



Since 1987, **Habitat for Humanity of Dane County** has worked with more than 140 families to build simple, decent, affordable homes.

Since Habitat for Humanity of Dane County was formed, we have continued our commitment to bring the community together to build homes with God's people in need.

Operating Principles

We build quality, affordable, simple and decent homes.

We are an organization founded on Christian principles; we welcome all people to participate in our organization.

We provide the opportunity for home ownership to people who might not otherwise become homeowners.

We recognize that one strength of Habitat is the central role volunteers play in our work.

We work in partnership with the people who purchase our homes, providing support and counsel to help them succeed in home ownership.

We bring the community and our partner families together in the home building process.

We work to assure that our families and homes are assets to the surrounding neighborhood.

We seek to partner with others in the community to address affordable housing issues.

Habitat for Humanity: A Christian Ministry

Habitat for Humanity International is a nonprofit, ecumenical Christian organization dedicated to eliminating substandard housing and homelessness worldwide. Habitat is founded on the conviction that every man, woman and child should have a simple, decent, affordable place to live in dignity and safety.

Habitat for Humanity's policy is to build with people in need regardless of race or religion, and we welcome volunteers and supporters from all backgrounds.

Through the love of God, the work of Habitat for Humanity is driven to eliminate poverty housing. Habitat's mission and methods are predominantly derived from a few key theological concepts: the necessity of putting faith into action, the "economics of Jesus" and the "theology of the hammer."



How Does Habitat Work?

Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates simple, decent houses with the help of the homeowner (partner) families. Habitat houses are sold to partner families at no profit, financed with affordable, no-interest loans. The homeowners' monthly mortgage payments are used to build more Habitat houses.

Habitat is not a giveaway program. In addition to a down payment and the monthly mortgage payments, homeowners invest their own labor -- sweat equity -- into building their Habitat house and the houses of others. Families are required to put in a minimum of 350 sweat equity hours for a two-parent family and 300 sweat equity hours for a single-parent family. Included in these sweat equity hours, each family must work at least 50 hours on other Habitat homes. Each family must also attend educational courses on how to maintain a home, landscaping, budgeting and insurance.

The combination of holding down construction expense and eliminating mortgage interest makes these homes affordable. Including property taxes and insurance, the Habitat homeowner pays no more than 25 percent of their household income on housing.

History

Since its founding in 1987, Habitat has built and then sold homes to more than 135 working, low income individuals/families. HFHDC also assists other city and county agencies to provide low income housing and remodeling assistance.

Ten years ago as land and real estate taxes escalated, HFHDC expanded from providing housing for 1-2 families per year to 8-12 families per year. HFHDC began renovating existing apartments and creating modest condominium homes

In late 1995, an ambitious four-year project began: the purchase and renovation of 8 apartment buildings in the troubled Eric Circle Neighborhood in the Town of Madison. In 1998, the Eric Circle Project had been renamed by the new Habitat home owners to Harmony Park, reflecting the new spirit of community and cooperation. In early 2000, the last four families moved into their new condominium homes and completed the new neighborhood of 29 families and the permanent site of our Habitat office.

Habitat for Humanity of Dane County launched an equally ambitious project in 2002 with the purchase of a 40-acre site on the east side of Madison to develop a mixed-income neighborhood called Twin Oaks. Habitat retained 50 sites and sold the remaining to a range of for-profit and nonprofit builders. Thanks to a capital campaign that raised more than \$4 million from companies, churches, foundations and individuals, Habitat has partnered with more than 40 families to build homes in Twin Oaks and will build the remaining 10 homes in the next two years.

In addition to Twin Oaks, Habitat is building in Oregon, Stoughton, Deerfield, Mt. Vernon and Middleton. Habitat for Humanity of Dane County continues to look for ways to work



with more families to attain the dream of homeownership, including the re-development of existing multi-family homes using the Harmony Park model.

Habitat Restore

The [Habitat ReStore](#), run by Habitat for Humanity of Dane County, is one of the few building materials reuse centers in Wisconsin.

Habitat ReStore accepts donations of new and saleable, used building materials such as cabinets, lighting and plumbing fixtures, doors,

lumber, flooring and windows. Some materials are used to build Habitat houses. The rest are sold to the public at 50-75% off the retail price.

[Volunteers](#) work in both warehouse and retail sections.

To [donate](#) building materials at the Habitat ReStore, please call (608) 661-2813. Upon donations to the Habitat ReStore, a tax-deductible receipt will be available.

