HABITAT FOR HUMANITY
LA CROSSE AREA
ALL HANDS IN CAMPAIGN
CASE STATEMENT
Habitat for Humanity La Crosse Area appreciates the love, generosity and dedication which volunteers and donors have given to our mission. In grateful anticipation, the Board of Directors and staff are thankful for your consideration of a gift to support our capital campaign.

The following Case Statement was developed with input from the Campaign Case Statement Committee comprised of area volunteers and Habitat for Humanity staff who were informed by studies showing the need for stable housing and the benefits that are fostered as home stability increases.
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**THIS IS OUR STORY**

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CAMPAIGN VOLUNTEERS

Case Statement Committee
Steve O’Malley, Co-chair
Theresa Rudy, Co-chair
Tim Skinner, Co-chair
Sarah Arendt-Beyer
Sue Dillenbeck
Sister Helen Elsbernd
Barb Erickson
Brian Fukuda
Sheila Garrity
Sarah Havens
Pastor Kent Johnson
Nick Lichter
Dave Mydy
Doug Seberg
Brad Sturm
Jerry Swim
Chris Weeks
Teri Wildt

Staff
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Matt Berg, Construction Supervisor
Roger Embke, Construction Manager
Kahya Fox, Executive Director
Rachel Hartlaub, Receiving Assistant
Cole Hewitt, ReStore Driver
Abby Holland, Community Outreach Coordinator
Erin Melton, Americorps VISTA
Sarah Mihalovic, Bookkeeper
Jenny Sanders, Office Manager
Rachael Thompson, ReStore Assistant Manager

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Stan Latacha, Co-chair
Lori Morton-Lockley, Co-chair
Rusty Cunningham
Kelly Colgan Hammen
Kendra Nedegaard
Tami Plourde
Brad Quarberg
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Summer Snyder
Melanie Straate
Jake Zabinski

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Barb Erickson
Sheila Garrity
Nancy Gerrard
Pastor Kent Johnson
Dave Mydy
Mike Nickel
Dick Record
Melissa Sexauer-Mlsna
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Jeff Wrobel

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Sarah Arendt-Beyer, DigiSage
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Theresa Rudy, Kwik Trip
Susan Schmidt, Community Volunteer
Tim Skinner, Community Volunteer
Jim Szymalak, University of Wisconsin - La Crosse
Katie Tolokken, Marine Credit Union, Secretary
Todd Trautmann, Thrivent Financial
Tom Uphaus, Community Volunteer

Crescendo Fundraising Professionals, LLC
Ellen Hongerholt, M.A.
Katrina Scoville, M.A.
Mikayla Larsen, B.F.A

“Partnering with families to access housing is one of the most cost-effective and sustainable ways to invest in families and improve neighborhoods.”
– Steve O’Malley, La Crosse County Administrator and Case Committee Co-chair
HOMEOWNERS’ STORIES

Grosch Family
When Erin and Michael Grosch applied for a Habitat home they were living in a three-bedroom, one-bathroom apartment with their five children. Having only three bedrooms meant that all three of the couple’s teenage sons (ages 13-18) had to share one bedroom, and no one in the family had their own space. The family of seven was sharing the only closet located in the living room. This apartment was not only extremely overcrowded, it was unsafe. Paint was chipping off the walls, the windows had a steady flow of air coming in during the winter, the roof and floors leaked and the cracked floors were unlevel. The apartment was very drafty with poor insulation, resulting in high utility bills. The apartment was also attached to a business, which was located in an industrial area near railroad tracks. This meant the kids had nowhere to play. The Groschs had also been notified that the building was being sold.

Owning their own home meant a lot to Erin and Michael, but also to their children. After purchasing their home, the Grosch family finally had a safe place to call their own. Their home was energy efficient, helping them save on their utility bills. The children were able to decorate their bedrooms however they wanted and have a yard to play in. Their four-bedroom, two-bath house gave them the much needed privacy that they could not have in their apartment. The Groschs were happy knowing that they were able to put in over 350 hours alongside Habitat for Humanity volunteers and staff to help build their forever home.

