



One of the first projects of the Urban Neighborhood Initiative is located off Northport Drive on the Northside of Madison. Plans are to construct about 16 homes in the neighborhood.

Urban Neighborhood Initiative Update

Last year, longtime Habitat for Humanity volunteers Bill and Jan DeAtley donated \$1 million to build and renovate infill housing in neighborhoods in the City of Madison for 30 families at low economic levels. In accepting the donation, HFHDC announced a special fundraising effort to raise at least an additional \$1 million to be used for a three-year Urban Neighborhood Initiative. HFHDC has raised \$580,000 toward this project to date.

In April, HFHDC purchased 5.8 acres of land off Northport Drive and began construction of a four-unit town home on the land. Housing on four of the HFHDC-owned lots will be targeted for individuals over the age of 50 or with disabilities, while the remaining lots will be reserved for income-qualified families, including those in the 30 to 35 percent range of County Medium Income.

Madison Community Foundation Update

A \$100,000 matching gift announced by Madison Community Foundation in early 2008 established the first ever Habitat for Humanity of Dane County Endowment. The endowment will be used to fund the long-term needs of the Habitat homeownership program and help build more affordable homes in Dane County.

To donate to the HFHDC endowment established by the Madison Community Foundation, please use the enclosed contribution envelope.

Souper Bowl XIII is Jan. 31

Mark your calendar and plan to attend the Souper Bowl XIII, a community meal event, on Saturday, Jan. 31 at Madison West High School, 30 Ash St. The Souper Bowl is a fundraiser for the UW-Madison Chapter of Habitat for Humanity of Dane County. Last year the event raised about \$22,000 and is the largest fundraiser for the group. Cost is \$15 for your choice of a hand-thrown ceramic bowl; which comes with soup, salad, bread, dessert and entertainment, or a family meal deal for \$35 for two bowls and four meals. Serving is from 3 to 8 p.m. The event also includes a silent auction of artwork from local artists. For more information, go to www.uwhabitat.org

Financial Highlights

Ordinary Income

Individuals	\$268,000
Faith Communities	\$138,000
Corporations	\$610,000
Grants	\$856,000
Events	\$91,000
Organizations	\$23,000
United Way of Dane County	\$183,000
Gift-In-Kind (excludes Habitat ReStore)	\$226,000
Habitat ReStore (net)	\$150,000
Miscellaneous	\$42,000
Total Ordinary Income	\$2,587,000

Cash Payments

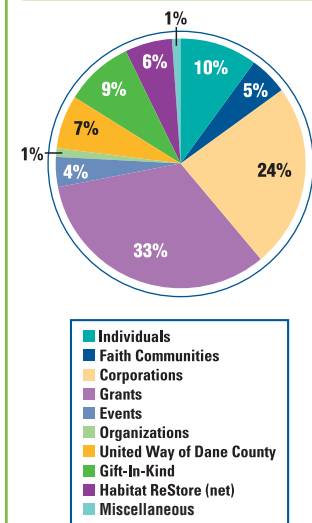
Cash from Homeowner Mortgage Payments	\$524,000
Capital Campaign Pledge Payments	\$313,000
Total Cash Payments	\$837,000

Expenses

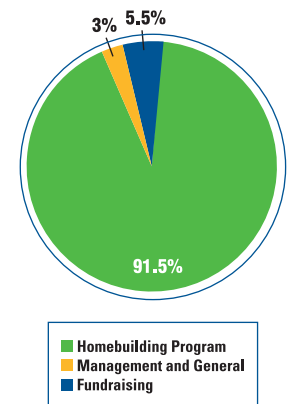
Homebuilding Program	\$3,228,000
Management and General	\$120,000
Fundraising	\$190,000
Total Expenses	\$3,538,000

A full copy of the independent audit performed by Wipfli, LLP is available upon request by calling the HFHDC office, 608-255-1549.

Income



Expenses





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Madison, WI 53725-8128

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Please remember Habitat for Humanity of Dane County in your will.

If you have already prepared a legacy gift for HFHDC, we would like to acknowledge you as a member of our Legacy Society. Please inform us of your gift by contacting Peggy Halloran, HFHDC Development Director at 608-255-1549 ext. 106.

Hearthstone

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Help Us Keep Our Mailing List Current

If you are receiving duplicate
mailings from Habitat,
please contact our office at
608-255-1549 ext. 111 or
schiaro@habitatdane.org.

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Annual Report

July 1, 2007–June 30, 2008



Hearthstone

Bringing the community together
to build homes with God's people in need.

P.O. Box 258128, Madison, WI 53725-8128 • 608.255.1549
Winter 2008 www.habitatdane.org

Dedicated ...



Determined ...



Inspirational

Photos taken in the HFHDC Annual Report are by:
Jim Addis, Stan Druckenmiller and Mary Gordon

The Problem

In Dane County, our housing problems include:

Affordability



The medium sale price of a home in Dane County in 2007 was \$214,000 – the price of new homes were even higher. It takes a household income of \$71,000 to afford a new home in Dane County.

In Dane County, rent for a two bedroom apartment is \$772 per month. A household should spend no more than 30% of the gross household income on housing costs. To afford a two bedroom unit in Dane County, an individual would need to have a full time job with a pay rate of at least \$14.46 per hour.

Several families that Habitat for Humanity of Dane County has partnered with over the years say as their rent rises, they need to move to find an affordable place to live. The results are:

1. Children who switch schools frequently and can't focus on their education; and
2. Parents who have to drive further to get to work.

