1. **What is Habitat for Humanity La Crosse Area?**

Habitat for Humanity La Crosse Area (Habitat), established in 1992, partners with hardworking, low-income families in the region to create safe, stable, and affordable housing. To date, Habitat has built 44 homes for families in need. The local chapter serves a four county region: La Crosse, Vernon, and Trempealeau Counties in WI and Houston County, MN. Habitat builds and renovates single-family, owner-occupied homes, operating with a small staff and hundreds of volunteers.

2. **What is the mission?**

Habitat is a nonprofit, ecumenical Christian housing organization. Habitat welcomes volunteers, supporters, program participants and all who desire to be a part of this work, regardless of religious preference or background. Program participants must meet financial guidelines to qualify.

Mission Statement: Seeking to put God’s love into action, Habitat for Humanity La Crosse Area brings people together to build homes, communities, and hope.

3. **What are programs of Habitat?**

**Building Homes**
- The Homeownership Program provides an affordable, zero-interest mortgage for a safe, stable home. **HABITAT HOMES ARE NOT FREE.**
- Partner families contribute at least 350 hours of labor, building their home and participating in homeowner education classes.

**Critical Home Repair**
- Provides home repair for low-income 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.

**Habitat ReStore**
- Habitat’s discount store that sells new and gently used furniture, appliances, building supplies, home goods, and more. OPEN TO THE PUBLIC.
- Uses 100 percent of ReStore profits to build and repair homes in the Coulee Region.

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

**Neighborhood Revitalization**
- 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.
4. Why are housing initiatives for low-income families important to the economic future of the region?

Our whole area is lifted economically by revitalizing neighborhoods, increasing the tax base, reducing crime and raising property values.

5. What are some of Habitat’s desired outcomes?

1. Increase the number of single-family homes by creating more decent, safe, and affordable homes and turning more families into successful homeowners.
2. Stabilize neighborhoods by increasing local property values, growing the local tax base, and eliminating blighted homes.
3. Create pathways out of poverty by increasing economic stability for parents and children, the future generations of our community; enabling lower and middle income people to own homes; and shifting families out of economic instability in one generation.
4. Strengthen families by improving health and educational outcomes for children.

6. What is the All Hands In Campaign?

The All Hands In Campaign is a Capital Campaign designed to fundraise $1.6M in private community dollars – private contributions from those who believe in Habitat’s initiatives and other community supporters who understand how this organization works to increase home stability and strengthen the entire Coulee Region.

Funds will be designated as follows:

- $700,000 for mortgage paydown and capacity building to expand overall program operations
- $600,000 for new home construction
- $200,000 to drastically expand the ReClaim Program
- $100,000 to expand the Critical Home Repair Program

7. What are the goals of the All Hands In Campaign?

Increase Home Production – Help More People
- Triple home production from one to two homes per year to six homes per year.

Expand Critical Home Repair
- Expand from five homes to at least 25 homes per year.

Focus on the Environment
- Increase ReClaim salvage materials from approximately nine tons per year to 20 tons creating more options to conserve and reuse.

Expand ReNEW Programming
- Assist with ReNEW partners to improve 30 more properties annually to at least 65 homes.

8. What is the significance of the ReStore and why is it important to pay off the mortgage?

Habitat’s Board of Directors had a vision to transform operations and exponentially expand services to families by paying off the ReStore mortgage. One hundred percent of ReStore profits go to support Habitat’s mission. ReStore dollars help SUSTAIN the organization. Since moving to the new location in 2014, ReStore sales have more than doubled, currently providing sufficient profit to build 1.5 homes per year. Paying off the ReStore mortgage will provide more operational efficiency allowing us to serve more families each year.

9. What is the urgency of the All Hands In Campaign?

Habitat’s board had the opportunity to purchase the current building for $200,000 less than the assessed value with the understanding (advised by the bank lender) that a future campaign would be conducted to pay off the mortgage before a balloon payment is due in 2019.
The All Hands In Campaign will allow mortgage payments to go directly into programming so that more of the highly qualified applicants on the Homeownership Program waiting list can be served. The issue of housing has been an important focus for this region and the time is NOW to make a stronger impact on stable housing for families and neighborhoods.

10. **How will this project benefit La Crosse, Vernon, Trempealeau and Houston counties economically?**

There are many great economic benefits to expanding programming. New housing developments help revitalize neighborhoods and bring more families and businesses to those neighborhoods.

