



North St. Louis County

**Habitat**  
for Humanity®

# Habitat HIGHLIGHTS

## 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.**

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Spring 2014

Volume XX, Edition I

## A WORLD WHERE EVERYONE HAS A DECENT PLACE TO LIVE.

Springtime, though it certainly doesn't feel like it at the moment, is one of my favorite times of the year. Volunteers are putting the final touches on many of the homes that were started in the 2013 building season and partner families are full of excitement and hope at the thought of FINALLY having a simple, decent and affordable home.

When we dedicate a home, one of the last things we do is to give the partner family a hammer and a Bible. The hammer represents all of the loving work, prayers, donations and energy that you have put into the work of Habitat for Humanity, as you have partnered with the family to build a home. The Bible represents the fact that we are an ecumenical Christian housing ministry and we recognize that God has made the miracle of a home happen once again. We also realize it is the tool God will continue to use in the family's life as they work to transform this house into a home.

Over the last couple of months we have dedicated three homes, those of the Hackett, Johnson and Schmid families. Two more homes, belonging to the Bennett and Hansen families, will be dedicated in March. We eagerly anticipate the late spring dedication of the Larsen home which was the last home started in the 2013 building season.

The stories of thankfulness and fulfillment that our partner families tell at these events are truly inspiring to hearts of those who have worked so hard to make safety, shelter and sustainability a vital part of these families lives. You are invited to share in these life

changing milestones. Your life will be deeply impacted if you are able to make it to one of these events to witness another of our neighbors moving into a "decent place to live."

Spring is also a time in which we start thinking of planting the seeds



**Nathan Thompson, North St. Louis County Habitat's Executive Director, hands Katie Hackett and her two boys a hammer and a Bible at the dedication of their Habitat home in Hibbing.**

of a new building season. Soon enough the ground will thaw and foundations that will change the lives of six more families will be planted in the ground.

We need your help! Our application process, for families in need of a decent place to live, is currently open. We have yet to select four of the six families that we will greatly impact this year.

You may very well be the catalyst in helping transform the life of a family in need of a home. Our partner families are selected on the basis of need for housing, their willingness to be a partner in the Habitat building process and their ability to

repay our 0%, affordable 30 year mortgage. Payments for homes we sold last year averaged about \$400 per month.

If you know a family, with a yearly income between \$20,000 to \$35,000, who is struggling to make ends meet while living in substandard housing, please encourage them to apply.

Families sometimes erroneously think that:

- ♦ "someone else needs it more"
- ♦ "there is a big waiting list"
- ♦ "Habitat is only for people with disabilities"
- ♦ "only homeless people should apply."

These and other misconceptions keep people in substandard, hard to heat, and unaffordable rental situations that trap them in poverty. Most of our families tell stories of a kind soul who encouraged them over and over to apply. They are so grateful they finally did!

Give us a call for more information about the qualifications for the program or check out our website at [www.nslchfh.org](http://www.nslchfh.org). Thank you for building homes and hope with our neighbors in need.



Nathan Thompson  
Executive Director



## HELP WANTED—FOUR VISTA VOLUNTEER WORKERS NEEDED AT HABITAT

Since 2003, North St. Louis County Habitat for Humanity has been blessed with the talent of nine full time and eight Summer VISTA volunteers. These wonderful people have helped our Habitat affiliate grow in the areas of Family Services, Church Relations, Communications and Management of Volunteers on Construction Sites.

We are looking forward to the opportunity of hosting VISTA positions again this year. We are currently seeking applicants to fill four positions.

The first two are full time, year long positions in communications and family

selection that run from August 2014 to August 2015. This 40 hour per week position will receive a monthly stipend of \$946 and an educational award of \$5500 at the end of the year and requires a college degree or relevant experience. The communications position will be focused on media relations, updating and creating new publication templates, as well as increasing the organization's online presence. The second position will work with the Family Selection committee to strengthen Habitat's family selection policies and procedures.

We are also looking to fill two summer VISTA positions for the months of June

and July to help lead volunteers in building activities.

You or someone you know may be the perfect fit to help further Habitat's ministry this year. Please give Nathan Thompson a call at the office or send an email to [habitat@nslchfh.org](mailto:habitat@nslchfh.org) as soon as possible!



