THE NEED

Thousands of hardworking families in La Crosse and the surrounding communities continue to live in unstable, unaffordable, unsafe and/or other undesirable housing situations.

- The median home sale price in La Crosse area is $156,000 or less, well beyond the affordability range for low-income homeowners, 2016 Comprehensive Economic Development Strategy (MRRPC)
- More than 68 percent of homes in the City of La Crosse are 75 years or older, many of those are rentals. Deferred maintenance has made many of them unsafe to live in. US Census
- Fifty-nine percent of all renters have a housing problem, which is defined as a cost-burden greater than 30 percent of income and/or lacking complete kitchen or plumbing facilities. US Census
- Homeownership is vital to providing stability for families and children. “It provides a wealth of benefits to families and children including improved health and school outcomes, increased community engagement and volunteerism, reduced crime and higher lifetime wealth.” US News

BENEFITS TO THE COMMUNITIES WE SERVE

Habitat for Humanity’s homeownership provides benefits to the communities we serve.

- Safer neighborhoods
- Better health outcomes
- Greater educational success for children
- Higher tax bases
- An attractive area in which to work
- More disposable income
- Greater pride in our communities
- Half the likelihood of relying on government assistance as adults than non-homeowners’ children

THE SCHUMACHERS’ JOURNEY TO AFFORDABLE HOMEOWNERSHIP

Before Mary and Jesse Schumacher moved into their new Habitat home, they were living in a barn that had been converted into a two-bedroom, one-bathroom duplex. They had one son and twins on the way. Overcrowding was not the only issue the Schumacher family was facing. There were large cracks and you could see to the outside through holes in the house. The floors were extremely slanted, a hurdle for Jesse, who has a muscular disease that will one day confine him to a wheelchair. Their energy bills on average was over $500 a month. Continuing to live in this situation would not allow the Schumachers the stability they needed.

It has been three years since the Schumachers moved into their forever home. Now when you walk into their home, you are greeted with a lovely open-concept home with three bedrooms, two-bathrooms, a large kitchen that is connected to a beautiful living room, a utility room with level floors, and wheelchair accessibility throughout. On average, their monthly energy bill has dropped to $150. For Mary and Jesse, owning their own home means in the future, they have something to leave for their children, but right now, it means stability for their family.

WHO WE ARE

Habitat for Humanity La Crosse Area is part of a global, nonprofit housing organization operated on Christian principles that seeks to put God’s love into action by building homes, communities and hope. We are dedicated to eliminating substandard housing locally and worldwide through constructing, rehabilitating and preserving homes; by advocating for fair and just housing policies; and by providing training and access to resources to help families improve their shelter conditions.

WHO WE SERVE

Our partner families are the hard working poor earning between 30-60 percent of the median income in our area. They are currently living in unsafe, dilapidated, overcrowded or unaffordable housing.

*Sweat equity is the required work of future homeowners contributed to Habitat on the construction site, the Habitat ReStore, and other Habitat events.

WE CHANGE LIVES

BY BUILDING HOMES

- The Homeownership Program provides an affordable, zero-interest mortgage for a safe, stable home.
- HABITAT HOMES ARE NOT FREE

BY FIXING HOMES

- The Critical Home Repair program provides home repair for families who struggle to maintain a safe and healthy home. Project costs are repaid by the homeowner using a zero percent interest loan.
- Revitalizes neighborhoods and restores dignity and pride of homeownership.

BY RUNNING A RESTORE

- The ReStore is Habitat’s discount home improvement store. We sell donated and gently used furniture, appliances, building supplies, windows, plumbing, home goods and more. OPEN TO THE PUBLIC.
- Uses 100 percent of ReStore profits to build and repair homes in the Coulee Region.

BY RECLAIMING MATERIALS

- Removes usable materials from homes and businesses being demolished or remodeled.
- Saves time, money and the environment.

BY REVITALIZING NEIGHBORHOODS

- Assists the elderly, disabled and low-income with yard clean-up and beautification, landscaping, garden turning, small building projects, painting and window washing during Neighborhood Revitalization events including Neighbors Day and ReNEW.

THE SCHUMACHERS’ APPLICATION TO HABITAT’S HOMEOWNERSHIP PROGRAM DEMONSTRATED THEIR WILLINGNESS TO PARTNER, ABILITY TO PAY A MORTGAGE, NEED FOR HOUSING

THEY WORKED 350 HOURS OF SWEAT EQUITY*

- BUILDING HOMES WITH HABITAT
- HELPING AT THE RESTORE
- ATTENDING HOMEOWNER EDUCATIONAL CLASSES

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THE SCHUMACHERS PURCHASED THEIR HOME WITH A 30-YEAR, ZERO-INTEREST MORTGAGE INCLUDING PROPERTY TAXES AND INSURANCE

THE SCHUMACHER’S CONCEPT HOME WITH THREE BEDROOMS, A LARGE KITCHEN THAT IS CONNECTED TO A BEAUTIFUL LIVING ROOM, A UTILITY ROOM WITH LEVEL FLOORS, AND WHEELCHAIR ACCESSIBILITY THROUGHOUT.

$200,000 Expand ReClaim Program
$100,000 Expand Critical Home Repair Program
$600,000 New Home Construction
$700,000 Mortgage Pay Down
$1.6 Million Campaign Goal
YOU CAN MAKE A DIFFERENCE

Together We Build More, whether your gift is large or small. Every amount helps and is valued. Contributors will be asked to consider a multi-year pledge as an investment in the future of La Crosse and surrounding counties.

All contributions of $500 or more to the All Hands In Campaign will be recognized on specialized plaques at the Habitat offices. Gifts of $100 or more will be publicly acknowledged during the course of the campaign without identifying the specific amounts.

All gifts and pledges are confidential. A donor may choose to remain anonymous. Donors may choose to make their gifts in honor or in memory, in recognition of specific events or accomplishments or may simply choose to engrave names on the plaques.

Pledge payments may be remitted to the All Hands In Campaign through gifts of cash, check, IRA Distribution, online giving, stock or appreciated stock. Donors are advised to consult with their financial advisor if making gifts other than cash or check. Benefactors may schedule their payment in a way convenient for them.

Giving Societies

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<th>Category</th>
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<td>$200,000 and above</td>
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Connect With Us
For more information, to review our case for support, or to become involved with the capital campaign, please contact:
Kahya Fox
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608-785-2373, ext 105
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A Capital Campaign for Habitat for Humanity La Crosse Area

Building homes, communities, and hope