



Vol. 7 • No. 4  
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# Rice County Affiliate

HABITAT FOR HUMANITY

P.O. Box 263 • Northfield, MN 55057

## DID YOU

# KNOW?

- 53% of Minnesota's working poor families with children live in metropolitan areas and 47% live in non-metro areas. (Source: Minnesota Budget Project)
- For low-income renters and young families, it has become harder than at any time since the Great Depression to buy a home or pay the rent. (Source: National Housing Institute)
- Poverty among working families has grown due in part to the long-term shift from higher-paying manufacturing jobs to lower-paying jobs in service and retail. Nationally, Minnesota's low wage workers rank fourth highest in wages, but 11 of the 25 occupations adding the most jobs have a median hourly wage under \$10.00 an hour. (Source: Minnesota Budget Project)



**BUILDING  
HOUSES  
BUILDING  
LIVES**

## A Touch of Youth: How Kids Can Help Those in Need

Habitat for Humanity has a long-standing emphasis of encouraging youth involvement in its projects. However, child-labor laws and many liability insurance (including the local Affiliate's) bar children under the age of 16 from participating in home construction. While building a home is the most visible means of involvement, those under 16 can help in another way: a fund drive.

Fundraising is the foundation of all Habitat projects. Just as a home is built on a foundation, a Habitat home is built first with the means to finance its construction. It costs roughly \$55,000 to build a Habitat home in Rice County, a price tag in addition to administrative expenses, public relations efforts (such as this newsletter), and storage and insurance costs. The Affiliate depends on corporate grants, donations from individuals and businesses, and external fundraising efforts to achieve its goals of local affordable housing.

Fund drives can take a variety of forms. Organize a garage sale, bake sale, plant sale, or art and crafts sale? Put on a play, puppet

show, or music concert. Mow or rake lawns. Wash windows. Shovel snow. Collect aluminium cans. Have a lemonade stand. Wash cars. The possibilities are limited only by your imagination and the amount of effort and time you are will or able to contribute. Large or small, simple or elaborate, your efforts can help us make a difference in the lives of needy Rice County families.

"Let me not pray to be sheltered from dangers but to be fearless in facing them. Let me not beg for the stilling of my pain but for the heart to conquer it."  
*Rabindranath Tagore*

Before rushing to organize a fund drive to benefit the Rice County Affiliate, please let us know your intentions. You must obtain permission to use our name and the Habitat logo if you will be publicly dedicating the benefit proceeds (in whole or in part) to us.

And, while we will gladly provide you with literature about Habitat for Humanity and the Rice County Affiliate, we will not organize the event for you. We will give help and suggestions, but the event organization must be your own.

If you are interested in organizing a fund drive for the Rice County Affiliate, please contact Jutta Thompson at 507-645-9508. ■

## Habitat Home on Way to Completion

Fifty-five volunteers, including students from both Carleton and St. Olaf College, have generously contributed almost 800 hours so far in the construction of this year's Habitat home. Habitat home recipient Suzy Palmquist and her friends have put in almost 250 hours alone. With most of the external work completed and the house sealed and heated, work now begins on the inside construction

including drywalling, painting, flooring, and woodwork. The Affiliate hopes to complete the home by the end of December followed shortly by the dedication and open house. The Palmquist family will move into their new home soon afterward. Watch for future announcements in the Northfield and Faribault newspapers and on the local radio stations. ■

## Donation Reminder

If you are interested in or planning to make a monetary donation to the Rice County Affiliate, please mail it directly to us at P.O. Box 263, Northfield, MN 55057. Donations should not be sent to the Twin Cities Habitat or Habitat International in Americus, Georgia. To request a donation form, please write to the address above or call Jutta Thompson at 507-645-9508. ■

## FAMILY SELECTION

**T**he Rice County Affiliate is seeking applicants for our next Habitat house. Families must meet the following criteria to qualify for a Habitat-built house:

**N**eed. (A) A family will be considered for a Habitat home if they can demonstrate that their present housing is inadequate and that they are unable to obtain adequate housing through other conventional means. (B) The percentage of the income that the family currently spends on housing is also considered in determining need. Interested families are required to openly and fully discuss their financial situation with a Habitat Interviewer. (C) The family must currently live in Rice County. (D) The family's total income must not exceed the range of 50% of the median HUD income.

**A**bility to pay. Since the family will actually be buying the home from Habitat, the family must demonstrate that they can pay the monthly mortgage payment. This payment will include not only the mortgage payment, but also escrow, real estate taxes and insurance. The Family Selection committee helps to develop a budget to determine whether the family is eligible and capable of meeting such payments. There is no down-payment required for a Habitat home.

**W**illingness to participate. (A) The selected partner family must contribute 350 hours of sweat equity towards the construction of their Habitat home or towards a future Habitat house. Friends and relatives may also contribute 150 hours towards this total on the family's behalf. (B) The family is responsible for the maintenance and repair of the home from the time they move into the house. (C) The Family Relations Committee will maintain an on-going relationship with the family after they move into the home—this includes financial counseling and household maintenance education.

**T**he selection of families does not discriminate on the basis of race, sex, color, age, handicap, religion, marital status, or because all or part of the applicant's income is derived from public assistance.

**I**f you know someone who needs quality housing, please share this information and have them call Jutta Thompson at 507-645-9508 to request our *Family Selection Brochure*.

## Reminder APPLICATION DEADLINE

Applications for the 2001 partner family will be accepted through November 30; the next home will be built in Faribault. Applications received after this date will NOT be review or kept for the next annual review. If you know someone who qualifies (see side bar), please ask them to request our *Family Selection Brochure* by calling Jutta Thompson at 507-645-9508 or by writing to us at P.O. Box 263, Northfield, MN 55057. ■

### Golf Tournament Bests Initial Estimate

The donation tally has been finalized from the Aid Association for Lutherans (AAL)-sponsored golf tournament held on August 20. Final calculations place the proceeds at \$8,111—two thousand dollars higher than initial expectations! ■

### Affiliate Awarded Grant

On October 27, the Rice County Affiliate was awarded a \$1,000 grant by Wal-Mart of Faribault. Area Wal-Mart associates select local organizations based on their record of community involvement. ■

### MN Poverty Reports Show Disturbing Trend

In two recently released reports (*Making a Living?* and *Poverty Despite Work in Minnesota*) from the Minnesota Budget Project, the short- and long-term trend toward lower-paying service jobs has a negative impact on the working poor who are barely keeping pace with inflation despite the robust economy. To view or download these reports, please visit [www.mncn.org/hp/publications.html](http://www.mncn.org/hp/publications.html). ■

### Equipment Wish List

The Affiliate regularly needs *new* or *almost-new* construction tools and supplies. Below are some of items often in short supply as we build a Habitat house:

- Carpenter's Hammers (new)
- Dust Masks (new)
- Garden Rake
- Level (4')
- Light Bulbs (60 Watt)
- Painting Rollers
- Painting Trays (disposable)
- Skill Saw (new)
- Saw Horses
- Sponge Brushes w/ wood handles
- Tri-Square
- Utility Flood Lights
- Utility Knives
- Work Gloves (new)

To donate any of these items or if you have other items in mind, please call Jutta Thompson at 507-645-9508. ■

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