

VISION

A world where everyone has a decent place to live.

MISSION

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

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Fall 2020

Dear Friends,

On June 8th this summer, the sounds of Habitat for Humanity's home building returned to the Iron Range. With help from three energetic AmeriCorps workers and Brandon Anwiler, our construction manager, we slowly and safely started our building activity which has led to a fruitful summer and fall with our partner families, volunteers, community partners, board and staff.

As I look back on the hardest six months of my 17 year career at North St. Louis County Habitat for Humanity, I have experienced the same challenges that we all have had to fare in 2020: The pandemic with its health, economic and social distancing impacts started in March. May saw the boiling over of social and racial issues in our country brought to the world's attention by the death of George Floyd. Added to this, we also find ourselves in a heated political season.

On Friday, September 25th, we stopped office activities for a day. Board members, volunteers, staff, community partners, politicians, pastors, and partner families gathered together across the Iron Range from Ely to Eveleth to Hibbing to celebrate the building of homes, communities, and hope. We celebrated the beginning of a home project in Ely. We met with a homeowner who was moving into their home in Eveleth. We dedicated two homes that are now complete in Hibbing and celebrated the start of a rehab project in Hibbing. The noise of all the recent challenges going through my mind was silenced by the sounds of families starting to build their homes and the sounds of children slamming the door on substandard housing while opening the door to their new Habitat homes.

I am thankful for Habitat for Humanity's mission. In a world where so many things seek to divide us, Habitat for Humanity is putting God's love into action by bringing people together to build homes, communities, and hope. Habitat for Humanity's "hammer" is big enough for all of our hands to grasp together. All of us can embrace the mission of building homes, communities and hope with our neighbors in need. In this way, we can work towards eliminating the crisis of substandard living conditions faced by too many of our neighbors and build a future where everyone has a decent place to live!

Since our ability to engage you on the build site this summer was limited, we decided to give you a vivid look on the inside cover of this newsletter. You will see the excitement is building this summer and fall. As you "see it in color" I am sure you too will be able to hear the "sounds of Habitat" ringing in your ears! Together we are continuing to build homes and hope with our neighbors in need. Thank you for your generous and faithful support.

In partnership,



Nathan Thompson
Executive Director



CHANGING THE LANDSCAPE OF OUR FUTURE THROUGH GIVING



We are truly fortunate to have so many members of our communities share our vision of a world where everyone has a decent place to live. You know your donations of time, talent and, yes, treasure have been critical to our mission of showing God's love through bringing people together to build homes, communities and hope. You see it when you drive through our Iron Range communities and see lovely, simple, decent and affordable homes where once there were eyesores and empty lots. You see it when you see happy, healthy children playing in those yards. You see it in the communities that helped their new neighbors with a hand UP out of the cycle of poverty. Thanks to the far sighted founders of North St. Louis County Habitat for Humanity, all the way back in 1995 (okay, for some of us, that's not THAT far back!), 96 families have partnered with you, through Habitat, to build and buy safe homes that have strengthened their families and their futures. Children who were toddlers then have now graduated from college, an outcome not at all guaranteed when their parents were forced to move frequently to find housing they could afford that was also as safe as they could find for their children. In a Habitat home, those children were able to stay in the same school and grow up in the same neighborhood, anchored in a way that many of us were able to take for granted in our own childhoods. Those families' successes are also our own, as strong families make strong communities. The Habitat model builds sustainable homes, families and communities. This is what we mean when we add "hope" to the end of our mission statement. Your support is building the stability of our whole community and leaving a lasting legacy of strong families and community for years to come.

Most of us are limited in our abilities to make large financial contributions to the mission of Habitat for Humanity even though our desire is certainly there to do so! There are a couple of types of giving that I would like for you to consider that can have a deep impact on our ability to ensure the mission continues and grows into the future: **Sustaining Gifts and Legacy Gifts.**

Sustainers are loyal donors and supporters who include a "sustaining gift" to North St. Louis County Habitat for Humanity in their monthly budget. This guaranteed monthly gift helps North St. Louis County Habitat by allowing us to set our own budget and strategically plan our capacity to serve even MORE families and MORE communities. A monthly sustaining gift can be arranged easily by having it come out of a credit card or bank account automatically each month. The credit card option can be done easily on our "donations" page on our website or by filling out the information on the enclosed envelope. Setting up a donation to come out automatically from your bank account can also be easily arranged. I can help you with both of these options.

