



PO Box 24  
 VIRGINIA, MN 55792  
 RETURN SERVICE REQUESTED

NON-PROFIT  
 US POSTAGE PAID  
 PERMIT #105  
 VIRGINIA, MN 55792



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

A legacy gift is a planned future gift that designates some part of an individual's estate as a donation to a non-profit. Your legacy gift to North St. Louis County Habitat for Humanity would help us to continue to partner with families to build simple, decent and affordable homes. The benefits equal safer neighborhoods, stronger communities for families on the Iron Range now and in the future.



For more information, contact us at our office at 218-749-8910 or email at [habitat@nslchfh.org](mailto:habitat@nslchfh.org) or visit our website at [nslchfh.org](http://nslchfh.org). North St. Louis County Habitat for Humanity is a 501(c)3 nonprofit organization.

Federal Tax ID 41-1791050



# Habitat HIGHLIGHTS

Fall 2022

Volume XXVIII, Edition II

## THE NEED IS GREAT—TOGETHER, WE MAKE A DIFFERENCE!

Dear Friend of Habitat,

The Minnesota Housing Partnership (MHP) profile reports that “access to safe, affordable homes builds a strong foundation for families and communities. But too many Minnesotan’s lack good housing options.”

The need for affordable housing in our Iron Range communities is greater now than it has ever been. As all of us are experiencing difficulties due to our current economy, and high prices at the pump and grocery store, it is not difficult to see the growing need of our low income neighbors, especially those who are struggling to make ends meet while living in unaffordable and substandard housing. Rents in our area are up by 25% while incomes have only risen by 8%. Statistics from MHP show that “22,089 households in St. Louis County pay more than 30% of their income towards housing costs, putting them at risk of being unable to afford basic needs like food and medicine. 9,355 are severely cost-burdened and pay more than 50% of their income on housing.” Lack of affordable housing units is also part of the problem as there are only 3,275 affordable units to the 7,295 extremely low income households in St. Louis County. When families can find a place to live, it is often not adequate for their needs, too expensive and also riddled with structural and health compromising issues.

Each year, I am saddened when I see an apartment building or rental unit burn down. As inadequate as some of these may be, it makes the burden greater as it adds to the unavailability of units in our community. North St. Louis County Habitat for Humanity is grateful for your partnership. Together we are making a difference in the safe, affordable and adequate homes available to our neighbors. We have worked with you over the last 27 years to provide homeownership solutions to 106 families in 15 communities across the Range. This year we are partnering with 5 more bringing the total to 111. That’s 147 adults and 233 children in safe, energy efficient and sustainable homes!

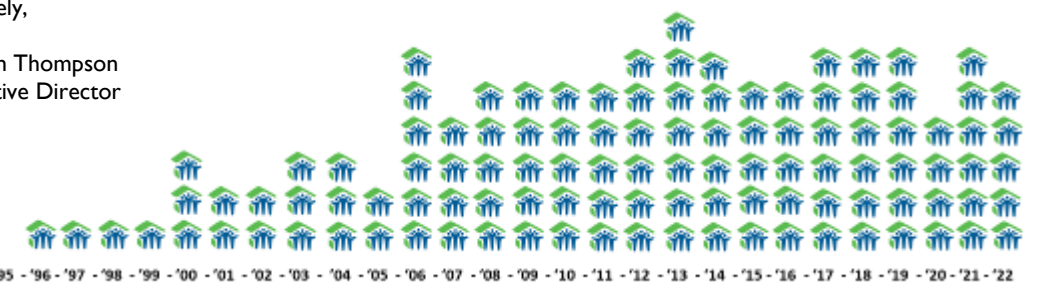
Thank you for your partnership. Thanks to your generous support, both financially and in time and talent, we are well along the way on our five home construction projects in Buhl (2), Chisholm, Hibbing and Virginia. We are grateful for each individual donor and volunteer. So far this summer we have had energetic groups of Habitat International Care-a-Vanners, Voyagers Outward Bound, Blue Cross Blue Shield, Barr Engineering, the Carpenters Training Institute, TOGO Correctional Facility, Delta, Walmart, and Target. Students from Hibbing Community College, Hibbing High School and Minnesota North College’s Engineering Class have also helped.

Our Vision statement at Habitat for Humanity is a world where everyone has a decent place to live. As I look around I can still see a great need for our mission. I can also see, as you can through the graphic below, that we are making a difference in adding to the affordable homes available to our neighbors in need. Together, we are making a difference.

