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Habitat HIGHLIGHTS

Winter Edition 2017-2018 Volume XXIII Edition II



Dear «Envelope Salutation»,

Our home of 17 years recently took on a different look as my wife and I set out our Christmas decorations. The ornaments and arrangements are full of tradition and bring back timeless memories in our home. The garland that we were given by Grandma so many years ago still goes on the shelf in the living room. The stockings go on the mantel, the tree in the corner by the never used front door. There is something soothing to the soul to walk in our house and know that, in all “senses” of the word, it just looks, sounds and smells like...home.

For our neighbors in need, our Habitat Partner Families, these memories, the comforting sensory perception of home, are only a hope yet to be realized. Our families tend to move quite often in their quest to find a decent place to live. They have become, unfortunately, accustomed to seeing mold, mice and faulty electrical outlets. Hearing the north wind rattle through the window in their child’s room and listening to the neighbors fighting through the thin sheetrock walls of their apartment. Lets face it, mildew and leaky sewage pipes of substandard apartment units don’t smell nice either.

The seventeen years in our current home is something that I cherish. My three girls grew up here. With my youngest now in college in the state of Virginia, I often find myself in her room, if only for a minute, to pray for her safety and that she will learn enough to get a great job and support me in my old age. :) As I leave, I notice the posters on the wall from her junior high days, the sports trophies and the growth marks on the door frame. The sites, sounds and smells of my home make me smile with warm memories.

The safety, stability and strength that a HOME brings is why Habitat can transform families and break the cycle of poverty for the next generation. This is why it is a privilege to partner with you in striving for a world where everyone has a decent place to call home.

Merry Christmas! May God Bless you and yours this New Year.

In Partnership,

Nathan Thompson

Nathan Thompson, Executive Director



In December, our plans for Christmas start coming together—decorating our homes, shopping for presents, planning meals for family gatherings, making plans to see family and friends, etc. For some of you, baking for the season has taken over your kitchen. Feel free to share any leftovers! For a few of our partner families, this will be their first Christmas in their new home and the excitement of the season takes on a whole new meaning!

Our newest homeowner (Cook), Harley Pajari says, “We’re beyond thrilled that we will be able to move into our new home in time for Christmas.” She plans to spend the day with her son, Liam, baking cookies and watching Christmas movies.

Michael Bane, a Virginia resident, is looking forward to hosting New Year’s Eve dinner in his new home this year. His family has a long standing tradition of eating lobster as they ring in the New Year.

Travis, Jessica and Aleeya Olson-Koller (Aurora) are excited for their first Christmas in their new home this year. They have put up a big tree and will be hosting Christmas dinner for Jessica’s family.



Olson-Koller Tree



For Paula Zozgornik and her daughter Nakoya, “Living in this house is beyond amazing. I still can’t believe it’s mine!” They have their home all decorated for Christmas and are hosting this year’s Christmas Eve and Christmas Day festivities. Nakoya loved decorating and said, “My bestest decoration is the picture of Jesus.” She also helped her mom bake 150 cookies in their new oven!

Nakoya and her Mom, Paula, decorating their new home.

Merry Christmas to all of our Partner Families, Volunteers, Donors and Friends.

~ Marnie Maki, Family Services Manager

YOU ARE INVITED: Dinner and Silent Auction ~ February 1, 2018



A World Where Everyone



Has a Decent Place to Live

You are cordially invited to celebrate with North St. Louis County Habitat for Humanity at the

Building the Future with Habitat
 Dinner and Silent Auction

Celebrating the 296 lives changed in 84 families through simple, decent and affordable homeownership throughout North St. Louis County!

Thursday, February 1, 2018
 beginning at 5:00 pm

Mountain Iron Community Center
 8586 Enterprise Drive South

Join us for an
 Elegant Dinner, Live Music by Bill Maxwell, Program,
 Games and Silent Auction

All guests must RSVP. This event will sell out. No “walk-in” tickets will be available! To reserve tickets, please fill out the form on the enclosed envelope, email us at habitat@nslchfh.org, or call 866-749-8910. Tickets can also be purchased online at www.nslchfh.org

