

*June 11, 2024*

# HILLSBORO HOUSING DEVELOPMENT

Habitat for Humanity of the Greater La  
Crosse Region

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# MEET OUR STAFF



**Habitat**  
for Humanity®  
of the Greater  
La Crosse Region



**Kahya Fox**  
Executive Director



**Jeremy Reed**  
Construction Director



**Natalie Heneghan**  
Community Outreach  
Director



**Curtis Miller**  
Construction  
Supervisor

# OUR HISTORY



**Habitat**  
for Humanity®  
of the Greater  
La Crosse Region

## mission

Bring people together to provide and preserve affordable housing opportunities and create a community where all feel they belong.

## vision

A Coulee Region with ample, quality housing options and healthy, sustainable communities for all.

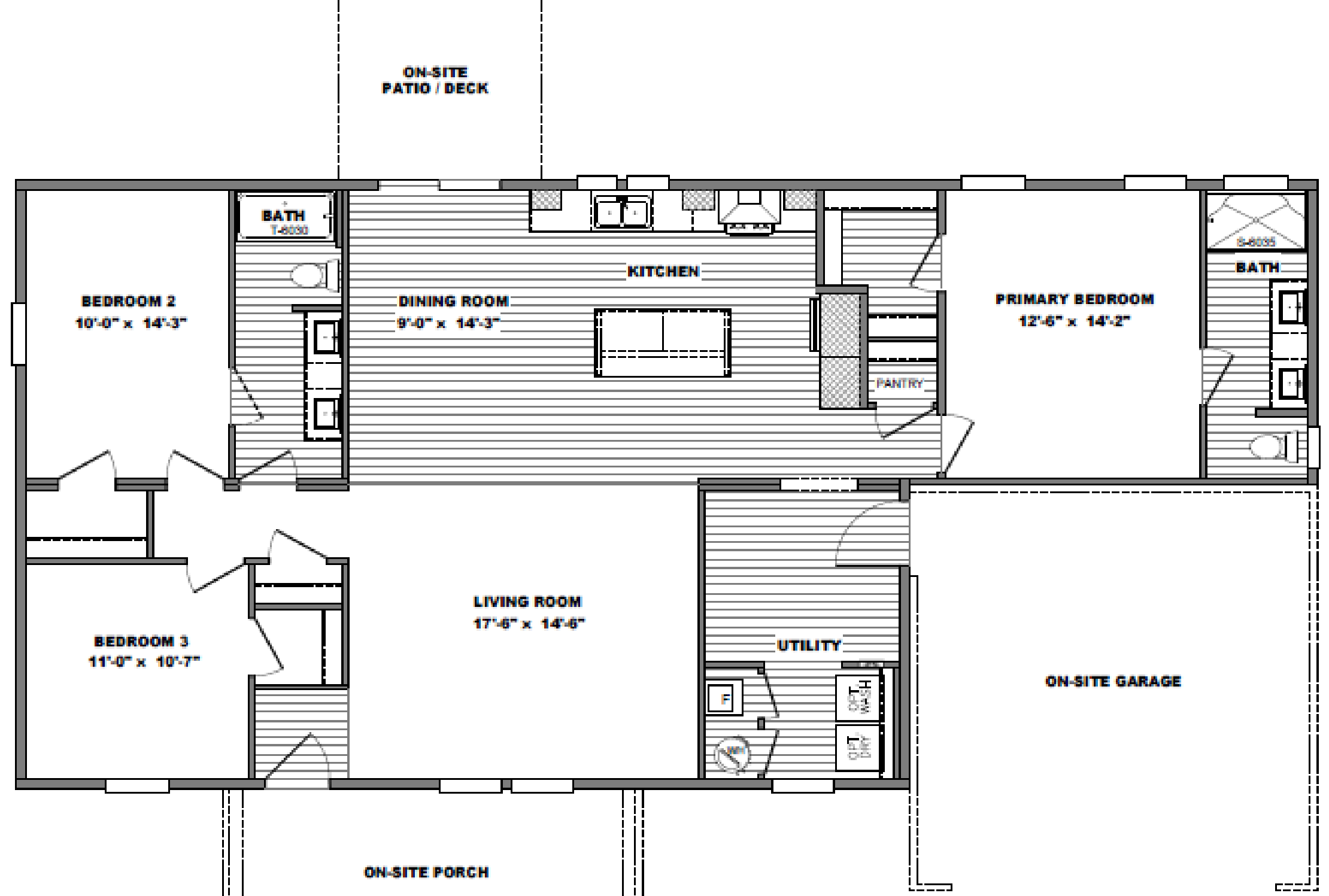
## impact

Over 70 homes built since 1992.