## VOLUNTEERS AND DONORS ARE THE HEART OF HABITAT—MEET DOUG KILLIAN

Habitat for Humanity works because of its volunteers and donors and the Christian principles of love and faithfulness that they apply to ministering to families in need of affordable housing. Doug Killian has exemplified these principles in so many ways with his commitment to Habitat since we were founded in 1995.



Doug Killian (right) and his Knights of Columbus—Eveleth working on the Bennett home in Virginia.

Doug started out with North St. Louis County Habitat for Humanity by working on the first two homes and helping on the building committee. While helping other organizations and charities, he has faithfully returned to help us with house after house and continues to this day working with our faithful Tuesday/Thursday "Get it Done" crew of volunteers.

On the plus side of retirement, and with a few aches and pains, Doug is not only faithful to show up to help on the building of homes, he and his wife Nancy are also faithful donors to Habitat with monthly contributions and participation in other fund raising efforts. Doug shares his passion for Habitat by bringing others into the work. He has organized Habitat build days with his Knights of Columbus of Eveleth.

Though we are so blessed to have faithful people like Doug Killian and others like him who make Habitat work, we recognize the need to find other faithful volunteers and donors to put God's love into action. By giving your time and resources and helping find others of a like mind, you are continuing the good work of Habitat for Humanity in the northland. Thank you for being the "Heart of Habitat." Without you, we could not help families into affordable housing, bring stability to their families or build stronger communities and hope for all.

Please call me at the office! I can help you find an opportunity that will be rewarding for you and our partner families. Consider organizing others in your church, business or civic group to come and join in the fun and rewards of volunteering and giving to make a difference, one family at a time.

Thank you for your faithfulness!

Tom Long, Resource Development Mgr.

## CELEBRATE HOMEOWNERSHIP WITH TWO FAMILIES ON MARCH 6TH!

This Thursday, March 6th, Habitat for Humanity will celebrate the completion of two homes. This is the first "Dual Dedication" of homes in our history of building affordable housing. Habitat was able to purchase property on the 100 block of South 12th Ave West near the Mesabi College in Virginia. The Richards' home was built on the property in 2012 in partnership with Thrivent Financial. In 2013, two homes were built side by side in partnership with Wells Fargo, US Bank and JoyGlobal. Habitat was able to take advantage of the efficiencies of building homes side by side, completing the two homes in just over seven months. Our partner families, Gail Hansen and Tina Bennett are looking forward to moving into their homes in March. Landscaping and some final exterior painting will be completed when spring FINALLY arrives! **YOU ARE INVITED to participate in the dedication of these two homes on March 6th, at 4:00 pm. Join us at 105 and 107 South 12th Ave West in Virginia!**

## CONTRIBUTORS

**Thank you for your generous support!** Habitat for Humanity extends a heart felt Thank You to all those who have contributed money, materials, and professional services.

**Donors listed from 8-5-13 thru 2-26-14.**

If we have missed your name, we sincerely apologize.

Please inform us so that we can recognize you in the next newsletter!

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The only gift  
is a portion of  
thyself.

-Ralph Waldo  
Emerson

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For the latest news on  
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volunteer opportunities  
and events please check  
our website often at:

[www.nslchfh.org](http://www.nslchfh.org)

Donations can now be  
made online. Check out  
our website at  
[www.nslchfh.org](http://www.nslchfh.org)

If you would like to  
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**Love in Action!**  
“My Children, our love  
should not just be  
words and talk; it must  
be true love, which  
shows itself in action.”  
I John 3:18



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Dave Alaspa

**Construction Manager**

Tom Long

**Resource Dev. Manager**



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We are very grateful for the many individuals, organizations, businesses and corporations who have made donations to North St. Louis County Habitat.

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Evangelical Covenant Church  
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Evangelical Free Church of  
Embarrass  
Faith United Lutheran Church  
Gethsemane Lutheran Church  
Lutheran Church of the Good  
Shepherd  
Resurrection Catholic Church  
Riverside Chapel  
St. Joseph's Church

### BUSINESSES

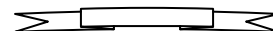
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Cook Area Credit Union  
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- ◆ Range Association of Realtors in Memory of Vernon Edwards
- ◆ In memory of Larry (Chris) Christianson by Georgia Christianson and family
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- ◆ Douglas Egan In Memory of Fuzzy Marsnik
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- ◆ Range Association of Realtors in Memory of Kenneth Rohn
- ◆ Ruth Saranen in Memory of Leo Wagman



