



# Building houses, building hope



**Program Partner Name:** Habitat for Humanity Winona-Fillmore Counties  
**Classification:** Family/Youth  
**Federal I.D. #:** 41-1755549  
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**Mission Statement:** Habitat for Humanity Winona-Fillmore Counties is an ecumenical grassroots Christian ministry whose goal is to eliminate sub-standard housing and homelessness by partnering with people in our community to construct simple, decent and affordable homes. Furthermore, we will provide opportunities for all community members to improve their current living conditions in an affordable manner by selling new, used and surplus building materials and home furnishings at discounted prices at the Habitat ReStore.

**Brief Organizational Overview and History:** Utilizing volunteer labor and donations of financial resources, land, goods and services, Habitat for Humanity Winona-Fillmore Counties builds and renovates simple, decent and affordable houses by partnering with prospective homeowners and community members. Habitat for Humanity raises the necessary funds for each home. When completed, the houses are sold to income-qualified families at no-profit with a thirty-year no-interest loan. Homeowners' monthly mortgage payments are deposited into a special fund, which in turn is used to build additional homes.

Habitat builds houses along with families who demonstrate a need for affordable housing, the ability to pay, and a willingness to partner. Habitat does not give away homes. All applicants are required to provide information for income verification. Once their application is approved, a family must work a minimum of 300 hours of "*sweat equity*" and attend classes designed to prepare them for homeownership.

The concept of "*sweat equity*" remains central to the Habitat philosophy of homeownership. Habitat does not give away homes to needy families. Applicants are required to invest their own time and labor in building Habitat homes, which demonstrates their willingness and ability to assume financial responsibility. Only then do they take ownership of a home and begin making full and timely payments on their interest-free mortgage. Habitat offers qualified families a "hand up," not a "hand out".

The first Habitat for Humanity home was completed in 1994. By the end of 2011, forty-four families with over 120 children will be living in simple, decent and affordable homes.

The Habitat ReStore, located at 77 Laird Street, in Winona opened in July of 2004. Profits from the ReStore are used to support the ongoing work of Habitat for Humanity Winona Fillmore Counties.

**Tax Status Determination:** 501 C (3) not-for-profit corporation.