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## 10 new homes

- 3 Habitat for Humanity homes
- 3 First-time Homeowners
- 4 Market-rate homes



# FLOOR PLAN EXAMPLE



# CROSSMOD DESIGN

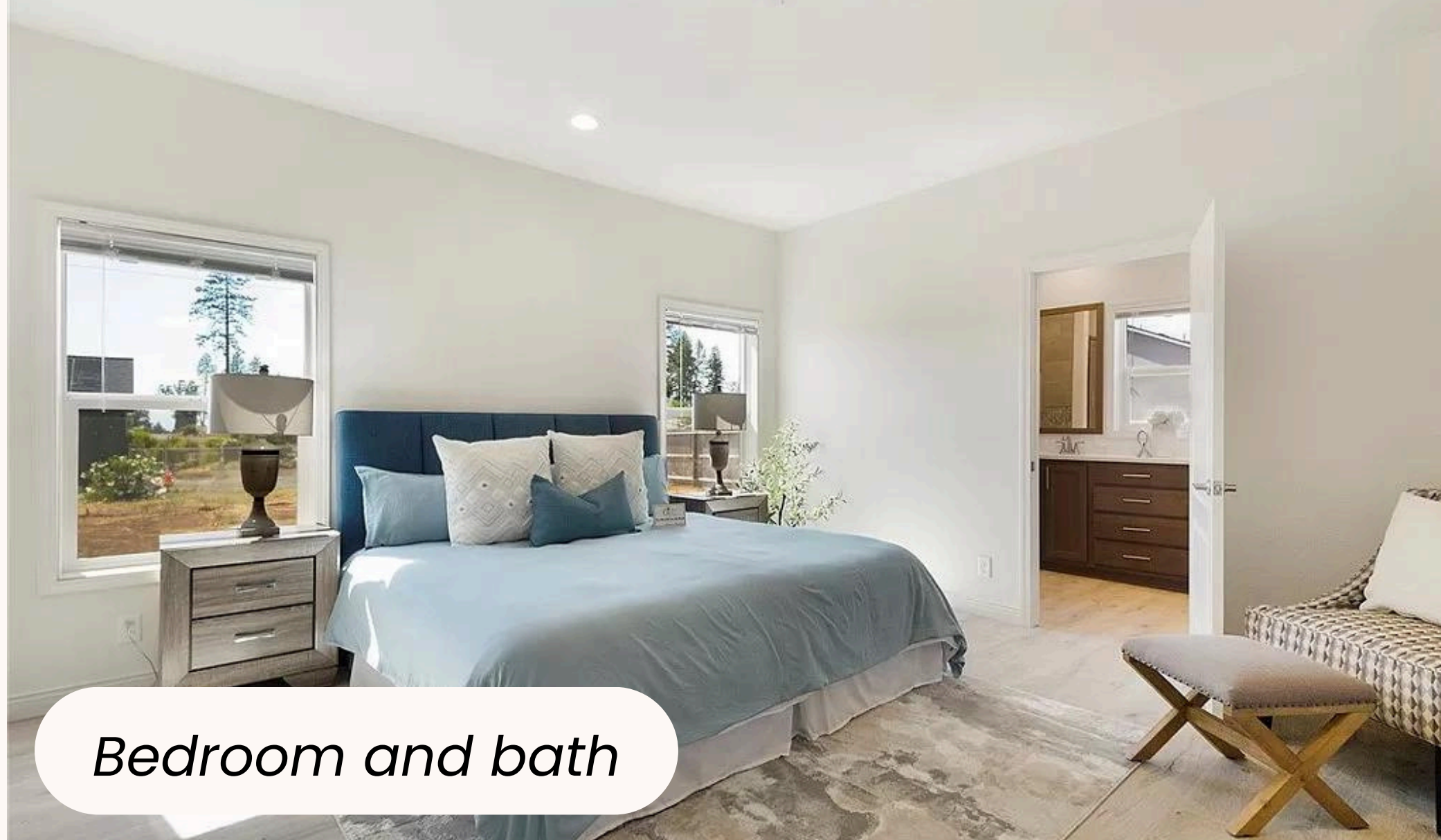
- 3-4 bedroom
- 2 bath
- Attached 2-car garage
- Front porch + full basement
- E-Built - 40-50% more energy efficient than standard stick built
- 7-8 kW solar array and battery backup
- Appraised between \$351,000 - \$363,000



