

build houses together in partnership with families in need. Construction of the first WCHFh house began in 1997 and WCHFh has tried to build one house per year ever since. The following are the homes completed since 1998.

- \* 903 East Street New Virginia –House #1 completed in 1998
- \* House #2 completed in 1999 was sold and is no longer a Habitat home
- \* 307 W 17<sup>th</sup> Avenue Indianola –House #3 completed in 2000
- \* 902 East First Avenue Indianola –House #4 completed in 2002
- \* 707 North 4<sup>th</sup> Street Indianola –House #5 completed in 2002
- \* 527 3<sup>rd</sup> Street Milo –House #6 completed in 2004
- \* 303 Davidson Street – New Virginia –House #7 completed in 2005
- \* 604 West First Avenue Indianola –House #8 completed in 2006 (then repaired and renovated again in 2011 for another partner family)
- \* 810 North J Indianola – House #9 completed in 2008

- \* 508 East Euclid Indianola –House #10 completed in 2009
- \* 512 East Euclid Indianola –House #11 completed in 2010
- \* 717 West Boston Indianola –House #12 completed in 2012
- \* 1805 S E Indianola –House #13 completed in 2013
- \* 1807 S E Indianola –House #14 completed in February 2015
- \* 506 W 18<sup>th</sup> Place Indianola-House #15 completed in April 2016
- \* 504 W 18<sup>th</sup> Place Indianola-House #16 under construction

#### Our Board

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# WARREN COUNTY HABITAT For HUMANITY



# Warren County Habitat For Humanity

## Our Purpose

Warren County Habitat for Humanity (WCHFH) is a local affiliate of Habitat for Humanity International, a nonprofit, ecumenical Christian housing organization. Habitat for Humanity works in partnership with people in need to build and renovate decent, affordable housing. The houses then are sold to those in need at no profit and with no interest charged.

## Our Method

Volunteers provide most of the labor, and individual and corporate donors provide money and materials to build Habitat houses. Partner families themselves invest hundreds of hours of labor - "sweat equity" - into building their homes and the homes of others. Their mortgage payments go into a revolving Fund for Humanity that is used to build more houses. Warren County Habitat for Humanity locates and trains a Sponsor/Advocate/Friend (SAF)

for each Partner family. This individual or couple works with each Partner throughout the process of planning, building and settling into their new home. Habitat's philosophy is to work WITH not FOR our Partners.

## **How does it work?**

- ◆ Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates simple, decent houses alongside our homeowner (partner) families.
- ◆ Habitat is not a give-away program. In addition to a down payment and monthly mortgage payments, homeowners invest hundreds of hours of their own labor (sweat equity) into building their Habitat house and the homes of others.
- ◆ Habitat homes are sold to partner families at no profit and financed with affordable loans.
- ◆ The homeowner's monthly mortgage payments are used to build more Habitat houses.

## **How are partner families selected?**

- ◆ Families in need of decent shelter apply to local Habitat affiliates.
- ◆ The affiliate's family selection committee chooses homeowners based on their level of need, their willingness to become a partner and their ability to repay the loan.
- ◆ Every affiliate follows a non-discriminatory policy of family selection. Neither race nor religion is a factor in choosing the families who receive a Habitat Home.

## **What are Habitat affiliates?**

- ◆ Community-level Habitat for

Humanity offices that act in partnership with and on-behalf of Habitat for Humanity International. Each affiliate is an independently run, non-profit organization.

- ◆ Each affiliate coordinated all aspects of Habitat home building in its local area - fund-raising, building site selection, partner family selection and support, house construction, and mortgage servicing.

## Our Goals

To build or rehabilitate at least one dwelling annually somewhere in Warren County for sale at cost to qualifying individuals or families having limited incomes (25% - 50% of the median for Warren County). Persons must be living in substandard housing at the time of their approval as Partners. Each able-bodied adult who will reside in a finished house commits to investing a minimum of 250 hours of "sweat equity" in the construction of his or her own and others' houses or in approved forms of community service.

## Our History

Warren County Habitat for Humanity was established as an organization in 1995. We are a non-profit, ecumenical Christian housing ministry that supports the mission of Habitat for Humanity International which is to eliminate poverty housing and homelessness from the world and to make decent shelter a matter of conscience and action. We invite people of all backgrounds, races and religions to