Legacy Society members are those that are looking even farther into the future of Habitat's ability to positively impact our Iron Range communities by leaving a "legacy or planned" gift. This is done by adding North St. Louis County Habitat for Humanity to your wills or naming Habitat as a beneficiary in an insurance policy. These have the capacity to be larger gifts to help ensure we continue to succeed and grow while also helping to ensure that more children who are today's toddlers will have safer and brighter futures. These gifts take some of your life's work to create a legacy of affordable homes for generations to come. Additionally, your gift toward the future will help us move closer to achieving our vision for North St. Louis County that our wonderful communities have true homes that are safe and decent and lovely and affordable, for all of its citizens. A future of which we can all be proud.

Please contact us to learn more about becoming a sustaining or legacy donor! Call Susan Garrett at 218-750-2611, email susan@nslchfh.org or visit our website at www.nslchfh.org. We are a 501(c)3 nonprofit organization with Federal ID number 41-1701050. And thank you for your critical help as we partner together to secure strength, stability and self-reliance through shelter, building our communities as we build homes and hope!



Susan Garrett,
Community Resources
Manager

THE EXCITEMENT...

...IS BUILDING!



Home Dedications for our West Eveleth Families: Amber and Austin Strand and Naomi Stark and Kyrie Anthony celebrate the completion of their homes



...bringing people together to build homes, communities and hope...



Benjamin Johnson, Sarah Victor and their children Erick, Ella and Elijah break ground on their Gilbert project



Hibbing High School students, led by Mr. Vessel, preparing the foundation with electrical work being done by Hibbing Community College



BCBS of MN volunteers install soffit and fascia on the Grovenburg home in Hibbing



Mesabi Range College Carpentry Class, lead by Leo Lucas, preparing the foundation for the Thrivent Faith Builds home in Gilbert



Abbie Moberg enthusiastically demos her rehab in Hibbing



AmeriCorps members work with volunteers to set forms for sidewalks in Hibbing



Brittany Satterwhite prepping for new flooring in Ely



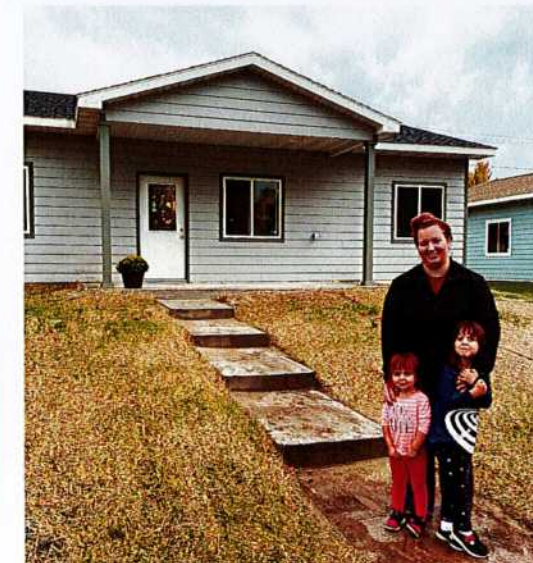
Detroit Lakes Trinity Lutheran members join us on 25th St E in Hibbing.



AmeriCorps Members, Maddie, Jessica and Liam, work along side Brandon Anwiler on our West Eveleth homes



Brittany Satterwhite along with her children Kiersten, Claire and Kaitlyn celebrate the start of their rehab in Ely



Sam Grovenburg along with her children Yuki and Esme celebrate the dedication of their home in Hibbing



Jennifer Miller, Christopher Gray, along with their children, Aydhan and Grace, making memories.