*Living Room & Kitchen*

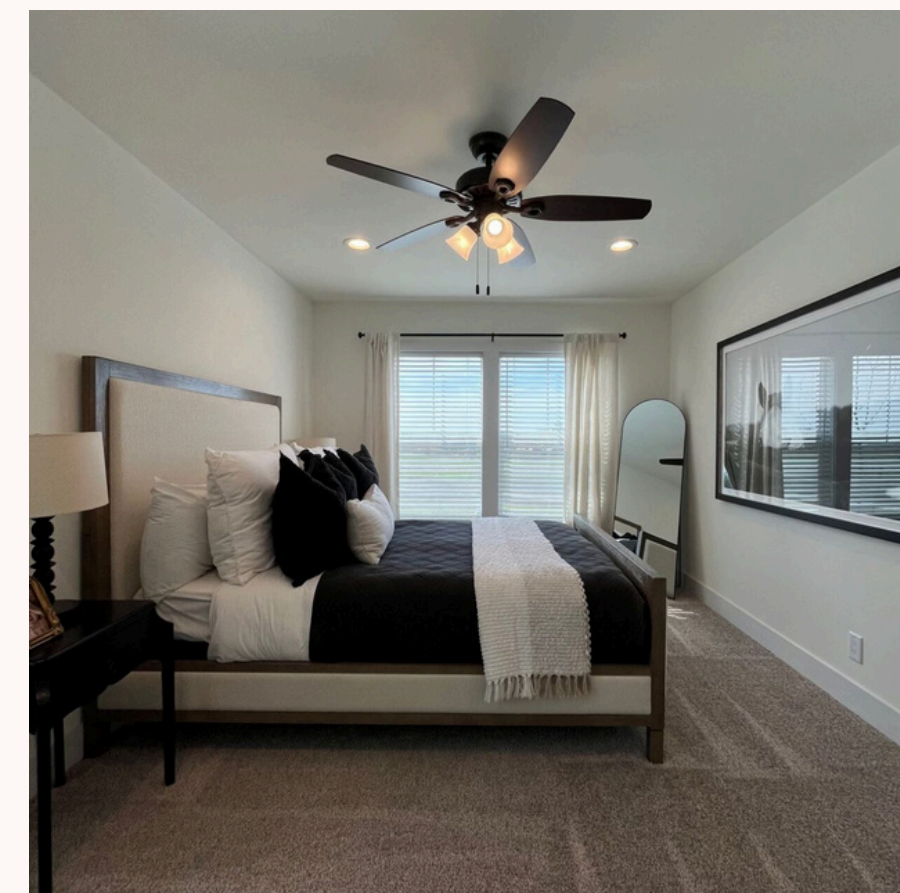
# INTERIOR DESIGN





*Bedroom and bath*

# INTERIOR DESIGN



# CrossMod™

Crossover + Modern



## BENEFITS

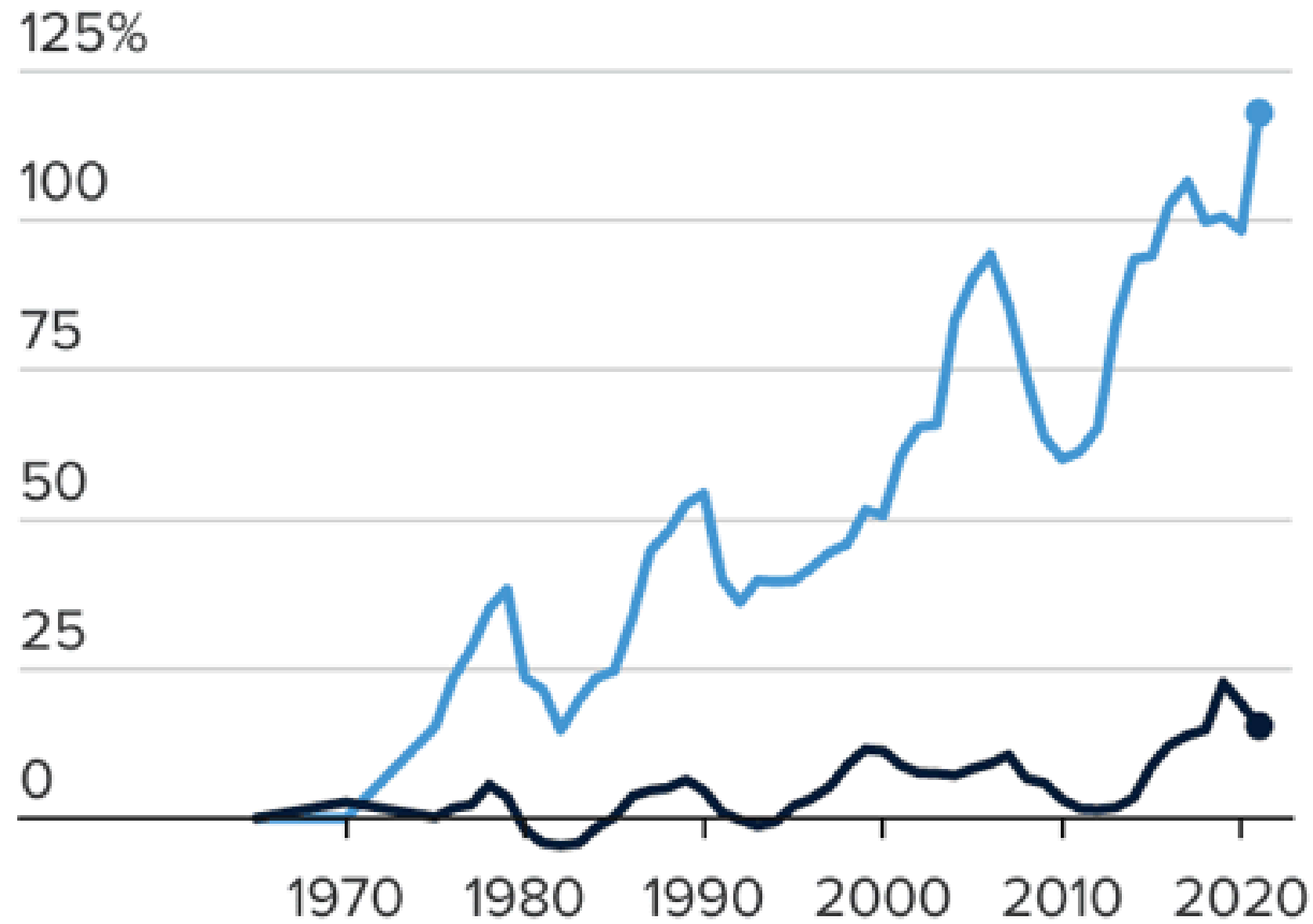
Fits into community  
Increased property values  
Increased tax-base

Addresses growing housing needs  
Provides housing access to range of incomes  
Workforce housing opportunities