- ◆ John & Mary Bratt *in Honor of* Jon Siman

## SPECIAL THANKS

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Service Solutions  
Sims Supply  
United Methodist Church—Virginia  
Up North Title Company  
Vermilion Law office

## IN MEMORY OF RICK WOLF

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Larry & Kathryn Furlong  
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Carly Melin  
Grace Petri  
Nathan & Sara Thompson  
Deborah and Randy Wagner

## IN MEMORY OF DENNIS KOSKI

Eddie and Becky Bain  
Greta Henry  
Barbara Horvat  
Shirley Koski  
Dennis and Shirley Owens  
Elizabeth and Robert Sharp  
Dean and Heidi Unzicker



## JOIN THE TEAM ~ HABITAT 500 BIKE RIDE FUNDRAISER SET FOR JULY 13-19

What do the topics of bicycles and affordable homes have in common? The Habitat 500 fundraising bike ride. Over the years, many of our board members,



Marjie Thompson, our team's youngest rider at 15, is set for her third ride.

volunteers and staff have participated in this great event by either biking 500 miles in seven days or volunteering to raise funds and awareness for Habitat for Humanity projects. This year is shaping up to be an exceptional year for this biking event. The 500 mile route will begin in St. Joseph and go to Bemidji and back, a great ride in the North Woods! We are working to recruit twenty bike riders to join us!

The event is a ride and not a race. Although 500 miles in seven days seems daunting, it is more realistic when taken in twenty mile intervals from rest stop to rest stop. Participants approach their friends and family to raise at least \$950

towards home projects on the Range. Many of our riders raise much more than the minimum. Last year, \$28,000 was raised to help our neighbors in need. Thank You!!

Please consider joining us on this event. You can ride all seven days or come as a tag team member and ride one or more days. If you or someone you know might be interested in joining our cycling team, please give us a call at the office at 218-866-8910. More information can be found at [www.habitat500.org](http://www.habitat500.org)

Please hurry, early registration savings end March 31st!

## THREE PROJECTS LEFT TO FINISH IN PREPARATION FOR THE 2014 BUILDING SEASON TO BEGIN!



The Larsen home, at 224 N 3rd St. in Virginia, will be the next big push this Spring. We are adding a third bedroom and have completed the slab and framing of the new addition. In March, we will begin finishing the interior of the new addition: installing floors, doors and trim. As soon as the weather allows, the siding and roof will be finished. Come join the Larsen's in finishing their home!



The Chisholm and Hibbing High Schools, along with help from the Hibbing Community College's electrical program, are well on their way to completing Amber Nash's home in Hibbing's Brooklyn neighborhood, by the end of the school year. The students are using the home as their "classroom" for the year to learn the construction trade. The home is in the painting and finishing stage.



Habitat's new base of operations is scheduled for completion in late May. Recently, through a partnership with Mesabi Masonry, the concrete floors were polished to a durable and beautiful finish. Volunteers from the First Covenant Church in Virginia have been working Wednesday evenings to complete framing the interior partition walls. Call us to join in building a "home for Habitat"! Thank you to all our wonderful volunteers!!

## RICK WOLFF AND DENNIS KOSKI, OUR PARTNERS IN HABITAT, WILL BE MISSED!



Two of our faithful partners in Habitat for Humanity's mission of displaying God's love by wielding a hammer to help families in need of a simple, decent and affordable home have recently passed away.

Rick Wolff served on the Board of Directors and Funds Development Committee. Dennis Koski was a faithful construction volunteer with the First Covenant Church Wednesday Night Crew. Both of these wonderful men left a great legacy of love through their contributions to North St. Louis County Habitat for Humanity and will be greatly missed.