Higher quality housing also brings a higher tax base for each county. Habitat has built 44 homes with a total value of $5,300,000. These millions of dollars in increased residential tax base contribute over $115,000 in additional property taxes *each year*. These numbers will continue to grow and benefit member counties as we increase the homeownership program.

11. **How will this campaign have a greater impact on those who experience home instability?**

The All Hands In Campaign will allow Habitat to expand programs in order to reach MORE families and serve the Habitat mission more fully. As these efforts continue to increase home stability, it will be exciting to witness the many benefits to families, neighborhoods and this whole region.

12. **Who are Habitat’s typical partner families?**

The vast majority of Habitat homeowners are working poor with incomes between 30 and 60 percent of the area’s median income. At least one adult in the home has full-time employment, and the majority of homeowners have children. They work hard and represent the lower-wage workers in local communities, and their yearly wages are not sufficient for the dream of homeownership.

13. **Who decides who receives the houses, and what are the requirements for homeowners?**

Habitat owners must meet three main criteria before being selected to partner with Habitat. Families are selected by Habitat staff and the Family Selection Committee and approved by the Habitat Board of Directors.

*Three Main Criteria:*

1. Must demonstrate a **NEED** for adequate shelter, meaning current housing is overcrowded, unhealthy, unsafe or unaffordable.
2. Must demonstrate the **ABILITY TO PAY** for the house. This includes verifying the family has sufficient income to make a mortgage payment; decent credit and positive payment history; steady and verifiable source of income; the ability to save money; and no bankruptcies, collections, or judgements.
3. Must be **WILLING TO PARTNER** with Habitat. Families must be willing to complete the required 350 hours of labor, attend homebuyer education classes provided by Couleecap, be good neighbors, and maintain their new home.

14. **Do people receive homes for free?**

Habitat homes are not free. After completing at least 350 hours of labor on their homes, partner families purchase their homes from Habitat. The purchase price of the home is based on the actual appraised value of the home. Loans are provided at zero percent interest over 30 years. This “sweat equity” serves as a hand up not a handout for partner families, who also pay full property taxes and insurance as well as their own closing costs.

Habitat homeowners do not pay more than 30 percent of their income for their mortgage payment, property taxes and insurance.
15. Is foreclosure an issue with Habitat homeowners?
Habitat homeowners have a lower than average foreclosure rate when compared with those who take out a traditional home loan. Habitat homeowners must meet minimum credit score requirements and demonstrate the consistent income necessary to make a monthly mortgage payment. Other requirements are the completion of homeownership, financial literacy and budget courses. Foreclosures rates, when paired with homebuyer education and family support services like those provided by Habitat, are approximately 0.21 percent nationwide, compared to 4.26 percent for subprime loans and 0.61 percent for conventional mortgages. Only one home has been lost to foreclosure with this local affiliate.

16. What is Habitat for Humanity International?
Habitat for Humanity is a global nonprofit housing organization working in nearly 1,400 communities across the U.S. and in approximately 70 countries around the world. Habitat’s vision is of a world where everyone has a stable place to call home. Habitat works toward this vision by building strength, stability and self-reliance in partnership with people and families in need of a safe, stable and affordable home.

17. How does Habitat relate to Habitat International?
All Habitat affiliates are asked to tithe to fund house-building work in other nations. Habitat utilizes 10 percent of its unrestricted funds to build homes and hope globally in areas where families are in desperate need of affordable housing. Habitat focuses efforts in Cambodia, and to date 53 families have been served globally. All campaign proceeds will stay local.

18. How do other programs doing similar work benefit our area and how are they different?

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19. What is community redevelopment?
The importance of affordable housing extends beyond the individual family unit. Habitat believes everyone deserves a safe, stable and affordable place to call home, but we also believe in the development of healthy neighborhoods and vibrant communities. By working together with other housing development agencies, both low-income and market rate, each organization helps maximize community impact.

20. Is the organization financially stable?
Yes. Habitat has an annual operating budget of $1,000,000. Habitat fulfills its mission by receiving funding from a variety of sources, including local, state and federal grant funding; ReStore sales; business support and sponsorships; individual and in-kind donations; and revolving loan payments.
21. What is Habitat’s GuideStar ranking?
Habitat is ranked as a GOLD Seal of Transparency by GuideStar, which is an informational service specializing in reporting on U.S. nonprofit organizations. GuideStar was one of the first central sources of information on U.S. nonprofits and is the world’s largest source of information about nonprofit organizations.