“Owning our own home means everything to our family. It is a place where we can do what we want. We’ll be able to customize it to our liking. Having space for the kids to call their own and privacy is wonderful. A place that is safe is very comforting to both the kids and us as parents.”
— Erin Grosch

Armagost Family
As a single mother of two, Michelle Armagost was living in a trailer home in an unsafe neighborhood with many problems. The neighborhood was so concerning that Michelle would not allow her young daughter to play outside. The biggest challenge that the Armagosts faced was that their home was not handicap accessible with uneven, saggy floors, steps within the trailer and doors not wide enough for a wheelchair. Michelle’s son, Xavier, has cerebral palsy and epilepsy and is confined to a wheelchair, requiring 24-hour care. Without a handicap accessible home, he had to be carried into the trailer and from room to room. As her son was growing, this was becoming a much larger concern. Michelle also had an unpaved parking pad and had to push her son’s wheelchair through the snow, wind and rain. Having a home that was ADA accessible and in a safer neighborhood was important for both of Michelle’s children.

In December 2014, Michelle and her children were able to move into their forever home. When asked about her new home, Michelle said, "It’s awesome. It’s amazing. It’s everything we could have asked for. I think it’s really going to make a big difference in our lives, especially with Xavier and bringing him up.”

Their new home is handicap accessible with no steps, even floors and a roll-in shower for Xavier. She now has a garage with an enclosed breezeway so Michelle doesn’t have to battle the weather to get her son inside. While their home was being built, Michelle had two children to take care of, worked full-time, was in school to be a nurse and still put in over 350 hours to help build the house that her family would call home. This was Habitat for Humanity La Crosse Area’s first ADA accessible home, and it opened up new doors for mobility and growth for the entire Armagost family.
Imagine... having to choose between a safe place to live or buying food, making necessary home repairs or paying for prescription medications.

For many families, due to no fault of their own, these are their daily struggles.

Twenty-six years ago, Habitat for Humanity made a commitment to improve living conditions in the Coulee Region for those experiencing housing instability by founding Habitat for Humanity La Crosse Area. Since then, 44 homes have been built with hundreds of people directly served due to thousands of volunteer labor hours committed and the investments of generous benefactors.

Many Habitat volunteers find it eye-opening to see the difficult home conditions and hard choices which must be made by the working poor. The ensuing strain of substandard housing on lives, health and education of families can become crippling.

Stable housing strengthens families and improves their economic stability, health and educational outcomes. Whether we are aware or not, we all benefit from programs like Habitat for Humanity. Our entire region is lifted and energized by revitalizing neighborhoods, increasing the tax base, reducing crime and raising property values.

Habitat for Humanity La Crosse Area’s impact on our community is strong; however, due to the escalating needs of those with home instability, programs must continue to expand.

We are a region of people who care deeply about each other, and as such, We Must Do MORE. Habitat for Humanity Must Do MORE.

This is why Habitat for Humanity La Crosse Area is working to multiply efforts to increase the stability and benefits that come through stable housing. A region that invests in housing is one that prioritizes the well being of families and children and neighborhood improvements, generating more revenue to the area. Investing in Habitat for Humanity indicates that we are a region that is thoughtful, kind and generous. It is also fiscally responsible, economically sound and environmentally conscious to make such investments.

The All Hands In Campaign is designed to raise $1.6M from the community. The purpose of this campaign is not only to serve more people and help Habitat become more self-sufficient and sustainable, but an investment in this campaign will also accelerate benefits to the entire region including safer neighborhoods, improved community health outcomes and greater educational success for children. Improving housing stock elevates the tax base, attracts more businesses and increases pride in our communities.
For many years, Habitat was housed in a cramped downtown facility on a lot too small to allow for expansion. In 2012, the board began to explore moving the administration center and ReStore from this leased space to a new location. After much thought and analysis, a committee was formed to identify appropriate properties. About the same time, Habitat learned its current facility was being sold, lending urgency to the search for a new home.

The committee considered many properties before finding one that was a perfect fit. Adjacent to the county landfill, the new location offered greater access to salvaged materials. It would also provide easy access for area citizens looking for alternative disposal options. Moreover, the building’s size could accommodate moving 450 tons of materials annually.

This building, valued at $1.3 million, was purchased for only $1.1 million with the intention of conducting a capital campaign to pay off the mortgage before a balloon payment came due in 2019. Paying off this mortgage would allow Habitat to direct additional resources to serving more families on an ongoing basis.

Since moving to its new home in 2014, Habitat has diverted 2,000 tons of salvaged materials from the landfill. Instead, the materials are sold for profit, directly benefiting Habitat programs.

Proximity to the landfill has helped the ReStore to generate an additional $250,000 annually through its ReClaim program, another alternative to disposing of materials in the landfill. The ReStore’s greater profitability has made it possible for more people to benefit from Habitat programs each year.