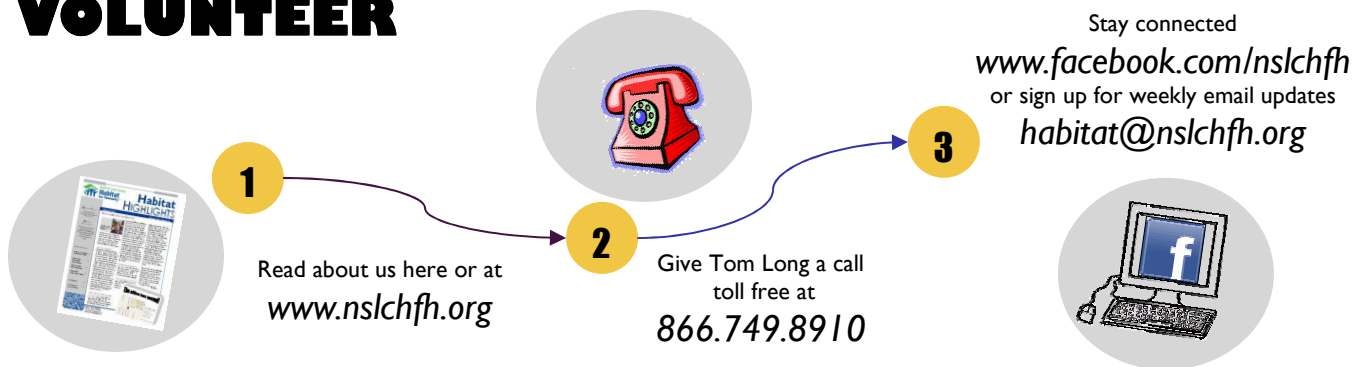


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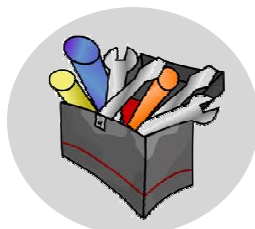
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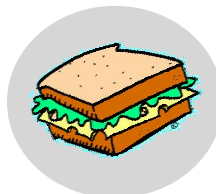


## WHAT *YOU* CAN DO...



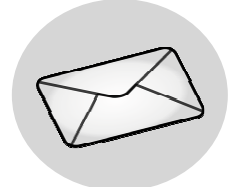
*Volunteer* on a build site

*Provide* a meal



*Support* our partner families  
*Serve* on a committee

*Prepare* mailings and  
newsletters







North St. Louis County  
**Habitat  
for Humanity®**

## 2013 Building Season Highlights

### Volunteers

Habitat homes are built by hundreds of volunteers. During the 2013 building season, we estimate that 1,050 people picked up a hammer, saw, paintbrush, or snow shovel(!) to enable seven more families to become homeowners. Home construction was also supported by 310 other volunteers who prayed for our projects, served meals to volunteers, provided devotions, helped with mailings and office work, or served on the Board of Directors and Habitat committees. Thank you!

### Construction

- Seven families partnered with Habitat to become homeowners in the 2013 building season: a milestone year for NSLCHFH. Thank You!
- The Nash home in Hibbing is being built by the Chisholm and Hibbing High School's construction classes and will be completed in May 2014. Electrical systems for this home, and three others, were provided by students from the Hibbing Community College's electrical program.
- Two homes were built on side-by-side lots on 12th Avenue in Virginia. This was the first time Habitat could take advantage of the benefits of twin projects. These two homes were sponsored by Wells Fargo, US Bank, Cliffs Foundation and JoyGlobal. The Hansen and Bennett families join the Richards family (2012) to complete three side-by-side homes in Virginia.
- One rehab project was started in 2013. Carol Nelson, a Habitat homeowner, passed away and her family sold her home back to NSLCHFH. A third bedroom is being added to this home and the Larsen family is looking forward to moving in this Spring.
- The Johnson's home in Hibbing was sponsored by the Thrivent Builds program. Thrivent Financial sponsored the home by providing 50% of the funds and encouraging local Lutheran congregations to raise an additional 10%. This project was also supported by many community volunteers including a "Build with the Lutheran Bishop" day, two Women Build days, help from Delta Airlines many others. Thank You!
- Two Habitat homes were purchased by Habitat because their homeowners got married. These two homes were recycled back into the program and bought by the Hackett and Schmid families.
- All homes, built in the 2013 season, were built according to the Minnesota Green Communities Guidelines, making them some of the most energy efficient, and easily sustainable, homes in North St. Louis County!



Homeowner Marge Johnson and family



New partnership with JoyGlobal brings funds and volunteers



Two Women Build days were held in Hibbing



2013 Play House Raffle raised \$6,500 and awareness, through participation in parades and events in Gilbert, Virginia, Hibbing, Ely, and Eveleth!



