

Vol. 8 • No. 1
Winter 2001

Rice County Affiliate

HABITAT FOR HUMANITY

P.O. Box 263 • Northfield, MN 55057

DID YOU KNOW?

- Poverty and the lack of affordable housing are the principal causes of family homelessness. The number of poor people increased 41% between 1979 and 1990; families and children under 18 account for more than half of that increase. (Source: 1992 *Overview of Entitlement Programs*, U.S. House of Representatives Committee on Ways and Means)
- In the median state, a minimum-wage worker would have to work 87 hours each week to afford a two-bedroom apartment at 30% of his or her income, which is the federal definition of affordable housing. (Source: *Out of Reach: Rental Housing at What Cost?*, National Low Income Housing Coalition)



BUILDING
HOUSES
BUILDING
LIVES

Habitat Home Completed as Next Begins

More than 50 people turned out for the dedication and open house of the Affiliate's fifth Habitat home on March 25. The Sibley Drive home was built in 25 weeks by over 69 volunteers who donated more than 1,600 hours to build Suzy Palmquist's new home. Suzy and her family and friends contributed an astounding 700 hours of sweat equity toward the home; the Affiliate requires an investment of at least 350 such hours from each partner family. Suzy and her daughters will move into their new home at the end of the month. We would like to thank everyone who volunteered or donated as well as the businesses that contributed manpower or equipment. Large or small, every effort is vital to completing a home. Their efforts show what a community working together can accomplish.

"The universe puts us in places where we can learn. They are never easy places, but they are right. Wherever we are is the right place at the right time. Pain sometimes comes, but it is part of the process of constantly being born."

J. Michael Straczynski

Our Next Partner Family

Michelle Noel and her three children have been chosen as our newest partner family. Michelle moved to Northfield when she was eight years

old and graduated from the Northfield Senior High School. She went onto Macalester College, but finished her B.A. at Concordia College. She has taken graduate courses at the University of St. Thomas and is currently working on a human resources generalist certificate at the University of Minnesota. Michelle has worked in various sales and marketing positions and is currently employed as a Human Resources Assistant and Spanish Interpreter at Faribault Foods Inc. "I am so grateful and thrilled," says Michelle. "I'm not sure what to say except thank you!"

Groundbreaking

The Affiliate's sixth Habitat home will be built in Faribault this year and the lot site is being finalized. Ground-

breaking will likely occur in May or June with construction beginning shortly after. Before working on site, all volunteers must fill out and return the **Volunteer Sign-up** form (included with this issue). Watch for future announcements in the Faribault and Northfield newspapers as well as in this newsletter. ■

Rice County Affiliate Awarded Several Grants

In addition to the Wal-Mart grant received last October, the Rice County Affiliate is please to announce that we have received three additional grants.

Building Hope, Building Homes Grant

Through their national Building Hope, Building Homes program, Aid Association for Lutherans (AAL) presented the local Affiliate with a \$20,000 grant for the construction of this year's Habitat home to be built in Faribault. Local AAL volunteers will assist our community volunteers with construction as well as help raise the remaining funds needed to finance

the home. In eleven years, AAL's program has made home ownership possible for more than 300 families.

Good Neighbor Grant

For the third consecutive year, the Affiliate has also been awarded the Good Neighbor grant of \$1,081 by the Federal Home Loan Bank of Des Moines. This grant was matched by 1st United Bank of Faribault, whose generosity and continued support is greatly appreciated. Such grants in addition to private donations make it possible for the Affiliate to build affordable housing in Rice County. ■

HOW HABITAT WORKS

Through tax-deductible donations of money, materials and volunteer labor, Habitat builds and rehabilitates various homes with the help of the future homeowners. Habitat homes are not extravagant by any standard and are designed for low maintenance and low operating costs. Houses are sold to partner families at no profit with no-interest mortgages held by the local affiliate. Monthly mortgage payments support the construction of future Habitat homes through a revolving fund.

Each partner family is required to invest "sweat equity" hours into the construction of their home or on a future Habitat house. This reduces the monetary cost of the house, increases the personal involvement of each family member in their home, and fosters the development of positive relationships with other people.

Families are selected through application to local affiliates. A family selection committee chooses the homeowners based on their level of need, willingness to become partners in the program, and ability to repay the loan. Habitat for Humanity works in good faith with people who often are at risk in society, knowing that owning a home is not the answer to every problem, but can be an important step—often the first step—toward helping people break out of the cycle of poverty.

Habitat's ministry is not only the construction of houses, but also the development and empowerment of people and communities. Through building houses, Habitat breaks down barriers and forms partnerships among people from all walks of life. It is often said that relationships actually are the most important thing Habitat builds. As people join efforts to accomplish one goal—a completed house—they learn to work together and begin to see when more might be achieved through unified efforts.

Habitat is a grass-roots movement. Concerned citizens organize local Habitat for Humanity Affiliates, which direct and control their local Habitat building projects. Each affiliate is responsible for fundraising, family selection, house construction, and more.

Your partnership with the Rice County Affiliate can make a world of difference—one house, one family at a time. To contribute your time, talents, or gifts, please contact Jutta Thompson at 507-645-9508.

Attention

VOLUNTEER SIGN-UP

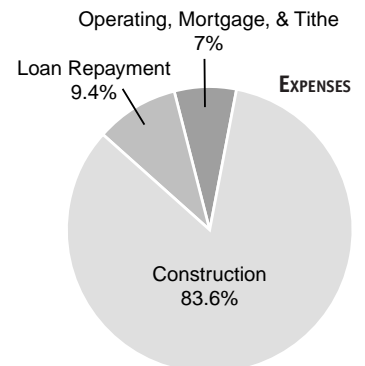
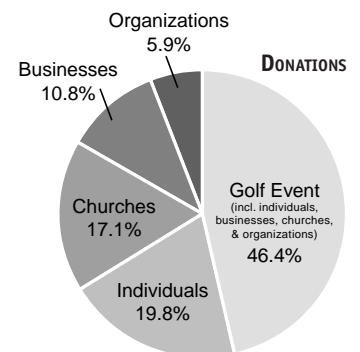
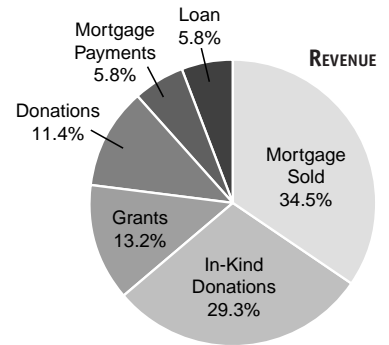
All volunteers who intend to help build (between late spring and early fall) **must** return the enclosed form before being allowed to work on the construction site. Minors must have a responsible adult (preferably a parent or guardian) sign the form waiver **and** accompany them on the site. Due to our liability insurance, we cannot allow minors under the age of 16 to help with construction. Teams of three or more must sign-up prior to working to ensure that another team is not already scheduled to work during a specific shift. Remember, if you agreed to work a particular shift, please show up promptly at the beginning of the shift. This will eliminate having to repeat instructions. ■

Tournament Update

Since the last newsletter, an additional \$1,000 was received for the Aid Association for Lutherans (AAL)-sponsored golf tournament held on August 20. This brings the total to an astounding \$9,011! Thanks everyone who made this first tournament event a success. ■

Our Financial Information

October 1, 1999 to September 30, 2000



This information is excerpted from our annual report which is available upon request.

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