*See detail of Habitat for Humanity La Crosse Area historical timeline in the Addendum, page 24.*
Habitat for Humanity is a nonprofit, ecumenical organization founded on the conviction that every family should have a safe and affordable place to live. Habitat partners with homeowners and the community to build simple and affordable housing.

The campaign plan seeks to expand upon the organization’s history of service and its central belief that each life is a gift from God, who has a plan and purpose for each of us. Working together, Habitat believes when we help our neighbors, we ultimately help the entire region.

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. Habitat is unable to fully meet the need for homes in the La Crosse area. Currently there are 15 applications from highly qualified families and over 100 families waiting for the next selection process.

Some applicants have reapplied two and three times over the years, as not enough homes are available to serve the need.

- The median home sale price in the 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 66 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 cost-burden greater than 30 percent of income and/or lacking complete kitchen or plumbing facilities. US Census
- Home ownership can be 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

The Solution

The Habitat for Humanity Board of Directors believes one of the most cost-effective and sustainable ways to invest in families and in their neighborhoods is through our model of home ownership. The $1.6M All Hands In Campaign addresses the growing housing needs of area families and the board’s strategic vision to increase the range and scope of its services. Habitat’s model is sustainable, relevant and effective. The organization is able to efficiently build new homes and repair unsafe homes. This could not be done without the help of generous donors and volunteers, the hard work of families, and in-kind gifts which create a model where Habitat is able to build homes for less than the price they are sold. Extra funds are reinvested back into programs which build and repair more homes. In addition, the ReStore generates $125,000 per year to build more Habitat homes.
HOMEOWNERSHIP MATTERS

Habitat for Humanity’s expanding homeownership provides benefits to the entire region, including:

- 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-homeowner’s children

Home ownership empowers people to reach their full potential and helps improve housing conditions in the region. The Habitat model is not only an investment in future homes and neighborhoods, but in the lives of the homeowners. A Habitat for Humanity home is built through:

- Cash and in-kind donations
- A commitment of a minimum of 350 hours of labor by the partner families
- Thousands of hours of volunteer time
- ReStore income
- Income from the sale of each home

Habitat partner families are able to purchase their home using a zero percent interest mortgage. They pay full property taxes.

“In five months ago, my parents moved into an assisted living center. When meeting with a nurse, I realized I had worked with her when she and her family were a Habitat partner family. She has a lot of gratitude for Habitat for Humanity. When her home was being built, she was a single mom with three kids in middle and high school. Those kids are now college graduates, homeowners and two of them are parents. She is doing very well, too. That’s exactly the kind of success story I always hoped for, and it was great to hear it!” — Cori Skolaski, Former Executive Director, 2002-2012

25 YEARS AND GROWING

In light of last year’s 25th Anniversary, Habitat for Humanity La Crosse Area undertook a strategic planning process to effectively plan for the future. Through focus groups, surveys and data analysis, the organization gathered information from dozens of local and national sources and received input from hundreds of staff, volunteers, donors and community members. This information was utilized to develop a comprehensive three-year strategic plan to chart a course toward greater support and outcomes for families.
CAMPAIGN FUNDING GOALS
HELPING MORE FAMILIES

From its strategic planning process, Habitat developed key focus areas, including the main goal of GROWING PROGRAMS so the organization will be in a better position to respond to the area’s unmet needs. The campaign will allow us to invest in people first by paying off the organization’s remaining building mortgage of approximately $700,000 and reinvesting the $5,000 a month loan payment back into building homes thus increasing people served.

The All Hands In Campaign goals are to fund:
- $700,000 in mortgage paydown and capacity building to expand overall program operations. Paying off the remaining mortgage on its ReStore and increasing ReStore profits by 11 percent annually will flow into home construction.
- $600,000 for new home construction. This will triple home production from one to two homes per year to six homes per year (La Crosse, Vernon and Trempealeau counties in Wisconsin and Houston County in Minnesota).
- $200,000 to drastically expand the ReClaim program. Increase ReClaim salvage materials from approximately nine tons per year to 20 tons creating more options to conserve and reuse.
- $100,000 to expand the Critical Home Repair Program from five homes per year to at least 25. Assist with ReNew partners to improve 30 more properties annually to at least 65 homes.