Tickets are \$40 per individual

Guests must **RSVP** before January 25, 2018

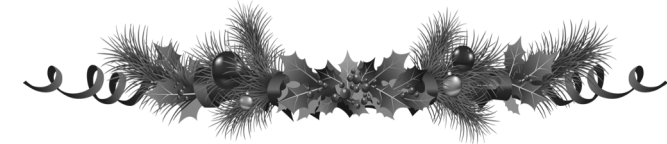
Please contact us if you can provide silent auction items or volunteer to help coordinate this event.

phone: (218) 749-8910
 toll free: (866) 749-8910

email: habitat@nslchfh.org
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An Option for Support Not Often Thought Of

How does a staff of four build five homes a year all over the Iron Range? By bringing our communities together, of course! Without you we would not succeed. There are many ways to support Habitat. For some it's volunteering on a construction site or committee. Others use their skills in the kitchen and help feed hungry construction volunteers. Many choose to donate funds knowing their dollars will be well spent to build homes. There are a great number of our partners who do more than one thing, donating their talents and their treasure to help us help families in need with a hand UP. We are very grateful for each of you and for all the ways you support the building of homes with our neighbors in need.

Planned Giving is a way to support Habitat's mission that is not often thought of. Many of us do not think of planned giving as something we could do, to some it may be an entirely new concept. When we do think of Planned Giving we generally think that leaving a bequest is an option for people with very large estates. This is not the case. Even those who are not financially wealthy can easily support a cause they care about without negatively impacting their heirs. In fact, in many cases, the planned gift is a benefit to heirs, allowing them to avoid taxes that would diminish or even negate the gift that is left behind.

There are many ways to do planned giving but for most of us, the very simple ways are the best! Here are the three ways to support North St. Louis County Habitat for Humanity with a Planned Gift:

1. **Bequests** are the cornerstone of most estate plans and among the easiest ways for you to arrange a gift. You set up a bequest when you include a donation to a cause you care about in your will. Your heirs will pay no taxes on any portion of your estate bequeathed to a charitable organization such as North St. Louis County Habitat for Humanity.
2. **Life insurance** is often an overlooked tool for making a Planned Gift. A gift can be set up by selecting NSLCHFH as a beneficiary of all or a portion of the policy's proceeds.
3. If you have a **retirement plan**, either through your employer or your own IRA, 401(k), 403(b) or pension plan, You can select NSLCHFH as a beneficiary of all or part the remaining balance.

These are the three easiest ways to support NSLCHFH, without impacting your current income while also helping your heirs avoid high taxes. I would be happy to help you join our "legacy society" or give you more information on these and other Planned Giving options.

Susan Garrett, Community Relations Manager—218-749-8910, susan@nslchfh.org



You Could be the Catalyst

Here at Habitat, we are all about building homes, communities and hope! Our homeownership program offers a family, in need of an affordable home the opportunity to build their home with us. This home impacts the family and the community in ways that can last a lifetime. The Research Division of the National Association of Realtors® found that, "homeownership boosts the educational performance of children, induces higher participation in civic and volunteering activity, improves health care outcomes, lowers crime rates and lessens welfare dependency." The benefits for owning a home reach far and wide.

We are accepting applications for the 2018 and 2019 build seasons. Do you know of a family that would benefit from Habitat's homeownership program? As we get to know our partner families, we often hear how they were encouraged to apply by family, friends or co-workers. We often hear stories of applications being requested but not completed or turned in. One family hung on to their application for THREE years! Applying for our program is a big step and encouragement from you may be all that a family needs. I have included our family selection flyer in this newsletter for you to look over and share with a friend, co-worker or family member. By giving someone a flyer, you could be the catalyst for a family celebrating Christmas in their own affordable home next year!

When looking for partner families, we consider three requirements: Need, Ability to Pay and Willingness to Partner.

- **Need:** What is their current living situation? Is it overcrowded? Are their heating costs high? Is the structure unsafe?
- **Ability to Pay:** Do they have a steady source of income (total income not to exceed 60% of the median income for North St. Louis County)? Is their debt manageable? Do they have responsible credit?
- **Willingness to Partner:** Are they willing to build their home? Are they willing to volunteer to build other partner families' homes? Are they willing to attend homeownership classes?

A family you know could become our next Habitat home buyer!

Please call Marnie Maki at 218-749-8910 or email at marnie@nslchfh.org for more information.



Please see our donor and sponsor listings at www.nslchfh.org under "Building Hope."

