



**Home is the key
to a brighter future**

We build strength, stability and self-reliance through shelter.

Jennifer Johnson, NAC FD

Build, repair and finance homes in partnership with low income families

- President Executive Director
- 15 plus years non-profit executive administration
- Certified Non-profit Administration & Fund Development (UW Superior)
- Certified loan originator (HFHI)
- Board member, WI Habitat for Humanity SSO
- Home Builders Association (8 years)
- NAHB Associations in Excellence award 2013

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Our mission:

Wild Rivers is part of a global, non-profit housing organization building homes, communities and hope.

Wild Rivers works locally to eliminating substandard housing by constructing, rehabilitating, and preserving homes; advocating for fair and just housing policies; and by providing training and access to resources to help families improve their lives.

Habitat for Humanity International partners with people all over the world, to help qualified candidates build a place they can call home.

- Top 10 Home Builder in the US
- 1,500 US affiliates
- 2019: 16,540 individuals helped in US and Canada (repairs)
- 1 in 6 households pay half or more of their income on housing

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Our History

- Founded in 1997 and currently operates in Burnett, Polk, Rusk and Washburn Counties
- Expanded in 2013 to include Rusk and Washburn Counties
- Built 47 new homes to date
 - Projects slated for Burnett & Washburn Counties in 2020 and 2021
- Completed over 400 home repair projects
 - Projects slated in each county in 2020
- Partner families purchase the home or finance repairs with 0% interest mortgage/loan
- Operate two successful ReStores



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Our team:

- Professional management staff:
 - Construction Supervisor, Rick Nelson
 - Program & Operations Director, Denise Van Vleet
 - ReStore General Manager, Bing Ellingworth
- Community Partnerships:
 - AmeriCorp National Member (Community Outreach & Communications)
 - UW Eau Claire (Advocacy intern)
- Volunteers (90,000 hours since 2011)
- Board of Directors
 - 8 community representatives with expertise ranging in lending & finance, economic development, construction, education and small business



- ReStores located in Spooner & St Croix Falls
- Discount home goods store not a thrift store
- Donated items (household, furniture, building supplies, electrical and plumbing supplies, electronics and appliances from the private and business community) sold to the general public
- Proceeds reinvested in Wild Rivers
- Since 2011, Wild Rivers' saved over four million pounds of items from the landfill; the equivalent of 95 homes!
- Free pick up service for large items

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Homeownership leads to:



Increases in:

- Graduation rates.
- Children's good health.
- Net family wealth.



Decreases in:

- Children's behavioral problems.
- Reliance on government assistance.

Partnership Selection Criteria:

Need

- Income between 35% - 80% below area Median Income (AMI)
- One or more of the following:
 - Overcrowded
 - Temporary unsafe/unhealthy living conditions
 - Cost burdened

Ability to Pay

- Verification of income
- credit check
- Evaluation of debt to income ratio

Willingness to Partner

- Submit all required documentation
- Attend all meetings
- Complete all sweat equity hours
- Pay closing costs of \$1,500 (new home)
- Pay off debt and/or no additional debt

The New Home Buyer Program:

- 1.5 – 2 year program from acceptance to keys
- Home is sold at appraised value with 0% interest mortgage held by Wild Rivers
- Primary residence

During this time, the Home Buyer must:

- Attend a home buyer meetings
- Meet with the Program staff regularly, undergo credit counseling & complete financial education classes, prepare a household budget and to discuss any other questions or issues
- Make payments every month towards their closing costs and complete 300 – 500 sweat equity hours

New Home Builds

Partner households build with:

- Volunteers
- Building professionals
- Donated & purchased materials

Homes are:

- Simple and affordable
- Size based on household make-up and age
- Built on slab
- Single story ranch style
- Accessibility features
- Energy efficient
- Build location(s) chosen by Wild Rivers
- **Not a custom build**



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Current Homeowners Struggling to Maintain Home?

Repair programs:

- Home Repair Program
- Home Energy Efficiency Program

During this time, the Homeowner(s) must:

- Attend all meetings
- Taxes paid current
- Home insurance paid current
- Meet with the program staff regularly, undergo credit counseling & complete financial education classes if needed, and discuss any other questions or issues
- Complete sweat equity hours

Home Repair Program

- Current homeowners
- Primary residence
- Grant funding available for very low to low AMI households, 0% repair loan
- Assistance with minor repairs (\$10,000 cap)
- Projects:
 - Porch & decks
 - Windows
 - Roof & gutters
 - Siding & trim
 - Wheelchair ramps
 - Exterior painting



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Home Energy Efficiency Program

- Homeowners
- Primary residence
- Grant funded through partnership with Focus on Energy, no cost to homeowner
- Replace current thermostat with Google NEST unit
- Preserve and modernize affordable housing availability by creating new ways to create energy efficient and sustainable houses



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Home Rebuild Program

- Blighted or foreclosed properties rebuilt as affordable housing
- Low income applicants
- Home sold at appraised value with mortgage
- Similar to New Home Buyer Program
 - Home Buyer must:
 - Attend a Home Buyer meetings
 - Meet with the Program staff regularly, undergo credit counseling & complete financial education classes, prepare a household budget and to discuss any other questions or issues
 - Make payments every month towards their closing costs and complete 300 – 500 sweat equity hours

Skills Labs

- New program debut in 2020
- Teach homeowner maintenance sessions for area homeowners
- Topics include:
 - seasonal maintenance
 - small tool usage
 - basic plumbing
 - finance & preparing for homeownership
 - ReStore repurposing
 - and much more!
- Skills labs will be taught by community partners and trades experts



Tool Lending Library

- New program in 2021
- Available to area homeowners at no charge
- Just like the local library will include a variety of power and hand tools for all types of home improvement projects and home repairs



How Habitat Impacts

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How can you partner with Wild Rivers?

- **Refer applicants**
- **Funding partner**
- **Volunteer as a team at build sites**
- **Donate property**
- **Serve on the board or committees**
- **Teach or host a Skills Lab**
- **Donate to the ReStore**

Questions?

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