



2012 Build Planning

Brainerd Oaks Rehab Build #1

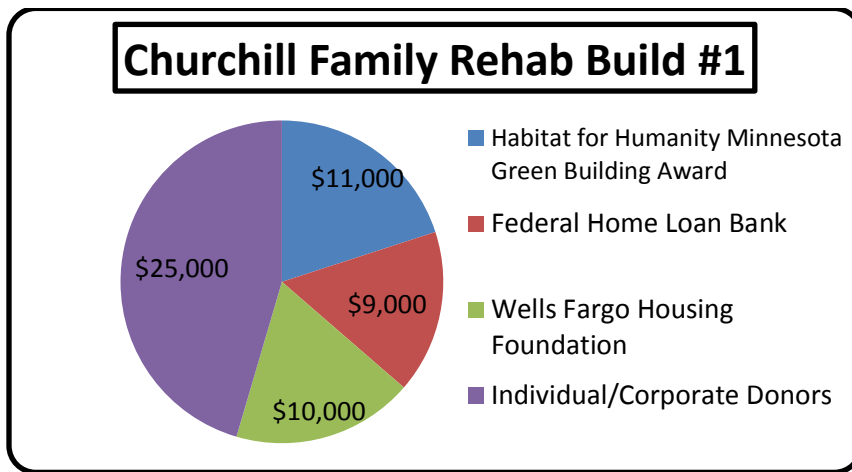


Family: Loyd and Karen Churchill
 Location: Brainerd – Oaks Area
 Size of Home: 2 Bedrooms
 Estimated Start Date: January 2012
 Total Build Cost: \$55,000
Current Funding Gap \$25,000

In 2004, Loyd and Karen Churchill and their three daughters tragically lost their home to fire. Having no insurance, they not only lost everything, but owed \$20,000 for fire debris cleanup. They sold the property to a neighboring business to pay the debt and moved into a very old, decaying two bedroom upstairs apartment in Ironton. In 2006, after successfully completing the LAHFH application process, they became an approved partner family.

They moved from the Ironton apartment which was deemed unsafe for living. They have been moved several more times, trying to find housing that is both decent and affordable. They currently live in an old home in northeast Brainerd. Their three daughters are now on their own and have children. Karen provides childcare for some of her grandchildren and is seasonally employed at Auntie M’s at Rutgers Bay Lake Resort. Loyd is recently unemployed, but is hoping to find part-time work to supplement his social security.

The rehab home at Brainerd Oaks is a perfect fit for this family! It allows them to regain housing stability, helping ground their children and their children’s families. Loyd and Karen are excited to be ending their six year wait and have already completed half of their 300 hour sweat equity requirement.



Financial Info	Funding Source	Amount	Status
Total Build Cost Estimate:		\$55,000	
Funding Sources:	Habitat for Humanity Minnesota Green Building Award	\$11,000	prequalified
	Federal Home Loan Bank	\$9,000	applied
	Wells Fargo Housing Foundation	\$10,000	applied
	Individual/Corporate Donors	\$25,000	Still Needed