

## WINTER NEWSLETTER 2020

P.O. Box 784  
Marshfield, WI 54449

### DID YOU KNOW?

Marshfield Area Habitat has lots of volunteers, which help save on labor rates, but it still costs more than \$125,000 to build each home!

You can make a difference in the life of someone who needs a hand up - not a hand out - to provide stable housing for their family. Please consider making a donation to purchase building materials for the new home we are building this year!

No donation is too small. A gift of just \$5 will purchase a box of nails - and it takes a lot of nails to build a home!

### OUR BOARD

President - Ed Korlesky  
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Marshfield Area  
**Habitat**  
for Humanity®

## WHAT IS AFFORDABLE HOUSING??

Families across the United States are paying too high a price to cover the cost of home. Rents and home ownership costs are skyrocketing while wages are not keeping pace. Today, nearly 18 million U.S. households pay half or more of their income on a place to live.

That means nearly 1 in 6 families are denied the stability that safe, decent and affordable housing provides.

At the most basic level, what makes a home affordable comes down to simple math. Subtract your monthly rent or mortgage from your take-home pay, and you should have enough money left over for life's necessities.

Too many people are having to make tough choices, the result of two major trends — lagging incomes for low- and moderate-income families, and the soaring cost of housing, says Chris Herbert, managing director of Harvard University's Joint Center for Housing Studies. "You look at this and say, 'Is it a housing problem, or is it an income problem?' I would say it is both."

Today's real average wage — after accounting for inflation — has about the same purchasing power it did 40 years ago, according to Pew Research Center. Meanwhile, the Joint Center for Housing Studies notes that both the median home price and median rent has risen faster than overall inflation over the past 25 years — 41 percent and 20 percent respectively.

"The scale of this problem is far too large for any one organization to address on its own," says Adrienne Goolsby, Habitat for Humanity International's vice president for U.S. and Canada. "We are ready to join with other stakeholders at the local, state and national level to address the unrelenting crisis in housing affordability."



**READY TO HELP FAMILIES IN THE MARSHFIELD AREA FIND AFFORDABLE HOUSING FOR YEARS TO COME? DONATE OR VOLUNTEER AT MARSHFIELDHABITAT.ORG TODAY!**

# DO YOU KNOW OUR NEXT PARTNER FAMILY?

As we bid farewell to the year 2020, Marshfield Area Habitat volunteers have already started their search for a 2021 Partner Family.

Can you help us make the dream of affordable housing a reality for more families in the Marshfield area?

Do you know someone who would be a great fit for a Habitat home? Friends, family, coworkers, members of your church - who in your life has been searching for the the safety and stability that comes from home ownership?

Do you know someone who:

- Is living in a rental situation that seems overcrowded, structurally unsound, or unsafe?
- Has been rejected for a mortgage through their bank or credit union?
- Has a steady income but has struggled to save enough to afford a down-payment on a home?

- Is hard working, dependable, and able to work well with our volunteers?
- Just needs the opportunity that a Habitat Home would provide?

Then don't wait another minute! Have them contact Marshfield Area Habitat to start the application process online at [marshfieldhabitat.org](http://marshfieldhabitat.org) or by phone at 715-384-7533.

With your help another family can achieve the dream of owning their own home.



## THERE ARE SO MANY WAYS TO SUPPORT HABITAT FOR HUMANITY!

**Donate:** Habitat is supported through individual donors and private grants. Your support of a monthly or annual donation will help local families build an affordable place to call home. Together, we can provide stable and affordable housing

**Amazon Smile:** Shop at [smile.amazon.com](http://smile.amazon.com) whenever you shop online and the AmazonSmile Foundation will donate 0.5% of the purchase price of your eligible purchases to a charitable organization. Just choose Marshfield Area Habitat for Humanity!

**Thrivent Choice:** This program for members of Thrivent Financial for Lutherans lets you designate a portion of their premiums to non-profit charitable organization like Habitat

**Cars for Homes:** When you recycle your vehicle, you help MAHFH build more homes. Call Cars for Homes toll-free at 1-877-277-4344 for more information (they take boats, RVs and trucks too!).

# WHAT DOES HABITAT FOR HUMANITY DO?

## Building Strength, Stability, Self-reliance and Shelter

No matter who we are or where we come from, we all deserve to have a decent life. We deserve to feel strength and stability day after day. We deserve to know we have the power to take care of ourselves and build our own futures. At Marshfield Area Habitat for Humanity, this is what unites us. Our shared vision is a world where everyone has a decent place to live. Because you, me, we – we're all humans. And every single one of us deserves the opportunity for a better future.

### STRENGTH

A Habitat home is a strong foundation for a family, an opportunity in which they can build a better life. Strong and stable homes help build strong and stable communities.