Kelly Schmid signs her mortgage at NEMN Legal Aid office, with Habitat President Bob Pogleasa and attorney Bill Maxwell

**FISCAL YEAR JULY 1, 2012– JUNE 30, 2013**  
**FINANCIAL HIGHLIGHTS**

**Sources of Funding**

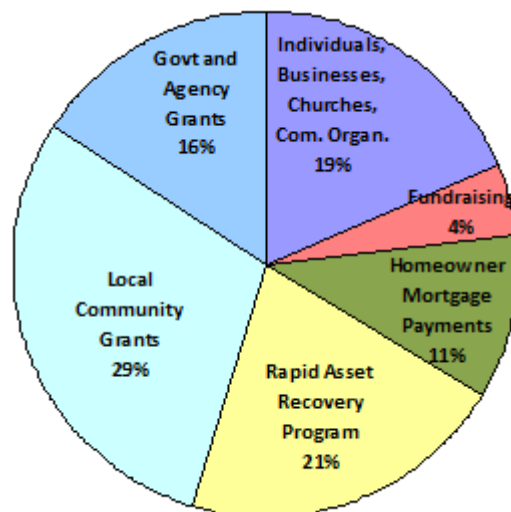
Individuals, businesses, churches and organizations contributed a total of \$200,800 to North St. Louis County Habitat for Humanity. Cash donations amounted to \$78,100 while in-kind donations, including construction materials, services, and a house donated for resale, totaled \$122,700.

NSLCHFH raised \$47,500 through three fundraising events: an annual dinner with silent auction, a fundraising letter, and the Minnesota Habitat 500 bike ride.

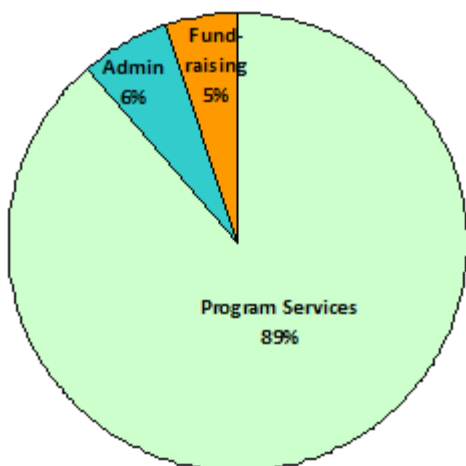
Community grants and locally administered government grants totaling \$277,200 were received from the United Way of NE Minnesota, Thrivent for Lutherans, the AEOA Homeowner Assistance Program, Wells Fargo Foundation, Cliffs Foundation, US Bank, the Iron Range Resources and Rehabilitation Board and the Community Development Block Grant program. In addition, local governments donated building lots valued at \$40,000: the City of Eveleth donated a lot for a Habitat home, and the City of Mountain Iron donated the lot where the new NSLCHFH office/warehouse is now under construction.

NSLCHFH received government and agency grants totaling \$172,100 from a US Softwood Lumber grant, the Community Revitalization Program, a HUD Capacity Building grant, the Community Development Block Grant Program and the Federal Home Loan Bank.

Homeowners repaid \$114,600 through monthly payments on their mortgages, furnishing a source of funding for construction of additional homes. NSLCHFH leverages its mortgage portfolio by participating in Habitat Minnesota's Rapid Asset Recovery Program. During the fiscal year ended June 30, 2013, it borrowed \$228,400 in additional funds.



**Cash Expenditures**



During fiscal year 2013, construction was completed on two new construction homes and one completely rehabilitated home. Construction on these homes had begun in fiscal year 2012. Two homes were completely built during fiscal year 2013. In addition, construction was started on two homes and rehabilitation work was begun on two more homes. The cost of construction materials and professional labor expended during FY2013 for these nine homes was \$412,200. An additional \$119,100 was spent on construction of the Habitat office/warehouse building. Four lots for construction of Habitat home were purchased for a total of \$34,600. Two homes were purchased from Habitat homeowners for a total of \$28,000. Before reselling to new homeowners, an addition is being added to one home and the other is being rehabilitated.

NSLCHFH made loan repayments to HFH Minnesota under the Rapid Asset Recovery Program totaling \$54,600 and paid loan fees of \$11,500. Payments totaling \$24,100 were made to HFHI for home building materials in undeveloped countries.

The remaining program expenditures amounted to \$144,100, bringing total program expenditures to \$828,200. Administrative expenditures were \$58,500, and fundraising expenditures were \$49,900.

*Audited financial statements are available upon request.*