Please contact us if you would like to volunteer. We have many opportunities this fall and winter as we work to finish up the five homes which we have begun this summer and fall. Thank you for your continued support!

Sincerely,

Nathan Thompson  
 Executive Director



Our Building History - Each house represents a Family served!

MISSION VISION  
**A world where everyone has a decent place to live.**

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

Inside this issue:

- 2022 Build Season 2, Progress
- Board Leadership 4
- In Memory: Senator Tomassoni
- Habitat 101: From Application to Home Dedication 5
- Legacy Giving 6

phone: (218) 749-8910  
 toll free: (866) 749-8910  
 email: [habitat@nslchfh.org](mailto:habitat@nslchfh.org)  
 website: [www.nslchfh.org](http://www.nslchfh.org)

# BUILDING SEASON PROGRESS



2022 Kick-Off Celebration on two lots donated by the City of Buhl

## EXCAVATION, FOUNDATION WORK, FRAMING, ROOFING...FIVE PROJECTS STARTED AND GOING STRONG!



Excavation in Buhl with Bougalis and Sons



Plumbing install in Buhl with Iron Range Plumbing and Heating



Foundation work in Virginia with Blue Cross Blue Shield



Foundation work in Hibbing with 3D Concrete and Staff

# SUMMER HIGHLIGHTS ~ 2022



Wall Raising in Buhl with Care-a-Vanners



Exterior work in Virginia with Greg Eisenhuth and Johnny

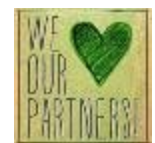


Side by side projects in Buhl with great community support

**These homes would not be where they are at without the help from our Community Partners and Volunteers!**

**Thank you!**

- Bougalis and Sons Co.
- Seppi Brothers
- Carpenter's Training Institute (Local 361 & 606)
- Iron Range Plumbing and Heating
- 3D Concrete & Construction
- Trinity Lutheran Church - Detroit Lakes
- Blue Cross and Blue Shield
- Voyageur's Outward Bound School
- Habitat for Humanity Care-A-Vanners
- Holy Spirit Catholic Church Lunch Providers
- Our Saviors Lutheran Church Lunches
- Current Partner Families
- Habitat Board of Directors
- Togo Correctional Facility
- Lots of individual volunteers!!



Home Dedication with the Lamppa family in Virginia

## LEADERSHIP, A KEY COMPONENT FOR SUCCESS AND SUSTAINABILITY IN MISSION

**Board of Directors:**  
Greg Krog  
**President**

Linda Scott  
**Vice President**

Caroline Owens  
**Treasurer**

Rosalyn Barker  
**Secretary**

Kris Clover  
Amy Crep  
Larry Cuffe, Jr.  
Carolyn Dinneen  
John Filander  
Doug Gettle  
Don Knight  
Paul Knuti  
Nancy Moyer  
Jacqueline Prescott  
Don Rausch  
Joy Sundquist  
Rolf Swanson  
Mark Weir

**Staff:**  
Nathan Thompson  
**Executive Director**

Brandon Anwiler  
**Construction Manager**

Marnie Maki  
**Family Services Manager**



North St. Louis County Habitat for Humanity has maintained a steady growth and efficiency in fulfilling the mission of displaying God's love by bringing people together to build homes, communities and hope. With a capacity of serving at least five homebuyers each year, we have now served 111 families across 15 communities in North St. Louis County! Great leadership is a key component of our success and sustainability in mission and has been so ever since a small group of community minded people came together to organize and incorporate our affiliate as a 501(c)3 nonprofit in 1995 and our board of directors was formed.

The nominating and governance committee works yearly to ensure that our board has the diversity, skills, and geographic representation to effectively lead and support the organization. Our current board of 18 members come from Aurora, Chisholm, Britt, Ely, Embarrass, Eveleth, Hibbing, Iron, Lakeland, Makinen, and Virginia. The group brings valuable skills to the organization in finance, business, title work, law, banking, social work, sales, community organization, government, law enforcement, human resources, medicine, affordable housing, education, construction and lived experience in substandard housing. The board sets the strategic direction of the organization through an annual planning process. This is no small task as the work of Habitat for Humanity involves construction, banking, real-estate, advocacy and social work. We wear many hats as we work with our neighbors to break the cycle of poverty through the process of building and buying an affordable home.