# Growth in U.S. home values outpaces that of incomes

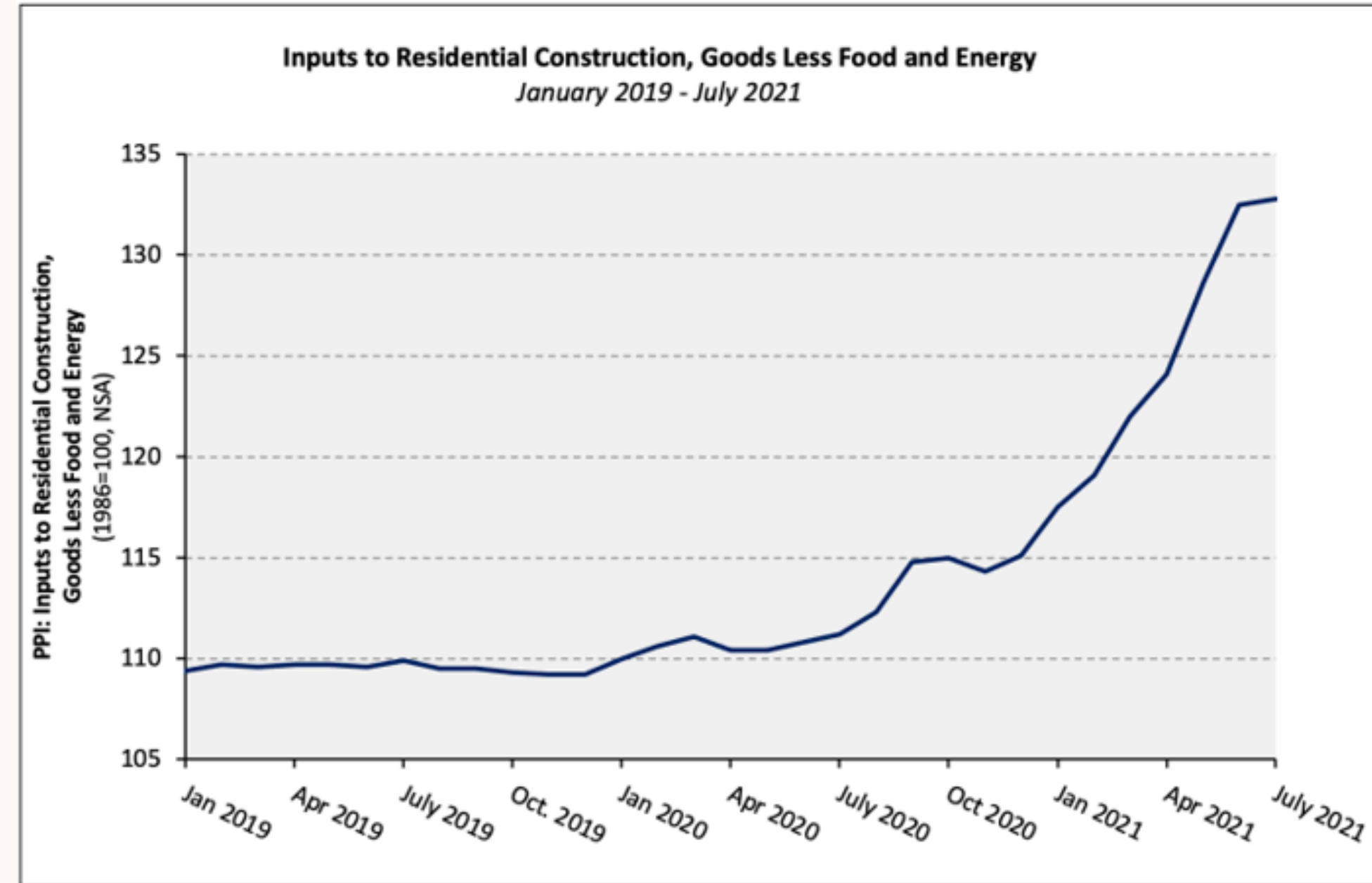
- Average home values
- Median household income



