

September 30, 2021

Dear Roger Lindgren,

Delaney and Madison are eight-year-old twin sisters, and both have cerebral palsy. Delaney was born severely physically debilitated and has needed a wheelchair for most of her young life. Dawne loves these children beyond measure. When her daughter could not care for Delaney and Madison, someone suggested the girls be put in to foster care. Dawne refused to let that happen and took her grandchildren home with her. Dawne was living in a trailer at the time, and caring for Delaney in those small, cramped quarters was not easy. Narrow hallways and doorways simply did not work for Delaney's wheelchair. Now, after partnering with Wild Rivers Habitat for Humanity, Dawne has a handicap-accessible house for her girls, a beautiful place with wide spaces and doorways that make moving around easy. Delaney finds some relief from the discomfort of her constricted muscles by cuddling with blankets on the floor, which is warmed by in-floor radiant heat. The girls' bedroom is bright and joyful in their favorite color, purple, and butterflies grace the walls. Here, in this home, Delaney and Madison can grow into all they are meant to be.

Robert is one of nearly 19 million older Americans living in homes that are in disrepair or inadequate for their needs and they don't have the resources to make these places livable. Robert partnered with Wild Rivers to have a wheelchair ramp installed at his home. Robert was unable to leave his home but now has reclaimed his independence and able to continue to safely remain in his own home.

Jake was a high school senior that wasn't sure what to do after high school. He loved to work with his hands and made sure to take Mr. D's advance tech ed class building Wild River's modular home. Jake and his classmates helped put up walls and trusses, raised the roof and enclosed it by installing siding, windows and exterior doors. On the last day of building, Jake and his classmates took part in the Wild Rivers tradition of signing the studs with messages of hope and good cheer. But perhaps the best message was the class's note on the door header welcoming the new homeowners to through the door to opportunities.

At Wild Rivers, we believe our communities become stronger and more vibrant as we unite to meet our neighbors' basic needs for a safe, healthy, affordable place to call home. The hardships of the past year and half have exacerbated an already critical need for affordable housing in Wisconsin. But unfortunately, as need has skyrocketed, so has the cost of land, properties, and construction materials, making it increasingly difficult for organizations like Wild Rivers to keep homes affordable. As collectively one of the largest affordable home builders in the state, Habitat for Humanity affiliates are urging leadership to invest in affordable homeownership in our state.

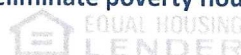
The primary focus of Wild Rivers is building communities where everyone can thrive. When the broad community is engaged in addressing the urgent need for affordable housing, we all become less vulnerable and more resilient. In bringing people together, Wild Rivers practices the philosophy of "a hand up, not a handout", and builds on existing community assets: financial, physical, natural, human, social and spiritual. Wild Rivers brings people together to build strength, stability, and self-reliance through shelter.

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To carry out our vision, we partner with individuals and families from application through construction and financing to when the keys are handed over. By working with us from beginning to end, we help prospective households prepare for the various responsibilities of homeownership, including learning about personal finances, mortgages, maintenance, and upkeep of homes, and much more. Wild Rivers' path to homeownership is an important and in-depth process, requiring hard work, time, and dedication. But this helps to ensure the long-term success of our homeowners. Our goal remains simple, affordable homes in partnership with low-income families who have a need for better housing, ability to pay and a willingness to partner.

Wild Rivers operates the following programs:

New Builds and Major Home Rehabilitation:

Wild Rivers, a licensed and insured builder, builds and mortgages simple, affordable and energy efficient homes to low-income households who demonstrate the need for better housing, ability to pay and a willingness to partner. Financial and homeownership education is required as is sweat equity, generally 300-500 hours per home built. Habitat homes are sold to partner families at appraised value and are financed with an affordable mortgage. Since 1997, Wild Rivers has built and financed 50 new homes throughout our service area.