PRE-CAMPAIGN STUDY

Last year the board contracted with Crescendo Fundraising Professionals, LLC, which has managed more than 37 successful capital campaigns, to help embark on a capital campaign. The firm gauged community interest and support for a campaign and found that the region’s business and philanthropic community believed a $1.6M campaign would receive support. The study identified the following:
- The project is justifiable and has urgency due to the growing need.
- Two major lead gifts self-identified interest and were available as well as other gifts to reach the $1.6M campaign goal.
- Habitat is a financially stable organization with no major problems that could negatively impact the fundraising campaign.
- There are appropriate and effective campaign leaders who are available and willing to work.
The main goal of the All Hands In Campaign is to partner with more families in order to build and repair more homes. Our area greatly needs more stable and accessible housing. Expanding our services is the best way to serve more qualified families on our waiting list and rebuild more neighborhoods.

Stable housing is one of the most important factors in childhood development. A successful capital campaign will help local families by dramatically transforming their lives and the lives of future generations. It will assist in stabilizing family units and help end frequent moves that result in switching schools leading to decreased educational success and engagement in the community.

By paying off the Habitat offices/ReStore building, the cost of the loan will instead be reinvested directly, increasing the numbers of families we are able to serve and, in turn, transforming neighborhoods and communities. While Habitat’s model is effective in serving the community, it currently does not have the capacity to respond effectively to the growing needs of the La Crosse area and surrounding counties.

Paying off the Habitat mortgage, which houses its ReStore and offices, allows $5,000 per month to be reinvested into constructing five more homes annually and increasing critical repairs for 20 more homes.
HABITAT BUILDS HOMES

The Homeowner Program:

• Applicants are selected based on the need for housing, ability to pay for their home through a 30-year, zero percent mortgage and willingness to partner with Habitat

• Families must provide a minimum of 350 labor hours to help build their home and participate in homeowner classes

• Eligible applicants are U.S. citizens or permanent residents who are required to meet criminal background check requirements

After completing at least 350 hours of labor, partner families purchase their homes from Habitat for Humanity.

The purchase price of the home is based on its actual appraised value. Loans are provided at zero percent interest over 30 years. Recipient families’ labor serves as their interest rate and down payment. The partner families pay full property taxes, insurance and closing costs.

Some homeowners receive down payment assistance to help lower their monthly payment to an affordable rate. In order to ensure success, Habitat homeowners do not pay more than 30 percent of their income for their mortgage payment, property taxes and insurance. Down payment funds are provided as a deferred loan and are repaid when the home is sold.

“As a homeowner, it changed my life and family, because we have more privacy, space and a great future for my kids. I gained more confidence and became more responsible.” – Mia, Current Habitat Homeowner

Partner families work alongside hundreds of volunteers to construct Habitat homes, providing a stable model of homeownership that strengthens the community as a whole.

A Case for Sustainability – Average cost breakdown of a Habitat home

<table>
<thead>
<tr>
<th>Cost Category</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Out-of-pocket construction expenses</td>
<td>$100,000</td>
</tr>
<tr>
<td>Value of in-kind donations</td>
<td>$25,000</td>
</tr>
<tr>
<td>Value of volunteer labor</td>
<td>$25,000</td>
</tr>
<tr>
<td>TOTAL Cost of Construction</td>
<td>$150,000</td>
</tr>
<tr>
<td>Appraised value (sale price of home)</td>
<td>$150,000</td>
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<tr>
<td>Associated Bank purchases loan following ownership transfer</td>
<td>$150,000</td>
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<tr>
<td>TOTAL cash gain</td>
<td>$50,000</td>
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</tbody>
</table>

100 percent of Habitat La Crosse Area homeowners report that the Homeownership Program directly contributed to positive, stable changes in their lives.
# QUALIFYING FOR A HOME

## Current Income Guidelines for Habitat Programs

<table>
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<tr>
<th>Household Size</th>
<th>Minimum Annual Income</th>
<th>Maximum Annual Income</th>
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<tr>
<td>1</td>
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<td>8</td>
<td>$28,550</td>
<td>$76,050</td>
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## Why Habitat Mortgages Work