Source: Real Estate Witch analysis of U.S. Census Bureau data



# ACCESS TO HOUSING

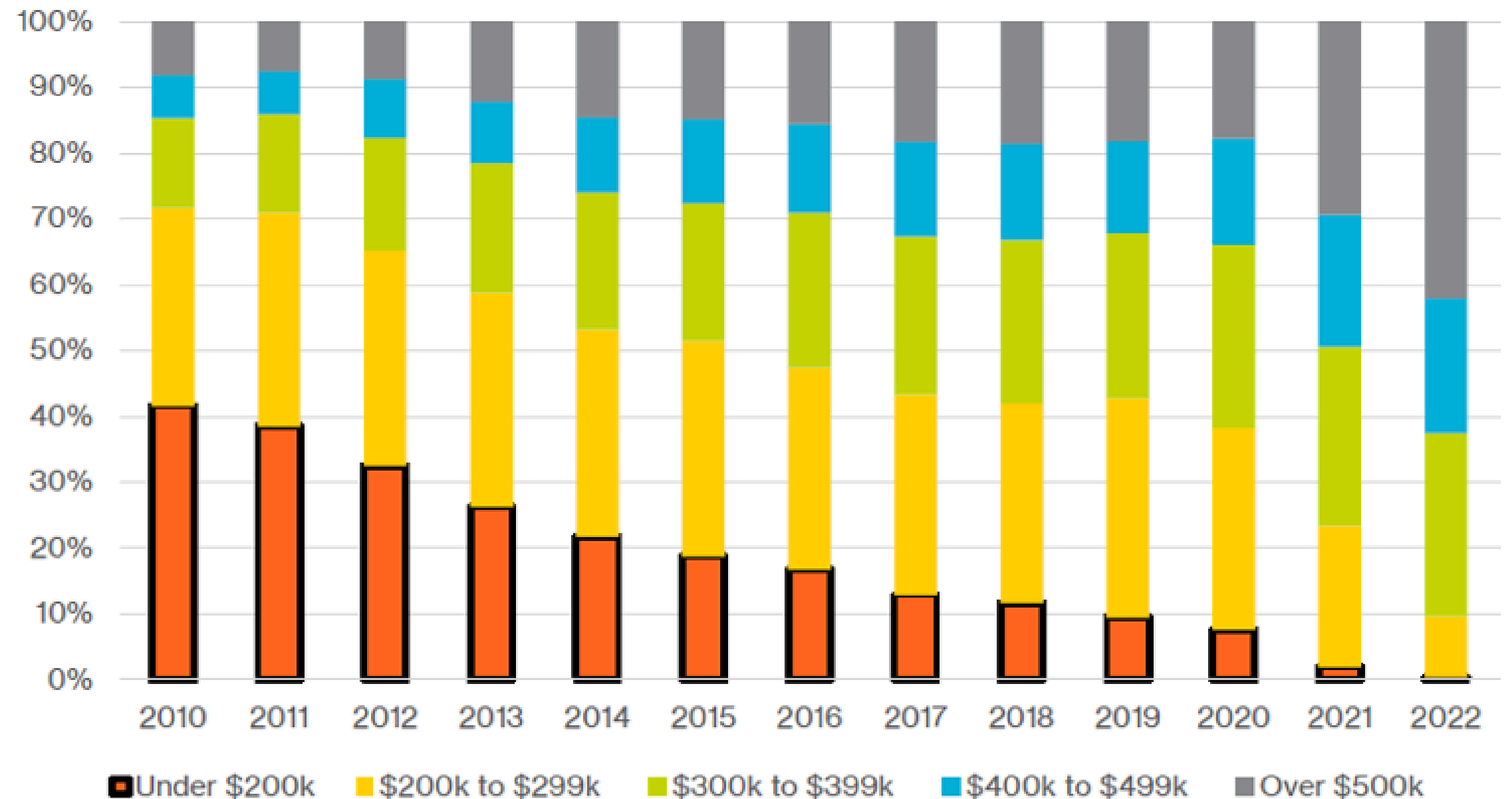


# ACCESS TO HOUSING

**1,996**

households are priced out of the home-buying market for every **\$1,000** increase in the median new home price.

Share of New Homes Sold by Price (U.S.)<sup>1</sup>





## Need for Housing

We assess families' housing situations and note if they live in unsafe, overcrowded, poorly maintained, and/or inaccessible housing. We also consider how much of their income is spent on housing.

## Ability to Pay

Families must be able to afford a mortgage, real estate taxes, and homeowners' insurance. We look for steady income, debt, and credit history.

## Willing to Partner

Families commit to at least 150 hours of sweat equity, working alongside volunteers on Habitat projects. Future homeowners must take homeowner education and credit counseling classes prior to purchase.

# HABITAT'S MODEL



**Habitat will create a mortgage package for EACH homeowner ensuring they pay no more than 30% of their gross income on their house payment.**

- Subsidized interest rate to as low as 0%
- Downpayment assistance
- Purchase price

**COMMITMENT TO AFFORDABILITY**



# NEXT STEPS

Community Committee to help with:

1. Family selection
2. Local contractors
3. Volunteers



# KEEP IN TOUCH

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