

Home Repair—Preserving affordable homes

A growing aspect of our work is preserving the quality of existing housing with homeowners who cannot afford to make critical repairs. In some cases, we are completing life-saving work by eliminating fire hazards and environmental issues resulting from moisture damage and mold. Keeping existing affordable housing habitable is a smart way to address the housing crisis more affordably than limiting the solution to new construction.



New Life

Shawna was able to purchase her trailer a few years ago for her and her mom to live in, and is proud to be able to own her own home. However, the cost of upkeep has been more than she could afford, so she has partnered with Habitat for new siding and roofing. She is excited about the improvements that have been made, and has been a positive and dedicated partner during her renovations. Now Shawna and her mom, Joan, can spend many more years enjoying their home.

Want more information about Home Repair?
Amanda@blackhillshabitat.org

#CostofHome

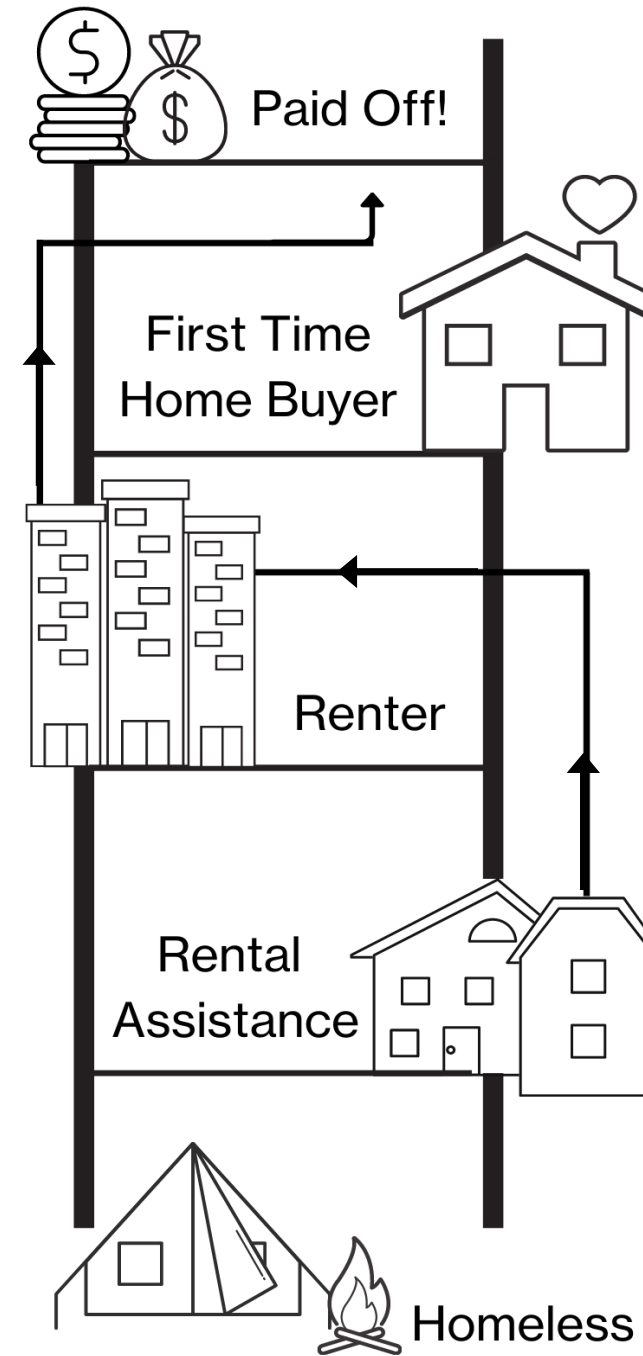
Many of us take property ownership for granted. But when we look at poverty, community stability and wealth creation, we quickly see that property equity is what makes the difference, and for 30% of Rapid City residents, the possibility of owning, as opposed to renting, is becoming increasingly difficult. The result is that many hard working individuals with consistent work history are being left off the ladder of opportunity and long-term economic prosperity.

For a community to thrive, and for the next generation to improve their opportunities, it needs a growing share of owners who can participate in the numerous financial benefits afforded, and some less obvious, like improved health. Pediatrician Dr. Megan Sandel says, housing can act as a vaccine for healthier children with long lasting benefits for individuals and society.¹

The reality is that 25% of Rapid City residents are paying more than 33% of their income on housing costs alone – often on rent! That means critical life essentials like medical care, child-care and education are at risk of being compromised. The current state of Real Estate in Rapid City is in a boom cycle. With the speculation around the B-21 base expansion, the influx of out of state residents moving to the Black Hills, and excessive costs of building materials, we have a perfect storm of price increases intensifying the crisis for 3,500 affordable homes.²

Our friends at the Kahler Team at Keller Williams have helped put the market into focus. According to their sales data, the average home sold prices are up 7% year over year and 25% from just 5 years ago. In certain neighborhoods, entry-level prices have soared even more. For instance, in the Robbinsdale neighborhood, a 912 sq. ft. home would historically cost \$90,000 - \$100,000. Currently, they are selling for \$150,000 - \$175,000 (depending on condition and amenities). ... continued on next page

Housing Ladder



Our vision – A world where everyone has a decent place to live.

Building on Faith 2020

2610 Red Cloud

Throughout 2020, Thrivent Financial and Black Hills Area Habitat are bringing local churches together to raise prayers, walls, and funds to build a house in partnership with the Garcia family.

It's an opportunity for our partner churches to live out their ministry, engage their members, and see the miracle that occurs when God blesses the hearts of future homeowners and the volunteers who work alongside them.

Faith Build 2021 is just around the corner! Consider joining us for our 20th Thrivent Build.