<table>
<thead>
<tr>
<th>Property Value Based on Appraisal (Loan Amount)</th>
<th>30 Years - Fixed Rate</th>
<th>30 Years - Habitat</th>
<th>Difference</th>
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<tbody>
<tr>
<td>$150,000</td>
<td>$150,000</td>
<td>$0</td>
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<table>
<thead>
<tr>
<th>Interest Rate</th>
<th>4.5%</th>
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<th>4.5%</th>
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<th>Required Income Per/Month</th>
<th>$3,650.10</th>
<th>$2,505.57</th>
<th>$1,144.53*</th>
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<th>Monthly Mortgage Payment</th>
<th>$760.03</th>
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<th>Monthly Property Tax (Estimate)</th>
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<th>Hazard Insurance (Estimate)</th>
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<th>$50</th>
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<th>Total Payment Over 30 Years</th>
<th>Principal</th>
<th>Interest</th>
<th>Property Value</th>
<th>Amount Paid</th>
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<tbody>
<tr>
<td>30 Years - Fixed Rate</td>
<td>$150,000</td>
<td>$123,610</td>
<td>$225,000</td>
<td>$273,610</td>
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<tr>
<td>30 Years - Habitat</td>
<td>$150,000</td>
<td>None</td>
<td>$225,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>Difference</td>
<td>$25,000</td>
<td>$123,610</td>
<td>-</td>
<td>$123,610</td>
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</tbody>
</table>

*A Habitat homeowner would have to earn over $9.50 more per hour to afford their home with a conventional loan.
We are very supportive of Habitat programs and believe the Critical Home Repair program could greatly help some of our low income homeowners who are living in older homes who need support to help fulfill pressing repair needs.”

- Christina Peterson, City Administrator, Houston, MN
HABITAT RECLAIMS MATERIALS

The ReClaim program:

- Removes useable materials from homes and businesses saving time and money
- Promotes sustainability and conservation
- Diverts items from the landfill and resells them at the Habitat ReStore to fund Habitat’s mission of building decent, affordable homes in partnership with families in need
- Offers participants eligibility for a tax deduction

“Our experience with Habitat was great on so many levels. Taking down two houses was a bittersweet task, but with Habitat’s involvement, they helped us by helping others. Knowing the contents of our homes would be put to good use, and not in the landfill, made the transition easier to accept. Our family looks forward to working with Habitat for Humanity in the future. I feel a great sense of satisfaction not wasting things that others can use to be sold to support people in need. In this way we conserve, sustain and socially bond our communities together.”
– Barb Erickson, Community Member and Case Statement Committee

HABITAT REVITALIZES NEIGHBORHOODS

ReNEW La Crosse Neighborhoods (Revitalizing Neighborhood Empowerment With La Crosse Neighborhoods), is a partnership of neighbors and local organizations working together to make neighborhoods an even better place to live, work and play. ReNEW offers simple home repairs, painting, weatherization, landscaping, gardens and yard beautification.

Since 2012, ReNEW volunteers have:

- Completed 276 projects on 170 properties in three neighborhoods
- Contributed more than 7,000 hours helping to serve over 250 people
- Provided free educational classes open to the public including Energy Savings and Healthy Homes, Gardening and Landscaping Tips, Simple Home Maintenance and Homeowner Prep

Habitat also helps more than 150 elderly and disabled individuals each year in the City of La Crosse by cleaning up yards including trimming shrubs, turning gardens and washing windows through the Neighbors Day Program.

“The ReNEW program, of which Habitat is involved, is an excellent example of great partnerships and people coming together to work on improving our neighborhoods.”
– Tim Kabat, La Crosse Mayor
Habitat for Humanity is part of a greater vision in the La Crosse Area to revitalize neighborhoods and families by providing housing stability. Working together with other La Crosse area programs, Habitat gives hope to families and communities.

Habitat, Couleecap and the City of La Crosse all have programs which empower families to improve their housing situations and their lives. They regularly coordinate to ensure their efforts are building momentum and working together to improve entire neighborhoods.

Other organizations such as La Crosse Promise, La Crosse County, La Crosse Neighborhood Development Corporation (LNDC) and some major employers also offer programs that encourage investment in targeted neighborhoods – building on the efforts of Habitat, Couleecap and the City of La Crosse – to revitalize and integrate entire neighborhoods.

All of these organizations coordinate efforts to ensure they are not duplicating or over incentivizing but rather most efficiently maximizing impact on neighborhoods and individual families. One example that illustrates this is the corner of 5th Avenue and Mississippi Street in La Crosse, where the City and County provided resources to help acquire and demolish some of the most deteriorated housing in the neighborhood; this cleared the way for Habitat, Couleecap and LNDC to coordinate efforts to build new, quality, mixed-income housing, which will lift up the entire area.

Over the past ten years, Habitat has focused its housing development on the Washburn and Powell-Poage-Hamilton Neighborhoods in La Crosse. Working in tandem with other non-profit, for-profit and government organizations, we have seen the direct impacts of our efforts. Property values have increased, whole blocks have been redeveloped, crime has decreased and more people are investing in these communities. These area organizations collaborate and coordinate to work together to help families stabilize and thrive.

