



## Together, We Build More Than Homes – We Build Community

As we close out another impactful fiscal year, we are overwhelmed with gratitude—for your belief in our mission, for your investment in the work, and for your willingness to roll up your sleeves and make real change possible across our region.

Because of you, we've made remarkable strides this year:

### Home by Home, Repair by Repair

Thanks to your generosity, we are nearing the finish line on two new home builds and advanced dozens of critical home repairs and emergency assistance for veterans, seniors, individuals with disabilities, and working families. These homes aren't just structures—they are anchors of stability, safety, and opportunity for the people who live in them.

### Growing Impact, Expanding Reach

With your support, we strengthened our Community Health Worker (CHW) initiative, linking housing to health and wellness through direct service. We've grown this role to better meet families "where they are," and expanded our ability to serve rural households more holistically.

### Girls Build & Workforce Futures

This year's Girls Build camps empowered young women to build confidence, leadership, and hands-on skills. These sessions wouldn't be possible without our incredible donors and volunteers—thank you for helping inspire the next generation of tradeswomen and leaders.

### Partnerships That Move Us Forward

You helped us forge new connections with:

- Veterans Service Offices to better support those who've served
- The Red Cliff Band of Lake Superior Chippewa to support tribal elders
- Webster Schools' Tiger Construction program to grow the trades
- The Chequamegon Bay Community Land Trust (CheqBuilt CLT) to advance shared goals for affordable housing
- Local public libraries to bring housing education into the heart of our communities

### New Subcontractor Relationships

With more projects underway, we've welcomed skilled subcontractors into the Habitat family—broadening our ability to serve and ensuring we can respond quickly to local needs. Your support fuels these connections and keeps projects moving.

### Corporate ReStore Donors

A heartfelt thank you to Kohler, Broan, Rust-Oleum, and other generous donors whose



#### Hours:

**Wednesday - Saturday:**  
9am - 5pm

**Sunday-Tuesday:**  
**CLOSED**

**Phone:**  
**(715) 635-4771**

Donation hours are by appointment. To schedule an appointment, please call the ReStore during business hours. We are unable to schedule pick-ups of donated items.



#### Office Hours:

**Monday- Friday:**  
8am-4pm

#### Located At:

**1357 North River St.**  
**Spooner, WI 54801**

product contributions to our ReStore help fund our mission while giving shoppers access to high-quality, new building materials.

#### Honoring Legacies, Embracing Leadership

This year, we mourned the passing of President Jimmy Carter, our most devoted champion. His legacy fuels our commitment to housing justice.

We're also proud to share that Wild Rivers Habitat now has a seat at the table nationally, serving on the Coalition for Home Repair's Board of Directors to advocate for rural housing needs across the country.

#### Raising the Standard

We celebrated a major milestone with staff earning the Certified Aging-in-Place Specialist (CAPS) designation—bringing deeper knowledge to ensure that homes are safe, accessible, and designed for every stage of life.

#### New Funders, New Possibilities

Through the trust of new grant makers and returning partners, we expanded our capacity and programs. Your advocacy and belief in our work make these relationships possible—and we never take that for granted.

#### A Note About the Road Ahead

This year has also brought mounting challenges that threaten our ability to serve:

- We experienced the unexpected loss of a scheduled AmeriCorps NCCC team, impacting our capacity to complete essential tasks on a new home build.
- Our federal appropriations request through Senator Baldwin's office for affordable housing is now in jeopardy, a sobering reminder of how volatile public funding can be in today's political climate.
- We've seen a sharp rise in construction and operational costs—everything from lumber to heating, cooling, electricity, and waste disposal.
- And most critically, we're seeing so many more neighbors in need—families one car repair, one health crisis, or one rent increase away from disaster. Since 2024, we have fielded over 400 calls for help. Your support has never mattered more.

This work is only possible because of the countless donors, volunteers, and staff who show up—day after day, year after year—with open hearts and determined hands. Whether you swung a hammer, made a donation, shared a story, or brought lunch to a build site—you helped build something lasting.

Thank you for making this year not just successful, but meaningful. As we face increasing uncertainty ahead, one thing remains clear: we are stronger together.

With deep gratitude,  
the Wild Rivers Habitat for Humanity team



[wildrivershhabitat.org](http://wildrivershhabitat.org)



[mightycause.com/organization/  
wildrivershhabitatforhumanity](https://mightycause.com/organization/wildrivershhabitatforhumanity)







## Serving Those Who Served: A Day of Connection and Care

This June, our team joined veterans, families, and service providers at the “We Got Your Six” event—an outreach and resource fair dedicated to supporting those who have served our country taking place at Legendary Waters Resort & Casino in Bayfield, WI.