T'were the Days Before Christmas: A Construction Carol

T'were the days before Christmas and the Habitat staff was a flutter, a Habitat home needed its roof, siding and shutter! Ok, we will admit that we are no Clement Clarke Moore but this gives us a great opportunity to tell you how a Habitat home is built. Several weeks ago when winter was getting ready to strike in earnest, the Kniefel home in Mt. Iron still had no roof. Of course we were all concerned and were "a flutter" wondering how we could get the exterior of this home complete before the northland's typical blanket of snow and 40 below zero temps arrived.

Our great partners at the Mesabi Range College's Carpentry Class had some extra days available. They agreed to put their warm clothes on and installed the trusses and sheathing on the roof. A tarp was laid over the plywood to keep the ice off. Meanwhile, Susan Garrett, Steve Burgess, Marnie Maki and Nathan Thompson (our Habitat staff) put their efforts together to find solutions for shingles, soffit, house wrap and siding. A Saturday on the calendar was identified as a great target date, an email was sent out, not early but late! Our great volunteers from near and from far responded. That Saturday we had several of our partner families, an engineering club, Youth for Christ staff, two board members, two of our staff, a warm coffee'an and a great lunch that all came together to work with temps in the twenties. Fortune would have it that two of the volunteers were professional roofers! Several others were sent to the roof to hand shingles while others installed the house wrap on the walls with no windows. The next week, the windows were neatly installed followed by Karen Kniefel's friends and family on the following Saturday who put up the soffit and fascia.

The home was now weather tight but not yet complete so a group of 17 AmeriCorps volunteers from Twin Cities Habitat for Humanity were sweet and came up to the Range to install the siding. From the single digit temps there were none of them hiding! The group was housed by United in Christ Lutheran Church and fed by the Catholic Daughters of Eveleth and Messiah Lutheran Church.

This is a perfect example of the miracles that happen to get a home built with volunteers, donations and God's blessing. This year five new homes are being built and one home is getting rehabbed to help a total of six families into a safe, warm home. It is truly a miracle to see how our great Iron Range community comes together to build homes with our neighbors in need. Thank you!

We still have five of our homes in various stages of completion. There is heat available in them now so come on out and have some fun, we take all skill levels!!



Home: A Door of Opportunity for the Next Generation

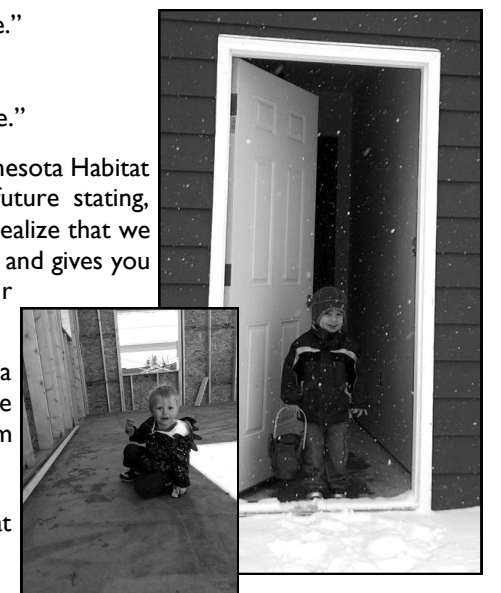
One of the best things you do by supporting Habitat, is to help parents build safe, warm and healthy homes for their kids! Our partner families, concerned about their children, have given the following reasons why owning a home is so important to them:

- "Our children will have a yard and more room to play."
- "We will now have a house our children can grow up in."
- "We are giving our children a suitable, stable, safe, secure and healthy home."
- "Our children can stay in the same school and develop relationships."
- "We are setting a good example for our children."
- "Our children will always have a place to come home to no matter their age."

Habitat Minnesota, in partnership with Wilder Research, conducted a survey of Minnesota Habitat homeowners and found that 90% said they feel better about their children's future stating, "Watching the community come together to build our home-helped us as a family realize that we are important, and having a house to live in gives you hope. It helps our self-esteem and gives you hope for the future." About 80% feel they and their children are safer. 64% feel their children's study habits improved after moving into their Habitat home.

You are opening the door of opportunity for the next generation when you build a home. Your generous time, talent and treasure is giving more children the opportunity to build strength, stability and self-reliance in a home that will help form their character and memories for a lifetime.

Photos: (L to R) Liam picking out his new room in Cook, and Phinehas standing at the back door of his new home in Hibbing.



Please see our volunteer highlights at www.nslchfh.org under "Building Hope."