Board members and the executive committee meet monthly. Members also work on both board and program committees, teaming up with staff to provide their time and talent to keep the mission moving forward. Both board members and staff work together to leverage our 3000 individual community volunteers, donors and countless businesses, organizations and churches. Together we are able to successfully offer a hand up, out of substandard housing to our neighbors in need.

We are thankful for the dedication, care and contributions our board of directors bring to the organization!

## IN MEMORY - SENATOR DAVID TOMASSONI

From beginning to end, from ground breakings to Habitat Home dedications, Senator David Tomassoni was a true friend and champion for affordable housing for all of our neighbors in need. He always had an encouraging word for our staff and volunteers and was so proud to see families build strength, stability and self-reliance through affordable homes in our community. He will be remembered and greatly missed.



## HABITAT 101: FROM APPLICATION TO HOME DEDICATION



Marnie Maki,  
Family Services  
Manager

How does a person become a Habitat homeowner? What is the process, how long does it take, what is the criteria? Let's take a walk through the process together.

We accept applications all year round and interested families can call and request an application packet, stop by and pick one up or download one from our website. But, first, let's define what a family is? We consider a family to be **one or more people**. When an application is submitted, the first step is to calculate income and compare it to our guidelines. Currently, our minimum annual income is \$24,000. The upper income guideline is based on our county's median area income; we use 60% of that and it is based on family size. All the other information submitted goes through a process which verifies employment to landlord references, bank account deposits to credit and background checks. We are looking to meet three basic criteria:

- **Need for Housing:** What is your current living situation? Is it safe? Adequate? Overcrowded? Are your heating costs or rent too high compared to your income?
- **Ability To Pay:** Do you have a stable source of income of at least \$24,000 per year and does not exceed 60% of the area's median income? Is your debt manageable? Do you have responsible credit with manageable debt?
- **Willingness to Partner:** Are you willing to build a home with us? Are you willing to volunteer to build other partner families' homes? Are you willing to attend homeownership classes?



The next step is a family selection committee review. With committee approval, a home visit is then scheduled. We meet with the family in their current home. It is expected that all family members who intend to live in the Habitat home, be in attendance. At this meeting, we confirm family size and need for housing. A final committee review is conducted and if all looks good, we present the family to our board of directors for approval. Families are presented "blindly" with no identifying information. The only information given is family size and make up (number of adults and children) and information to show that a family meets our three basic criteria. From start to finish, this process can take 30-60 days.



After board approval, families attend an orientation where they learn about the program and review expectations. They review and sign policies related to sweat equity, payment and delinquency procedures and our partnership agreement. Anyone over the age of 18 agrees to perform a minimum of 200 sweat equity hours doing construction and non-construction activities, before closing on their home. They participate in the building of homes, theirs and others and attend monthly homeowner educational classes. Classes focus on topics such as: How to Be a Good Neighbor, What to Expect at Closing, Budgeting and Saving, Fire Safety, etc. During the course of their time with us, they are also required to save \$1,000 of their own money to be used as a down payment or for closing costs.



During the building of their home, families have opportunities to customize their home. They choose their house plan, shingle color, exterior paint color, exterior doors, flooring, kitchen and bathroom cabinet door style and stain color, kitchen countertops, all light fixtures, kitchen and bathroom accessories, appliance color (white or black) and trim color (stained or painted white). Families learn many new skills while building their homes. Anything from tying rebar to shingling to painting to putting down flooring. They not only become homeowners but homeowners with some skills!

When the home is near completion, a home dedication is planned. Family and friends are invited. We also invite our board of directors, volunteers and key city and county officials to tour the finished home and celebrate the families hard work. During this time final income and credit checks are completed to ensure families can still afford to purchase their home.

When the home is 100% done, families purchase their home with an affordable mortgage. A Habitat home closing is just like a traditional closing. Families sign mortgage documents and pay closing costs. They homestead their newly purchased property and begin paying property taxes and homeowner's insurance.



After a walk-through to review all the "systems" of the home, families move in and begin making new memories in the home they built in partnership with you. You have made a life changing difference in their lives!

From approval to closing, the process is quite involved and can take 12 - 24 months (17 month average over the last 3 years). We like to approve families a minimum of 6 months before we break ground on a project. This gives them time to get acclimated to the program and for all of us to get to know each other before their project begins in earnest. Building and buying a home is a big undertaking and we are so proud of all of our families for achieving homeownership.