From VA benefits to mental health resources to housing and home repair consultations, it was a day of listening, learning, and leaning in.

Wild Rivers Habitat for Humanity was proud to be there sharing resources:

- On-site consultations for critical home repairs
- Resources for aging-in-place modifications
- Navigation support for veterans needing emergency housing or referrals
- Information about our Veteran Repair Program and future opportunities



A special shout-out to our Housing Programs Specialist, Jami, a retired Army major, who continues to be an instrumental force behind our veteran partnerships—including our work with the Repair Corps program supported by The Home Depot Foundation.

Events like this remind us: the mission continues at home. We are honored to walk alongside our veterans in their next chapter of service—building & repairing safe, healthy homes right here in our community.



# Advocacy Corner

## Raise Your Voice: Why Housing Advocacy Matters

In rural communities across Wisconsin, safe and affordable housing is growing increasingly out of reach for working households, seniors, and veterans.

Here's the truth:

- In many towns, over 40% of renters are cost-burdened.
- Homeownership is no longer affordable for moderate-income families.
- And while materials and labor costs rise, public funding remains flat or uncertain.

That's why Wild Rivers Habitat for Humanity is raising our voice—and helping you raise yours. This year, we worked with Senator Tammy Baldwin's office to submit a federal appropriations request to support affordable housing, new home construction and repairs in our region. While we know the final federal budget is far from uncertain—especially in today's political climate—your voice can help keep housing on the agenda.

How you can help:

- Visit our new "Raise Your Voice" advocacy page
- Contact your elected officials and share our story
- Share our social posts and talk to your neighbors

Housing is a human issue, not a partisan one. Let's build a future where everyone has a decent place to live.

[www.wildrivershahabitat.org/raise-your-voice](http://www.wildrivershahabitat.org/raise-your-voice)



## Summer Repairs

It may be July, but we're already thinking ahead to winter—especially when it comes to keeping homes warm and safe in remote parts of our service area.

Two highlights from this month's repair work:

- Red Cliff: Our team, along with tribal partners and volunteers, installed a new ramp for a tribal elder and veteran household. This simple addition provides year-round mobility and dignity.
- Madeline Island: We completed insulation upgrades on a home prone to freezing pipes. This affordable, energy-efficient fix will help prevent costly damage and ensure the homeowner stays safe and warm come winter.

These repairs are more than projects—they're protection, comfort, and peace of mind. Thank you to the donors and volunteers who make this work possible.







## Learning Tools, Building Confidence

Our Girls Build mini-camps were in full swing this spring and summer—teaching girls in grades 6–9 how to safely use tools, build birdhouses and benches, and explore careers in construction.

These camps, supported by generous donors like Viking Industrial Supply, Lake Country Lumber, State Farm, and Shell Lake Woodcrafters, do more than teach hands-on skills—they build confidence, teamwork, and pride.

There's still time to sign up for our remaining Girls Build camps—perfect for middle school girls who want to get hands-on, build something cool, and have a great time doing it! No experience needed—just curiosity and a can-do attitude! Limited scholarships remain for households in need of assistance with the registration fee.

We also welcomed UW-Stout students for job shadow experiences in nonprofit administration, programs, and construction. Their energy and ideas inspired our team and gave students a first-hand look at careers that build community.

We're grateful for the next generation of builders and leaders.

## Big thanks to the hands that make it happen!

We couldn't do what we do without the incredible support of our subcontractors and volunteer groups who show up, dig in, and help us build & repair safe, affordable homes across our communities. Special thanks to Window World of Chippewa Valley, Superior Spray Foam, Wood River Construction, Royal Flush Plumbing & Heating, Northwoods Hardware Plus, Innovative Design LLP, Roux Crew, Viking Industrial Supply, Volunteers in Mission, Air Flow Mechanical, Chippewa Valley Mechanical, Meyers Electric, and Burnett Plumbing.

From pouring concrete to painting trim—and everything in between—you've helped turn construction sites into places of hope. ❤️ Want to get involved? Whether you're handy with a hammer or just ready to lend a hand, we'd love to have you on site! Reach out to us to learn more about volunteering



Wild Rivers  
**Habitat**  
for Humanity®

**Making a difference...one home at a time**

Serving Burnett, Polk, Rusk and Washburn Counties  
And surrounding communities of Ashland, Bayfield, Douglas, Price  
and Taylor Counties

For more information, visit [www.wildrivershabitat.org](http://www.wildrivershabitat.org) or email [office@wildrivershabitat.org](mailto:office@wildrivershabitat.org)

## 2025 Girls Build Mini Camps: Spooner

Wild Rivers Habitat for Humanity is proud to announce the 2025 Girls Build Mini Camps! Girls ages 10 - 15 will be able to participate in one or more camps that will introduce them to the construction trades, knowledge of tools, and working together to build a project that will be featured in our 2025 Habitat home and repair projects. And it doesn't stop there -- the girls will also be working on individual projects to take home and show off!!

