MCAI indicates that lending standards are tightening, making it more difficult for individuals to access sound lines of credit for homeownership.*

### **6. Builders of multifamily homes report construction delays.**

*53% of firms are experiencing construction delays, with 85% of these firms reporting the delays due to permitting and 37% indicating delays due to construction moratorium. It remains unknown how these delays will impact the total units that should be completed in 2020 and how the costly delays might impact the pricing of such units once they are completed.*



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# WHY HOUSING MATTERS

The MacArthur Foundation released results from a survey of U.S. adults conducted to inform the work of the Foundation's How Housing Matters initiative. The results of the survey reveals that the concerns and challenges related to affordable, quality housing are very real for many Americans.

## tradeoffs

More than half of all adults have made at least one tradeoff in the past three years to cover their rent or mortgage. Tradeoffs include taking second jobs, cutting back on health care and healthy food, and moving to less safe neighborhoods.

## challenges

In every region of the U.S., anywhere from 53 to 69 percent of adults classify the purchase of affordable housing as challenging in their community.

## limits

Fifty-eight percent of adults say that a family of four with an income of about \$50,000 would have a hard time finding affordable quality housing. That number skyrockets to 88 percent for a family of four with an income closer to \$24,000.

## unaffordability

Most believe that friends and family who are getting older will face challenges meeting their housing needs. Sixty-five percent of adults highlight affordability as a top issue, second only to an individual's physical needs as they age.



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# IMPACTS OF INADEQUATE HOUSING

Housing is central to ending the cycle of poverty and it can play a key role in positively influencing a family's education, employment, and health opportunities.

## freedom

Adequate shelter is a critical foundation for breaking the cycle of poverty.

## community

Decent shelter contributes to thriving school systems, community organizations and civic activism.

## stability

Safe homes and neighborhoods help to build social stability and security.

## good for all

Adequate housing is key to the health of the world's economies, communities and populations.

## development

Good housing attracts economic investment and development.

## resources

Homeownership is a form of wealth accumulation through equity and forced savings from mortgage repayment.

## increases

A 2011 study conducted in 44 U.S. cities by The Center for Applied Research at the University of Southern Indiana showed significant increases in Habitat homeowners' self-esteem, well-being, overall family health and neighborhood pride. 90% said they could not have owned a home without help from Habitat.



A Special

# THANK YOU

To our 2020 supporters

Including: individual, business and church donors, Habitat for Humanity International, US Bank Corp, WE Energies, Bank of the West, FHLB-Chicago & Community Bank Grantsburg, AnnMarie Foundation, AARP, USDA Rural Development, St Croix Valley Foundation, Shell Lake State Bank, Small Business Administration, **and YOU!**