Six Habitat homes are part of the Coulee Community Land Trust. As a part of the land trust, the Habitat homeowners own the home while the land trust retains ownership of the land beneath the home. This special arrangement, called a ground lease, allows the land trust to remove the cost of the land and other development costs from the cost of the home. In return the homeowner agrees to share the future appreciation of the home. This creates a model of perpetual housing affordability for future owners.
AN INSPIRING STORY

Our current development project on the corner of 5th Avenue and Mississippi Street in La Crosse is a true testament to the value of these partnerships.

Habitat is currently constructing three highly energy-efficient, safe and affordable homes for three income-eligible families. It is redeveloping a challenged corner in the Washburn Neighborhood, converting it into a well-designed, mixed-income development. Three blighted rental properties that had a combined tax base of $150,000 are being replaced with seven high-quality, owner-occupied homes which will have a tax base of more than $1.3 million. Development of the homes is possible through cooperation between Habitat, Couleecap and the La Crosse Neighborhood Development Corporation (LNDC), a local community development corporation.

Working together leverages multiple partnerships including City of La Crosse, Neighborhood Stabilization funding and La Crosse County Redevelopment funding. The partnerships revitalize properties that otherwise would remain blighted.

Habitat’s three units will be completed in 2018. Couleecap will also develop two units of affordable housing in 2018. The final two units will be market rate, owner-occupied units developed by LNDC. These units will also be completed in 2018.

The goal of this development is to tie the design and exterior elevation features together to create a unique, compelling and appealing “community” of homes in which people passing by would not be able to discern the difference between the affordable and market rate units.
FISCAL RESPONSIBILITY

Habitat for Humanity La Crosse Area 2017 Budget
Habitat’s most recent IRS Form 990 information can be found on our website.

Income

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
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<td>Grants</td>
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<td>Donations</td>
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<td>In-Kind Donations</td>
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<td>ReStore Revenue</td>
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<tr>
<td>Program Income</td>
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<tr>
<td>Other</td>
<td>$21,862</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$1,024,695</strong></td>
</tr>
</tbody>
</table>

Extra profits are retained as cash-flow savings for year-to-year operations.

Expenses

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program</td>
<td>$709,544</td>
</tr>
<tr>
<td>Management</td>
<td>$207,492</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$22,717</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$939,753</strong></td>
</tr>
</tbody>
</table>

Assets: $1,227,654  | Liabilities: $864,589

*Management includes ReStore and Program Management
Volunteers are the heart of Habitat for Humanity La Crosse Area; however, they are also a vital link to the fiscal picture. This investment of unpaid physical labor provides the means to operate most cost effectively. In 2017 alone, 600 volunteers gave 18,000 hours of labor to support the organization’s bottom line.

The Core Crew is a group of men and women who regularly invest time in Habitat on the construction sites. However, volunteers of all ages also serve the mission to make affordable housing a reality. Volunteers take ReStore shifts, help with special events, disassemble and assemble in the ReClaim program, assist with neighborhood revitalization, use expertise on various committees, complete office work, serve as interns and assist in many other important roles.

“It feels great to see someone who is able to leave a very bad housing situation and purchase a quality Habitat home to make a real difference for their family.”

– Tim Skinner, Board Member and Case Statement Committee Co-chair
MAKING A DIFFERENCE

Habitat for Humanity La Crosse Area All Hands In Campaign makes a strong statement about what is important to La Crosse and surrounding counties, our values and our goals. It describes our commitment – to help people grow and to support the growth of important programs that invest in improving the lives of individuals which collectively affects us all.

“It is inspiring to see volunteers of all ages care so deeply about the welfare of others.”
– Theresa Rudy, Board Member and Case Committee Co-chair

EVERY DOLLAR COUNTS

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

The campaign will work to secure funding from a variety of sources. Funds will be solicited from individuals, organizations, groups, large corporations, small businesses and private foundations. Contributions are tax deductible.
DONOR RECOGNITION PLAN

All contributions of $500 or more to the All Hands In Campaign will be recognized at the Habitat offices without identifying the amounts. Gifts of $100 or more will be publicly acknowledged during the course of the campaign without identification of 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 of individuals, in recognition of specific events and accomplishments or may simply choose to engrave their names on the plaques as listed below.