Home Preservation & Repairs:

Home repairs such as repairs to alleviate health, life, code, and safety issues help low-income homeowners affected by age, disability or family circumstances that struggle to maintain the integrity of their homes. Home Preservation & Repairs work as a partner to our core building program enabling Wild Rivers to serve more families, increase opportunities for volunteers and expand our base of sponsors. The Home Preservation and Repair program involves exterior home repairs ranging from painting to roof and siding replacement for low-income homeowners often impacted by age and/or disability, allowing them to safely remain in their homes. Home Preservation & Repairs address the health and safety of the individual residences in a neighborhood; it strengthens connections within the community and helps preserve affordable housing stock. Since 2011, Wild Rivers has completed and financed over 425 home repair projects.

Emergency Mortgage and Rent Assistance:

A tremendous need for help with poverty housing issues exists in our service area. Covid 19 along with concerns for the economy suggested that this need will continue, if not increase, in the future. Wild Rivers works hard to serve a growing service area and to meet more and more of the urgent housing needs of low-income families. Through our Emergency Assistance program, Wild Rivers can assist eligible households with emergency housing needs now and in the future.

Skills Labs:

Skills Lab teach homeowner maintenance sessions for area homeowners. Topics include seasonal maintenance, small tool usage, basic plumbing and much more! Skills labs are taught by community partners and trades experts and are geared towards new homeowners and those new to home maintenance. Other sessions being planned include finance courses and ReStore repurposing.

Girls Build Summer Camps:

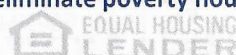
At a time when women account for a fraction of the workforce in fields like construction, plumbing, and automotive repair, Wild Rivers created a new program, Girls Build Summer Day Camps, to help get more women into the skilled trades. The camps are organized so that participants tackle hands-on projects with the help of female mentors. Camps are also about

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empowering girls to interact with the physical world and learn that they can decipher the mechanics of a broken tool and tackle fixing it on their own. Over the course of a week, girls attend four 80-minute workshops per day. Each week participants build, in addition to smaller projects, one big project together. Examples of large projects include playhouses, picnic tables, chicken coops and planters, all donated to low-income families participating in Wild Rivers home construction programs.

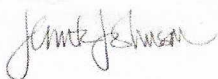
With the passage of the **American Rescue Plan Act (ARPA)**, Bell can play a key role in upgrading the affordable housing in our community. A stable home is crucial to a family's health and safety, jobs, and stability. These factors help stabilize and strengthen the surrounding community.

We have before us an opportunity to fund activities across the entire housing spectrum and address the current housing shortage, escalating cost of building materials, and escalating appraisals that will leave generations out of home ownership. Wild Rivers Habitat for Humanity advocates that the full spectrum of housing be included in ARPA spending strategies. Owning homes, keeping people in their homes, and adding to supply must be recognized for their long-term benefits to jobs, communities, and lives.

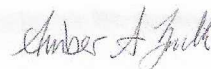
Wild Rivers Habitat for Humanity has a proven track record of transforming communities through collaboration, education, and resource building. We have already helped nearly 2,000 people obtain a safe place to sleep at night and logged over 100,000 volunteer hours. This is an opportunity for us to continue to restore communities while encouraging people to continue to choose Bell as a place to live, work and play. Your investment in decent housing gives families and children a sense of dignity in home ownership, the increased ability to concentrate on an education and pursue better job prospects, and the chance for health, physical safety, and security. Delaney and Madison, Robert, and Jake are proof of that.

Wild Rivers Habitat for Humanity strongly urges the Bell Board to prioritize affordable housing including home repair and weatherization when allocating ARPA funds and to use Wild Rivers Habitat for Humanity to collaborate in this effort. We are asking \$2773.7/year to continue to make home something we all can afford. Funds will be utilized in Home Preservation and Repair program (single family residential and mobile home), property acquisition and rehab/new construction, and emergency assistance.

Thank you,



Jennifer Johnson, NAC FD
President Executive Director



Amber Zubik
Chair, Board of Directors

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