Date/Time	Theme
June 18	Home Tweet Home
June 25	Rooted in Creativity
July 9	Stick with It
July 16	Tangled in Design
July 23	Piece it Together
July 30	Shelf Expression
August 6	Think Outside the Toolbox

**Registration closes the Monday  
before the camp date**

Camp runs from 12 pm - 3:30 pm.

Camp will be held at the Spooner  
ReStore/Habitat Offices

Registration fee (paid at time of  
registration):

\$5/participant/class  
or \$35 for all sessions  
includes materials & snacks.



Registration Forms can be found on the website ([wildrivershabitat.org](http://wildrivershabitat.org))  
or at the Spooner ReStore

Serving communities Ashland, Bayfield, Burnett, Douglas, Polk, Price, Rusk, Taylor & Washburn Counties since 1997



# Housing Quality, Affordability, Location, and Surrounding Social and Community Attributes Are Important to Health

## Links between housing and health



### Housing quality

Housing that is safe, dry, clean, maintained, adequately ventilated, and free from pests and contaminants, such as lead, radon, and carbon monoxide, can reduce the incidence of negative health outcomes such as injuries, asthma, cancer, neurotoxicity, cardiovascular disease, and poor mental health.

### Housing affordability

Affordable housing enables people to pay for other basic needs such as utilities, food, and medical care, which can reduce the incidence of negative health outcomes such as malnutrition, diabetes, anxiety, and depression.

### Housing community

Neighborhoods free from segregation and concentrated poverty, and in which residents have close and supporting relationships with one another, can improve physical and mental health by reducing stress and exposure to violence and crime as well as improving school performance and civic engagement.

### Housing location

Easy access to public transportation, parks and recreation, quality schools, good jobs, healthy foods, and medical care can help reduce the incidence of chronic disease, injury, respiratory disease, mortality, and poor mental health.

Source: Adapted from Human Impact Partners, 29th Street/San Pedro Street Area Health Impact Assessment (2009), accessed Jan. 22, 2016, <http://www.humanimpact.org/downloads/san-pedro-st-area-hia-full-report>

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# Other News...

## Certified USDA Loan Application Packaging

We're proud to offer this lending tool designed to assist income-qualified, 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.

## 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 expanded in 2021 to Ashland, Bayfield, Douglas, Price and Taylor Counties in Wisconsin.

An affiliate of Habitat for Humanity International, we build and repair 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. Since forming in 1997, we have constructed 52 new homes and completed over 450 repair projects.

## Cars For Homes

When you donate your old vehicle, you're not just letting go of a car – you're giving families in your community a chance for a brighter future. Not only will your donation qualify for a tax deduction, but it will also directly support our mission of creating affordable housing opportunities for families in need. Learn more about vehicle donations by visiting <https://www.habitat.org/support/donate-your-car>

## Volunteer Opportunities

Summer is the perfect seasons to lend a hand! Whether you're handy on a build site, great with a paintbrush, or want to help at our ReStore, we have volunteer roles for all skill levels—sign up and be part of something that builds community. 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 at our Webster project site. Contact our Affiliate office and be part of the positive change.

## 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!

## Help Build All Year Long – Join the Carpenter Club!

At Wild Rivers Habitat for Humanity, we know that safe, affordable housing changes lives. But did you know that the most powerful way to support our mission is also one of the easiest? When you join our Carpenter Club as a monthly donor, you provide steady, reliable support that helps us plan ahead and build more homes, complete critical repairs, and serve more families throughout the year. Just \$25 a month can help purchase nails, paint, or insulation—small things that make a big difference when building a better future.

### Why Give Monthly?

- It's convenient and budget-friendly
- You'll receive exclusive updates and impact stories
- You're helping provide the foundation for lasting change

Whether it's a ramp for a veteran, a roof for a senior, or a first home for a hardworking family, your monthly gift builds hope. Become a Carpenter Club member today at [wildrivershhabitat.org/easywaystogive](http://wildrivershhabitat.org/easywaystogive). Together, we can make every month a building season.