

## From the HOME front...

As we approach the end of another impactful year, I am thrilled to share some exciting updates and opportunities for you to get involved with Wild Rivers Habitat for Humanity. Together, we're making tremendous strides in addressing housing challenges in our communities, and there's much more to come!

The Carter Build 2024: Minneapolis Edition

We are elated to share that the Carter Build 2024 will take place in Minneapolis, MN. This signature event, named in honor of Habitat supporters, President Jimmy Carter and First Lady Rosalynn Carter, brings together volunteers, sponsors, and community members to build homes and hope. Stay tuned for more details on this event including how to participate.

New Opportunities in Webster, Ladysmith, Frederic, and Minong

We are also accepting new home applications for upcoming 2024 builds in the Webster, Ladysmith, Frederic, and Minong areas. These projects represent the essence of our mission—to build not just homes, but also futures, for families in need. Eligible requirements and applications can be found on our website, wildrivershabitat.org, on the Housing Help Tab. Volunteers - whether you're a skilled craftsman or have a passion for making a difference, we invite you to join us in these remarkable endeavors.

Giving Tuesday: A Chance to Make an Impact

As we approach the holiday season, we encourage you to mark your calendars for Giving Tuesday on November 28. This global day of generosity presents a wonderful opportunity for you to support our mission. Your contributions will directly impact families striving for stable and affordable housing. Whether you choose to donate, volunteer, or spread the word, your involvement makes a world of difference each and every day.

Veterans Housing Repair and Modification Program (VHRMP) Success Stories

Our commitment to serving those who have served our nation remains unwavering. I am thrilled to announce that we have successfully completed several projects through the Veterans Housing Repair and Modification Program (VHRMP). These initiatives have not only enhanced the living conditions of deserving veterans but also strengthened our communities by bringing comfort and security to those who have sacrificed so much.

As we look forward the upcoming holiday season, I want to express my heartfelt gratitude to each and every one of you from participants, donors, volunteers and staff. Your support continues to propel us forward, and together, we are building a brighter future for so many neighbors in need. As we look ahead to 2024, I am filled with hope and excitement for the transformative work that lies ahead.

Thank you for being a part of the Wild Rivers Habitat for Humanity family. Together, we are changing lives, one home at a time.

Jennifer

Jennifer Johnson Executive Director, Wild Rivers Habitat for Humanity

Affiliate Administrative Office 1357 N River Street 715.939.1390 Mon - Fri, 8:30 am - 4:30 pm Spooner ReStore 1357 N River Street 715.635.4771 Wed - Sat, 9 am - 5 pm Donations by appointment St Croix Falls ReStore 2201 US Hwy 8 715.483.2700 x11 Wed - Sat, 9 am - 5 pm Donations by appointment

# My Habitat Journey

I was faced with a significant obstacle in my home - a deteriorating stairway leading to the basement. This became a daily struggle, limiting my access and independence.

That's when Wild Rivers Habitat for Humanity stepped in.

Their Home Repair Program not only repaired the physical stairway, but mended a piece of my spirit too. The transformation was more than just wood and nails; it was a restoration of my dignity and freedom.

Today, I can confidently navigate my home without the fear of a hazardous fall.

I'm grateful beyond words for the support and expertise of the Wild Rivers Habitat for Humanity team. Their dedication to helping veterans like me goes beyond the physical repairs. It's a testament to their genuine care and commitment to our well-being.

With deepest gratitude, Bill

## **Certified USDA Loan Application Packaging**

We're proud to offer this lending tool designed to assist incomequalified, rural applicants in purchasing or building their own homes. Through this program, we provide comprehensive support and guidance, ensuring a smooth and accessible path to homeownership. Whether you dream of owning a home or building a new one, our dedicated team is here to help. Join us on this journey to create sustainable communities and make affordable housing a reality. Learn more about the USDA 502 Direct Loan Packaging Services and start your path to homeownership with Wild Rivers Habitat for Humanity today by contacting the Affiliate office.

#### **Need Help with Your Home?**

If you are struggling to maintain the exterior of your home or property due to age, disability, family circumstance, or any number of other reasons, then the Wild Rivers Habitat Home Repair Program might be the hand up that you need. This program helps low-income homeowners that need a little extra help with their owned home, revitalizing the appearance of the neighborhood, strengthening connections within the community and helping to preserve affordable housing stock. Apply today!

### **Volunteer Opportunities**

Discover rewarding volunteer opportunities with Habitat for Humanity! Join us in feeding our dedicated volunteer crew with lunches, snacks, treats or morning coffee (great for those unable to participate in construction because of age or skill), making a difference as a build day volunteer, or hosting AmeriCorps members and providing vital housing assistance. We'll be ready for volunteer crews to insulate, drywall and install flooring in the Webster house this month. No experience needed only a positive attitude and willingness to learn! Reach out to our Affiliate office and be part of the positive change.

## Revamp, Reuse, ReStore: Transforming Lives, One Sale at a Time

The ReStore is an always changing treasure trove of items ranging from the unique to vintage collectables and antiques to décor, furniture, appliances and building supplies, all generously donated by businesses and individuals. By giving these gently used items a second chance, we not only divert them from landfills but also provide options for all budget sizes and needs.

The ReStore distinguishes itself from traditional thrift stores by focusing on the resale of a selection of carefully curated, quality items. It operates as a sustainable marketplace, offering both new and pre-loved goods that have been meticulously inspected, ensuring both value for our customers and support for our mission. While we deeply appreciate all donations, this selective approach allows us to provide our valued customers with the best possible inventory of reliable, top-notch goods while avoiding high disposal costs.

It is the dedicated ReStore managers, Lisa and Mary, along with their staff and volunteers that go the extra mile to ensure quality and reliability for our customers. Before any item hits the shelves, it undergoes a thorough inspection, cleaning, and testing process. Every individual buying items in our ReStores deserves access to items that are not only of good quality, but also clean and in proper working condition. This attention to detail sets us apart but also provides our customers with the assurance of a reliable, top-notch product at all price points.

100% of the proceeds from the ReStore directly support our housing initiatives. Each purchase or donation contributes to safe, stable housing programs right here in the neighborhoods we serve. It's a cycle that empowers our community, fosters sustainability, and embodies the spirit of giving.

So, whether you're shopping for your next home improvement project or simply looking to make a positive impact, consider visiting the ReStore. Together, we're building more than just homes; we're building hope for a brighter future. Visit the ReStore today in Spooner and St Croix Falls and be a part of our mission to make affordable housing a reality for all.

#### **About Us**

Wild Rivers Habitat for Humanity brings people together to build strength, stability and self-reliance through shelter in Burnett, Polk, Rusk and Washburn Counties and expanding in 2021 to Ashland, Bayfield, Douglas, Price and Taylor Counties in Wisconsin.

An affiliate of Habitat for Humanity International, we are a licensed contractor that builds and repairs homes using in kind gifts, donations and volunteers to offer a hand up, not a hand out, to those in need of decent and affordable housing. Habitat homes are sold to partner families at appraised value and are financed with an affordable mortgage. Since forming in 1997, we have constructed 52 new homes and completed over 450 repair projects. Through our Emergency Assistance program, Wild Rivers assists eligible households with emergency housing needs now and in the future. We goes beyond bricks and mortar, offering vital education programs that empower communities with essential skills for homeownership.

By addressing the entire housing spectrum, from homelessness to homeownership, we believe we can proactively tackle the housing crisis, providing stability and security for communities in need.