HOME MAKES A DIFFERENCE IN CHALLENGING TIMES



Marnie Maki,
Family Services
Manager

As the Family Services Manager, my main role is to support our partner families during the building of their home, to guide them through the closing process and then support them, as needed, during homeownership. Our homeowners, we currently have 64 mortgage paying families, are doing great! Homeownership has provided them the stability and security needed to weather these challenging times. In March, we put a plan in place to touch base with our homeowners monthly to see how they were doing and to make sure that they knew we were here to help. In an effort to assist families that were/are experiencing financial hardship due to COVID-19, we put a Forbearance/Mortgage Modification in place. Families have the option to forbear up to six months of mortgage payments (principal only) while continuing to pay their escrow payments. Out of the 64, we have two families that needed this assistance. In addition, we have made sure they were aware of the other organizations in our area that are offering financial assistance. Our families are holding their own, in fact, our delinquency rate is down 3% compared to this time last year! Most of our families have checked in either by calling, texting, emailing or unplanned "meetings" in store aisles. One family stated, "I am so glad that we have this beautiful home to quarantine in." A simple but impactful statement! That home belongs to Ethan Stone and Brittney Hunter. They, along with their two daughters, closed on their home last summer. We are so thankful they have an affordable home that they feel safe in. Having a simple, decent and affordable home provides one less worry as they navigate the challenges of this pandemic.



Home Dedication Day with Ethan, Brittney,
Helena and Audrianna



Closing Day with Amber Strand

Our four 2019 partner families were saddened by the pandemic induced delay in their projects, but understood why and knew that we would get back on track as soon as we were allowed and able to do so. I am happy to report that the Strand family closed on their home and Amber and her son, Austin, have been enjoying it since the end of July. The first furniture that Amber moved in was her new patio table and chairs. With a great city park across the street, Amber gets to enjoy her front porch while Austin plays in the park. Naomi Stark and her daughter Kyrie moved in to their home the end of September and I look forward to hearing what color Kyrie will choose to paint her new room. Our two Hibbing families, Samantha Grovenburg along with her two daughters and Christopher Gray and Jennifer Miller and their two children, are set to close in October. We held their Home Dedications on September 25th and are now prepping for closing.

Our 2020 partner families are in full building mode! Brittany Satterwhite and her three daughters are rehabbing a home in Ely, Benjamin Johnson and Sarah Victor and their three children are building in Gilbert and Abbie Moberg and her daughter are rehabbing a home in Hibbing. The Hibbing High School and Hibbing Community College are once again building a home in Hibbing right next door to Abbie. This home still needs a family! If you or someone you know wants to partner with Habitat to build this home in Hibbing, please apply or encourage that friend or family member to apply today!

We are building in other communities as well and we do accept applications all year round. With no waiting list, you can be ensured that your application will be processed right away. We build simple, decent and affordable homes and are seeking families to partner with to build in your community. Do you know someone who is struggling to find affordable housing? Could you or someone you know benefit from an affordable, sustainable home?

When looking for applicants, we consider three basic criteria:

- **Need:** What is the current living situation? Is the structure safe? Overcrowded? Are heating costs or rent too high?
- **Ability to Pay:** Do they have a stable source of income of at least \$22,000/year? (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 with us? Are they willing to volunteer to build other partner families' homes? Are they willing to attend homeownership classes?

Whether a family of one person or many, you or a family you know could be our next Habitat home buyer!

Please contact Marnie at 218-749-8910 or email at marnie@nslchfh.org for more information. You can also visit our website at www.nslchfh.org/how-to-apply to find out more information and to download an application.



PO Box 24
VIRGINIA, MN 55792
RETURN SERVICE REQUESTED

*Building Hope Now and Into the Future
with North St. Louis County Habitat for Humanity*



Your legacy gift = safer neighborhoods, stronger communities and healthy and safe childhoods on the Iron Range now and in the future.

For more information, contact Susan at 218-750-2611 or email to susan@nslchfh.org or visit our website at nslchfh.org

North St. Louis County Habitat for Humanity is a 501(c) 3 nonprofit organization.
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