Habitat for Humanity of Dane County has provided 149 families with simple, decent and affordable homes with monthly mortgage payments no greater than 25 percent of their gross monthly income.



Unsafe and Unstable Neighborhoods

Chaotic and unsafe neighborhoods worry some of our most vulnerable residents here in Dane County. Habitat for Humanity of Dane County homeowner Leah Miller said she did not feel “completely safe” in the apartment where she lived prior to moving into her HFHDC home earlier this year. Today, she says she no longer worries about her safety in the neighborhood and her new home



accommodates her wheelchair and is very accessible. “Thanks to Habitat for Humanity, my dream has finally come true.”

Crowded Living Space

Because the cost of apartments can be out of reach for many of our families, too often family members need to share bedroom space or turn storage space into bedroom space. Three of the boys in the Kalisa/Uwamahoro family shared one bedroom and Evariste's mother lived in the cold basement of their apartment.



The Process

Habitat for Humanity of Dane County is a self-help housing solution that builds:

Health and Hope

The Salha family now has a home where their father, who is wheelchair bound, will have easy access to all the rooms in their Sun Prairie duplex. They will now be able to all watch television together, instead of their father watching from the hallway because his chair did not fit in the room.



Relationships and Respect

“Working on this home with Habitat for Humanity and the family through all of its phases has let me see that there really are a lot of wonderful people in our neighborhoods. In a world where many won’t even make eye contact with a stranger on the street, it is refreshing to see the involvement and community spirit still alive and well.”

*Scott Nelson,
Finishline Custom Construction,
Deerfield Chapter of HFHDC*



Confidence and Community

"As a homeownership mentor, I have watched a young single mom and her two little girl’s blossom. This young lady went way beyond her comfort zone both physically and socially. She went from someone who was afraid to go to a meeting by herself and apply for a Habitat for Humanity home to an outgoing lady who wanted to put in more hours at the ReStore because she made such good friends there. She also worked through her fear of heights and climbed up on a roof and pounded some nails.”

Sharlot Bogart, homeownership mentor for Habitat homeowner Amy Ellis



Pride and Stability

“The kids and I so enjoy having our own home. We have been very busy this first year planting lots of flowers, bushes and trees. We put a little garden in our backyard and are looking forward to growing our own herbs and vegetables. It’s fun, good exercise and very rewarding!! We are so grateful to all!”

Julie Brooks Hall, Habitat homeowner



Habitat homes provide simple, decent and affordable homes. Our homes in Dane County blend into the communities that we build in. Around the world, Habitat for Humanity built its 300,000 home in November. More than 1.5 million people live in homes built with Habitat for Humanity.

Habitat for Humanity of Dane County
Building homes, building hope
Help Build It!

The Solution

The importance of decent and stable housing

Habitat for Humanity of Dane County has shown that building homes does more than put a roof over someone's head:

- Families can provide stability for their children.
- A family's sense of dignity and pride grow.
- Health, physical safety, and security improve
- Educational and job prospects increase.

Through our own program, we have witnessed the impact of what good housing can provide especially for the children. Lisa Harker, a housing expert, explains, "Childhood is a precious time when our experiences shape the adults we become -- but children who grow up in bad housing are robbed of their future chances."

Housing is also a great means of creating wealth. Good housing attracts economic investment and development, and contributes to thriving school systems and community organizations. Good housing is a catalyst for civic activism and a stimulus for community-based organizations. Safe homes and neighborhoods, in which residents are satisfied with housing conditions and public services, help to build social stability and security.

In Dane County

Many of our families say they've noticed an improvement in their children's grades and work ethic after building with Habitat for Humanity of Dane County. The child of a family who built with HFHDC began his freshman year at Harvard University this fall.

Children aren't the only ones that benefit as homeowners. Adults here in Dane County who have built with Habitat for Humanity have said they have more confidence after helping build their home. They've received promotions at work and have a greater understanding of what goes into living in a community. Some homeowners now serve in leadership roles in their churches.

"When we signed the mortgage and moved into our Habitat home, we were so grateful for the second chance we received after a lifetime of struggles. Life doesn't always give you a second chance but with Habitat for Humanity of Dane County we have our second chance and we are eternally grateful. I pray for those families still waiting for their second chance and I hope you do, too."

Amy Doble, Mt. Vernon, built her home in 2006



The Rosenthal Family, built their home in 2000

How Habitat for Humanity of Dane County changed the life of this medical student:

"As a student at UW-Madison today, there is one thing that I know I will still be doing 10, 20 and even 50 years from now and it's volunteering for Habitat for Humanity. No matter what else is going on at school, work or home, volunteering with Habitat puts it all in perspective.

Before I started devoting time to Habitat, my effort and desires were spread all over the board, and individually centered. I am personally indebted to Habitat for creating a central motivation and perspective to what will be my life story. If the rest of my life was as easy as working hard, getting that payback, and seeing the results as it is with Habitat, this would be a different world

Getting to know homeowners, their stories, and their appreciation motivates me through the rest of my life. Working with other volunteers who put aside time to make a difference in their community fosters an amazing energy and enthusiasm

The interest and motivation of extremely busy students to spend time to fundraise, build, educate and advocate to end poverty housing is truly invigorating.

I volunteer with Habitat regularly because I can make a difference in a family's life and future, as well as stabilize communities, but inadvertently I may be getting just as much in return.

Why do I volunteer? Because I can. Having a



safe and affordable home is simply a human right, and I can make that happen. The real question is: 'why not volunteer?'"

Justin Gerstner, president, UW-Madison HFHDC Campus Chapter