“People have great pride in owning their own homes and providing for their families. Helping them achieve this part of the American Dream is crucial to having a society that is economically upwardly mobile. This is a wonderful organization at the local level, because we see immediate results from contributions. We especially love walking around neighborhoods and seeing well built and beautiful homes in place of older properties that were condemned or not well maintained.” – Habitat Staff

Giving Societies

<table>
<thead>
<tr>
<th>Community Builder</th>
<th>$200,000 and above</th>
<th>Specialized Plaque based on gift range</th>
</tr>
</thead>
<tbody>
<tr>
<td>Neighborhood Builder</td>
<td>$100,000-$199,999</td>
<td>Specialized Plaque based on gift range</td>
</tr>
<tr>
<td>Block Builder</td>
<td>$50,000-$99,999</td>
<td>Specialized Plaque based on gift range</td>
</tr>
<tr>
<td>Home Builder</td>
<td>$25,000-$49,999</td>
<td>Specialized Plaque based on gift range</td>
</tr>
<tr>
<td>Foundation Builder</td>
<td>$15,000-$24,999</td>
<td>Specialized Plaque based on gift range</td>
</tr>
<tr>
<td>Hope Builder</td>
<td>$7,500-$14,999</td>
<td>Specialized Plaque based on gift range</td>
</tr>
<tr>
<td>Dream Builder</td>
<td>$3,000-$7,499</td>
<td>Specialized Plaque based on gift range</td>
</tr>
<tr>
<td>Family Builder</td>
<td>$1,000-$2,999</td>
<td>Specialized Plaque based on gift range</td>
</tr>
<tr>
<td>Sustainability Builder</td>
<td>$500 - $999</td>
<td>Specialized Plaque based on gift range</td>
</tr>
</tbody>
</table>

Naming Opportunities

<table>
<thead>
<tr>
<th>Features to be named</th>
<th>Suggested gift amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>ReStore Front Entrance</td>
<td>$200,000 and above</td>
</tr>
<tr>
<td>ReStore Foyer</td>
<td>$100,000-$199,999</td>
</tr>
<tr>
<td>ReStore Donation Drop-off</td>
<td>$50,000-$99,999</td>
</tr>
<tr>
<td>Conference Room</td>
<td>$25,000-$49,999</td>
</tr>
<tr>
<td>Habitat Truck and Trailer</td>
<td>$15,000-$24,999</td>
</tr>
<tr>
<td>ReStore Floor Space</td>
<td>$10,000-$14,999</td>
</tr>
</tbody>
</table>
Commitments can be fulfilled by cash, check, IRA distribution, online giving or appreciated property. Donors are advised to consult with their financial advisor if making gifts other than cash or check. Employers may offer payroll deduction or matching gifts.

Several accounts will be established at area banks to accept gifts of stock. Stock will be sold immediately at the time of the gift and the proceeds will be transferred to the All Hands In Campaign.

Benefactors may schedule their payment in a way convenient for them. Reminders will be sent for each payment date. We ask donors to schedule payments annually, semi-annually or quarterly. Most Midwestern campaigns find the pledge fulfillment rate to be between 95 and 105 percent.

The campaign is underway. Volunteer committees are setting the foundation for the fundraising initiative. The campaign will kick off with a Campaign Launch Event on October 25, 2018 and will last about 16 to 20 weeks. Everyone in the La Crosse and surrounding counties is invited to contribute to this important community organization. Please mark your calendars now for this fun, free event where the community will gather to celebrate the success of the campaign.

**Every Gift Matters**

When a campaign volunteer contacts you to ask for your help with the All Hands In Campaign or to schedule an appointment to discuss your potential investment, please remember how this project will help improve family stability for those who are served and all area residents. Contact Kahya Fox, Executive Director, at 608-785-2373, ext. 105, or at exdirector@habitatlacrosse.org for more information.

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*Your donation, whether a first-time gift or an extension of your ongoing support, is truly appreciated.*
ADDENDUM

FOUNDING PRINCIPLES

1. Connection to Habitat International
Habitat for Humanity International’s operational headquarters, located in Americus, Georgia, and its administrative headquarters, located in Atlanta, Georgia, provide information, training and a variety of other support services to Habitat affiliates worldwide. All Habitat affiliates are asked to tithe – to give 10 percent of their undesignated contributions to fund house-building work in other nations. Tithing provides funds for international building, and it also gives affiliates the opportunity to demonstrate the spirit of partnership.

Habitat La Crosse utilizes its tithe to build homes and hope globally in areas where families are in desperate need of affordable housing. The La Crosse Area Affiliate focuses its efforts in Cambodia. Partnerships with other Habitat for Humanity affiliates provide safe, adequate shelter. Over 26 years, the La Crosse Area affiliate has served more than 53 families globally, tithing approximately $7,000 per year to help build homes and hope.