The Habitat ReStore:

- Makes home improvements more affordable.

- Helps Habitat build more homes. In an average year, the ReStore will allow Habitat to build two to three additional homes in Dane County.

- Prevents thousands of tons of useable building materials from going into a landfill.

The ReStore is open to the public from 10 a.m. - 6 p.m. Wednesday - Saturday. The store is located just off Hwy 51 on Madison's East Side, at 208 Cottage Grove Road (the site of the former Jung's Garden Center)

Frequently Asked Questions

How does Habitat work?

Habitat partners with qualified families to create affordable housing in safe and stable environments. These families take budgeting and home ownership seminars and contribute 350 sweat equity hours toward the construction of their home. They pay a down payment of \$500 as well as monthly mortgage payments on a 20-year, no interest loan held by HFHDC. Homeowners' monthly mortgage payments create a revolving "Fund for Humanity" that is used to construct other homes.

What has Habitat accomplished in Dane County?

Habitat for Humanity of Dane County has built and renovated 135 homes.

In 1994, UW-Madison students started a campus chapter and in 2006 was named campus chapter of the year by Habitat for Humanity International. Students raise funds,

work at local construction sites and work with out-of-state and international affiliates during vacations and school breaks. The UW-Chapter is currently working on their seventh home on Erin Street in Madison.

Other chapter affiliates in Dane County are located in Stoughton, Mt. Horeb and Brooklyn-Oregon and our newest chapter is located in Deerfield.

What is the cost of a Habitat home?

Habitat homes are less expensive because volunteer labor builds them with new construction materials that are donated or purchased at discounted prices. The average cost of a HFHDC home is \$85,000. Prices are based on actual costs for materials, land and site improvements.

The interest free mortgage makes monthly payments affordable for those with limited incomes. Habitat negotiates a second mortgage with the homeowner to secure its equity (the fair market value of donated goods and services) in the home.



Because our homes are built with donated or discounted new building materials and volunteer labor, mortgage payments are reasonable for families with lower incomes (below 60% of the Dane County Median Income -- \$44,220 for a family of four.) HFHDC also matches the partner family with a family support volunteer who provides assistance and advice to new homeowners.

How are homeowners selected?

Habitat for Humanity of Dane County serves families for whom the dream of home ownership seems impossible. Many prospective Habitat families live in overcrowded, unsafe, or overly expensive housing. The upper income limit is 60% of the county median income (approximately \$44,220 for a family of four in Dane County). This income level precludes conventional financing. HFHDC's Family Selection Committee screens applicants to determine whether they would benefit from a Habitat home and be successful homeowners.

Monthly mortgage, tax and insurance payments must not exceed 25% of the family's gross monthly income. Partner families must have reasonable credit, good landlord references and an understanding of the sweat equity work required. HFHDC adheres to all laws, rules and regulations regarding non-discrimination.

How is HFHDC organized?

Our Board of Directors, consisting of community volunteers, sets policy and provides oversight and responsibility for operations. The HFHDC staff, consisting of our Executive Director, Family Services Manager, Financial Manager and Construction Manager manages daily operations. Committees plan and implement construction, family selection and partnership, publicity and fund raising, church relations, community involvement and volunteer functions. The UW-Campus Chapter and other county chapters are affiliated with and responsible to the HFHDC organization.



Where does Habitat get its funds?

Contributions from individuals, churches, businesses, foundations, United Way and monthly mortgage payments fund Habitat projects. In-kind donations of construction materials, services and lunches are also accepted and appreciated. Hundreds of community volunteers give their time and talents for site construction, office assistance, fund raising and organizational work. Habitat only uses government funds for land purchases, street and utility expenses, and certain personnel. All of these contributions are greatly appreciated. Unfortunately, community and human needs continue to exceed what HFHDC is currently able to provide. View HFHDC's [990 Form](#) and [1952 Form](#).

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Habitat for Humanity of Dane County, Inc. – Board of Director

Development/Fundraising

Helps raise funds and gift-in-kind donations from corporations, churches, individuals and foundations to support HFHDC annual and long-range goals and objectives. Participates in donor appreciation activities.

Church Relations Committee

Works with church leaders and members to strengthen partnership opportunities between HFHDC and area churches

Land Acquisition Team

Provides legal and technical support to evaluate project feasibility and development strategy for locations of future Habitat for Humanity of Dane County homes.