HABITAT AND THRIVENT FAITH BUILDS GENEROSITY CHALLENGE

The process is easy. The work is a labor of love.

#CostofHome ...continued from previous page

The average home asking price is up to \$332,000 and homes are selling in half the time they did from a year ago (from 57 to 27 days). To put this in perspective, in 2010 homes would typically take 140 days on market to sell! Homes currently under contract are up 71% from a year ago.

Homeownership may not answer every person's housing need, but for those who qualify and complete the program, Habitat can provide the start to climbing an economic ladder of opportunity that will be felt for generations in their family and our community.

We are still working to raise funds to complete eight homes in Rapid City and Hot Springs in 2021. You can help!

¹ HousingMatters.urban.org/articles/pediatrician-sees-housing-vaccine
² Rapid City Housing Affordability Study, 2018, P. 78, https://www.blackhillsknowledgenetwork.org/news/housing-study.html#XLILf-hKiUk



Cars for Homes
Touchless donations.

blackhillshabitat.org/cars-for-homes-2/

1-877-277-4344



Golf Tournament 2020

The 2020 Tees for Keys golf tournament was a great success!

Thank you to our generous sponsors:

Assurant, Black Hills Energy, Black Hills Federal Credit Union, First American Title, First Interstate Bank, Ketel Thorstenson, Pennington Title, Pioneer Bank, SD Community Foundation, Vast

Learn more at blackhillshabitat.org

BLACK HILLS AREA HABITAT FOR HUMANITY



Michael's Legacy

Michael, a U.S. Military Veteran and electrical journeyman of 35 years, will achieve his goal of homeownership on October 26th, 2020. "I was scared when I walked in" says Michael, "I've been knocked down a couple of times, so I was so happy and surprised that I was one of three [families] chosen to move on with the [Habitat] program. Having [future Habitat homeowners] Qwauna and Lacey go through this with me gave me so much hope and motivation. We've had the chance to really do something here. To get into a home and leave a legacy behind."

Joining the Habitat program in 2019, Michael, with his positive attitude (a legacy from his parents), has become a light among the other partner families and construction crew. He recalls his dad being the helpful man behind the scenes working to keep them afloat, arriving at church events when it was time to set up or break down. His mother was on the frontlines, always making sure everyone in the neighborhood had enough to eat and always volunteering for her church. "My mom is my biggest inspiration," he says, "My mom worked so hard for our family and community. I've faltered, but now I can fix that. I can keep my kids together. My mom set the bar high and now I have to raise it."

Michael is the father to five daughters and grandfather to a dozen grandchildren. His daughter Mary and her five children will live with him. "All my daughters pitched in and volunteered on the house, but Mary took all the financial classes with me," said Michael. "Going through mentoring classes with Mary really made us butt heads, but it also made us a lot closer. We talked about our values and boundaries and it made us have more respect for one another. That is the happiest part in this. We have the opportunity to all be together as a family for Thanksgiving and Christmas. I haven't seen that since I was a kid."

Michael earned his Bachelors degree in Human Services and has plans to work on his Masters degree now that he has stable housing and he wants to give back. "This experience has given me more goals," he says, "I have learned to work towards something. My employers see that I am stable and others will see that too. This gives Mary the opportunity to finish school and go on to nursing school. She can concentrate on her goals, on her life skills, and I can help her along the way."

We are so excited to continue watching Michael's legacy unfold as a father, electrician, and Habitat homeowner.

Virtual dedication on Facebook

October 29th 4:00 p.m.



610 E. Omaha Street
Rapid City, SD 57701

We build strength, stability and self-reliance through shelter.



With your help ...

... **Shawna, has a new roof and siding** for her affordable home!

... ReStore supports Habitat!

... Habitat homeowner, **Michael**, will be able to move into his new home this **month!**

... we can create a better future!

A home shouldn't cost anywhere near half your paycheck.



Help make the #CostofHome something we all can afford.
[habitat.org/costofhome](https://www.habitat.org/costofhome)

To support our mission, please mail donations payable to: Black Hills Area Habitat for Humanity
610 E. Omaha St., Rapid City, SD 57701
(605) 348-9196 | Kenzie@blackhillshabitat.org

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities, and hope.

Pick up the hammer

Habitat for Humanity International founder, Millard Fuller, pointed out that it's fun to get excited about eliminating poverty housing, but "when the yelling is over, you gotta pick up the hammer and start driving the nails."

Looking back over 30 years of driving nails, Black Hills Area Habitat for Humanity has had a journey marked with learning, growth, blessings and gratefulness. We have rejoiced with over **100 Habitat families** as they've achieved stability, self-reliance, and their dream of homeownership. We have overcome setbacks, as we continue to build through both a housing crisis and health crisis. We endure because of God's help through your support. We are grateful for your trust, commitment, and ongoing financial support that is creating *A world where everyone has a decent place to live.* Because of you, we have partnered with over 600 individuals to create affordable housing solutions, interrupting the cycle of poverty and bringing hope. It is a blessing to work alongside each person seeking a firm foundation on which they can shape a successful life. You are a part of that transformation.

When we stand beside our Habitat families with support, guidance, and joy, you stand with us. **Thank you for picking up your hammer.**



Economic Impact in the Black Hills since 1990:

- Over the life of their affordable mortgages, Habitat homeowners will save approximately \$10.5M on interest.
- Habitat homeowners and home repair partners have paid an estimated \$5M in property tax.
- Over \$10M in materials and services purchased from local suppliers/contractors.
- Black Hills Habitat homes completed market value over \$15M.
- 300,000+ volunteer hours served.



Black Hills Area
Habitat for Humanity