### STABILITY

A Habitat home is a stabilizing force for a family. Better, affordable living conditions lead to improved health, stronger childhood development and the ability – and financial flexibility – to make forward-looking choices.

### SELF-RELIANCE

Through shelter, we empower. A decent place to live and an affordable mortgage help homeowners save more, invest in education, pursue opportunity and have more financial stability.

#### New Builds

In partnership with a qualifying family and the help of many volunteers, we build a new and affordable homes for local families.

Qualifying families are required to invest sweat equity and pay for the cost of materials and land. Together, we can make the dream of home-ownership a reality.

#### Critical Home Repair

Habitat for Humanity provides subsidized critical home repairs and modifications for seniors, those with disability or low income circumstances.

If you know someone in the Marshfield area who could benefit from critical home repairs, contact us today for more information.

### START BUILDING YOUR LEADERSHIP SKILLS NOW!

Marshfield Habitat for Humanity is guided by an All-Volunteer Board of Directors and we want you to join us! No matter your area of expertise we have room for smart, kind volunteers to help make families housing dreams come true. Want to learn more?

Contact us at the Habitat office at 715.384.7533.

# THANK YOU TO OUR GENEROUS DONORS!

GIFTS FROM JULY 1ST, 2019 TO SEPTEMBER 30TH, 202

## \$5000 AND ABOVE

Margaret King Habitat for Humanity Fund  
Umhoefer Foundation  
City of Marshfield

## \$1000 - \$4999

Novy Habitat for Humanity Fund  
Abel, Jayce  
Total Electric  
Hawkins Ash CPAs  
Wal\*Mart  
Milbauer, John & Mary Anne  
Reigel Plumbing & Heating  
Mauston ReStore  
Sisters of the Sorrowful Mother  
Gingerbread Build Donors  
Mazza, Joe & Ginny  
Umhoefer, Lois  
Extreme Drywall

## \$500-\$999

Marshfield Book & Stationery  
Braun, Kerry  
Lang, Aaron J  
Forward Financial Charitable Giving  
Money Market  
Marshfield Clinic  
Dalum, Pat & Peter  
Hayes, John & Stephanie

## \$100-\$999

Ewert, Brian & Rulka, Kathleen  
Toyama, William & Gerri  
Espada, Carmen & Cancel, Efrain  
Plotka, Ed & Marie  
Billings, Joyce & Ken  
Nafziger, Lee & Linda  
Hub City Storage, LLC  
Lange, Norman  
Wood, Michael & Kathleen  
Brink, Patty  
Denny, Ed & Nelke, Laura  
Mazza, Tom & Pamela  
Praxel, Theodore & Kathleen  
Bitner, Tom & Radeztsky, Carole  
Smith, Michael

## \$100-\$499

Borchardt, Mark & Stone, Gwen  
Breu, Leah  
Mazza, David & Patricia  
Armstrong, Mary Rose  
Hasenhorl, Donald & Kathleen  
Marshfield Lions Club  
Thomalla, Gail & Vince  
Zittleman, Ken & Norma  
Millers Home Improvements & Seamless Gutters  
Smith, Evajean  
Norberg, Nate & Arlene  
Neve, La Verne  
Helwig, Sharon  
Mazza, Jim  
Peters, Richard & Marge  
Thrivent Financial for Lutherans  
Marshfield Rotary Foundation  
Nguyen, Thancuong  
Krake, Tom & Darlene  
Berninghaus, Gisele  
Cain, Jim & Janet  
Mueller, Diane & Ralph  
Nickerson, Gretta  
Nienaber, Harry & Mary  
Penno, Linda & Tim  
Schreiber, Donald  
Twiggs, John & Susan  
Earll, Gordy & Nancy  
Rice's Capitol Carpet

## \$1-\$999

Campbell, John & Kathy  
Burger, Joe & Terry  
Kelman, Donald & Cynthia  
Meyer, Sue  
Stevning-Roe, Bart & Ann  
Brubaker, Barry & Margaret  
The Store  
Elertson, Glenn & Kathleen  
Hocking, Karen & William  
Nest, Donna  
Nystrom, Don & Barb  
Schonk, Barbara S  
Vornholt, Karen  
Orchard, David  
Reynolds, John & Judith  
Welch, William & Beverly  
Ferch, Priscilla & Arlan  
Fern, James & Shirley  
Gabel, Dale & Norma  
Rose Bowl Lanes  
Beyerl, Pat & Gerald  
Moen, Noreen  
Writz, Paul & Nina  
Beier, Bruce  
Thorson, T. Clifford  
AmazonSmile  
Partners Bank - Marshfield

**GIVE THE GIFT OF HOUSING  
ANY TIME OF THE YEAR.  
YOUR DONATION BUILDS STRENGTH,  
STABILITY SELF-RELIANCE AND SHELTER.  
DONATE ONLINE OR BY MAIL TODAY.**