22. When homes are sold, who receives the funds? Are the loans paid off at that time?
Habitat is the mortgage holder for all Habitat loans. Repayment of these loans is a part of the sustainability of Habitat programs. When loans are repaid, 100 percent of the recaptured funds are reinvested in the community to continue the great programs operated by Habitat.

23. Does Habitat receive government funding?
Habitat receives Housing and Urban Development (HUD) funding from the City of La Crosse and through partnerships with Couleecap, Inc. Specifically, Habitat receives Community Development Block Grant (CDBG) and HOME funding to complete new home construction and housing rehabilitation projects. Most funding is offered as a grant that is repaid when the home is sold. Funding is determined by the individual needs of each partner family based on the price of the home and the family’s income.

24. Why can’t Habitat complete this campaign without private financial support?
Habitat fulfills its mission by receiving generous community funding from a variety of sources. Still, the community need is greater than Habitat’s current capacity as many highly qualified applicants are on waiting lists. This call to action requires increasing the support of private financial contributions. Through this capital campaign and your support, dozens of more families will be served each year, increasing the capacity of our commitment to affordable housing while investing in local neighborhoods and communities.

25. Will campaign volunteers seek national corporation or foundation support?
The campaign will apply for private foundation grants and seek state foundation support where available. The majority of funds for most campaigns come from the local people, businesses and foundations of this area who are most closely connected to this area’s vitality and well being.

26. Who is managing the campaign?
Volunteers provide leadership for the All Hands In Campaign. Crescendo Fundraising Professionals, LLC, has been hired to manage the campaign plan. Crescendo has successfully managed 37 capital campaigns over the last 21 years in the Tri-State area. Habitat pays the consultants based on time spent managing the campaign, not on how much is raised. The firm was chosen based on their high success rate, general process, experience with similar projects and total cost of services.

27. What are some options for fulfilling pledges?
Cash is what most donors think about when considering a gift to a nonprofit organization; however, there are many other giving options. Check, stock transfers, commodities, IRAs, appreciated property or land sales may meet payments on pledges. Matching gift programs may be available for some employees. More information is available by contacting Kahya Fox, Executive Director.

28. Do most people fulfill their pledges?
Yes. Midwestern communities conducting similar campaigns have found pledge fulfillment ranges from 95 to 105 percent. In order to make this a successful campaign, Habitat counts on donors to pay their pledges within three years.

29. What is the timing of the campaign?
Pre-campaign planning began in Spring 2018. The All Hands In Campaign will officially launch in early fall and last approximately six months to secure pledges.
30. Why is giving to the All Hands In Campaign important?
Investing in the All Hands In Campaign shows your commitment to improving community life in the counties served, and will act as a catalyst for continued development of the towns and cities within these counties. Providing safe, affordable homes for more families in this region reflects the high priority our residents place on the value of investing in neighborhoods and community connectedness. Here are a few of the important ways this campaign will lift up families and neighborhoods:

- Increase number of single family homes
- Revitalize, stabilize and raise value of neighborhoods
- Stabilize children’s lives
- Create more pathways for families, neighborhoods, and communities to succeed
- Positively impact the environment

31. Are contributions tax-deductible?
Yes, each contribution is tax deductible according to IRS standards.

32. How do I give?
Pledges and gifts may be remitted to the All Hands In Campaign and sent to 3181 Berlin Drive, La Crosse, WI 54601. Each contributor should consult with their tax advisor to identify tax advantages for their specific situation. The campaign will provide verification of each gift.

33. How will pledge payments work?
Total pledges may be remitted to the campaign over three years – Fall 2018 through Fall 2020. Donors may find it easier to be more generous by giving a larger pledge over time. Donors may make payments quarterly, semi-annually or annually at their discretion. Reminders will be sent based on donor preferences.

34. How can I help?
Please give generously when you are asked. If you are interested in becoming involved as a volunteer, please contact Kahya Fox, Executive Director, at 608-785-2373, ext 105. Please view the campaign website at www.habitatlacrosse.org or the Habitat for Humanity La Crosse Area Facebook page.