Habitat for Humanity’s work is accomplished at the community level by affiliates – independent, locally run, nonprofit organizations. Each affiliate coordinates all aspects of Habitat home building in its local area – fundraising, building site selection, partner family selection and support, house construction and mortgage servicing.

All contributions to this campaign will remain local.

2. Demonstrate the love of Jesus Christ
We undertake our work to demonstrate the love and teachings of Jesus, acting in all ways in accord with the belief that God’s love and grace abound for all, and that we must be “hands and feet” of that love and grace in our world. We believe that, through faith, the miniscule can be multiplied to accomplish the magnificent, and that, in faith, respectful relationships can grow among all people.

3. Focus on shelter
We have chosen, as our means of manifesting God’s love, to create opportunities for all people to live in decent, durable shelter. We put faith into action by helping to build, renovate or preserve homes, and by partnering with others to accelerate and broaden access to affordable housing as a foundation for breaking the cycle of poverty.

4. Advocate for affordable housing
In response to the prophet Micah’s call to do justice, to love mercy and to walk humbly with God, we promote decent, affordable housing for all, and we support the global community’s commitment to housing as a basic human right. We will advocate for just and fair housing policy to eliminate the constraints that contribute to poverty housing. And, in all of our work, we will seek to put shelter on hearts and minds in such powerful ways that poverty housing becomes socially, politically and religiously unacceptable.

5. Promote dignity and hope
We believe that no one lives in dignity until everyone can live in dignity. We believe that every person has something to contribute and something to gain from creating communities in which all people have decent, affordable places to live. We believe that dignity and hope are best achieved through equitable, accountable partnerships.

6. Support sustainable and transformational development
We view our work as successful when it transforms lives and promotes positive and lasting social, economic and spiritual change within a community; when it is based on mutual trust and fully shared accomplishment; and when it demonstrates responsible stewardship of all resources entrusted to us.
### HABITAT FOR HUMANITY LA CROSSE AREA TIMELINE

#### 1990’s

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>1989</td>
<td>Concerned volunteers participate in a local “Housing Now” March and rally in solidarity with a national march/rally to call attention to housing needs in America.</td>
</tr>
</tbody>
</table>

#### 1992 – 1999

Habitat La Crosse builds seven homes and rehabs two homes.

#### 2000’s

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001</td>
<td>Habitat hires its first Executive Director.</td>
</tr>
<tr>
<td>2002</td>
<td>Hires second Executive Director who served from 2002-2012.</td>
</tr>
<tr>
<td>2005</td>
<td>Habitat purchases land in Holmen to develop a five-home neighborhood on Hope Court.</td>
</tr>
<tr>
<td>2006</td>
<td>October: Habitat opens the Habitat ReStore on Third Street in La Crosse.</td>
</tr>
<tr>
<td>2007</td>
<td>First Annual Raise the Roof Concert.</td>
</tr>
<tr>
<td>2009</td>
<td>Habitat La Crosse starts its Women Build Program.</td>
</tr>
</tbody>
</table>

#### 2000 – 2009

Habitat builds 22 new homes.

#### 2010’s

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>Critical Home Repair Program begins.</td>
</tr>
<tr>
<td>2013</td>
<td>ReNEW La Crosse Neighborhoods begins.</td>
</tr>
<tr>
<td>2014</td>
<td>ReStore moves to its current location on Berlin Drive.</td>
</tr>
<tr>
<td>2015</td>
<td>Habitat La Crosse dedicates its 40th home.</td>
</tr>
<tr>
<td>2016</td>
<td>The ReClaim Program begins.</td>
</tr>
</tbody>
</table>

#### 2010 – 2018

Habitat celebrates building 13 homes.

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>All Hands In Campaign Launched.</td>
</tr>
</tbody>
</table>
**PARTNERING AGENCIES FOR HOMEOWNERSHIP**

*Programs that work together with Habitat La Crosse Area*

<table>
<thead>
<tr>
<th></th>
<th>Affordable Homeownership Program</th>
<th>Housing Rehabilitation Program</th>
<th>Market Rate Housing Development</th>
<th>Receives Federal Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Habitat for Humanity</td>
<td>X</td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Couleecap</td>
<td>X</td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>City of La Crosse</td>
<td>X</td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>LNDC (La Crosse Neighborhood Development Corporation)</td>
<td></td>
<td></td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>La Crosse Promise</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>