

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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phone: (218) 749-8910 toll free: (866) 749-8910 email: habitat@nslchfh.org website: www.nslchfh.org

Summer2021

SIX FAMILIES START THEIR JOURNEY TO HOMEOWNERSHIP IN 2021



Nathan Thompson, **Executive Director**

I am excited to announce the beginning of the 2021 building season! Our board and staff have been busy bringing together funds, land, families, and volunteers to successfully fulfil our mission of putting God's love into action by bringing people together to build homes, communities, and hope.

Volume XXV, Edition V

The challenges of 2020 left us with some finishing touches to complete on three of last year's homes in Hibbing (2) and Gilbert. The Moberg, White and Johnson-Victor partner families are finishing up their sweat equity requirements by working along side volunteers to turn these houses into homes. Be watching for some exciting home dedication ceremonies to be announce this summer!

Four new home projects are scheduled to start in 2021. The first home will be built in Gilbert with the Patternoster family. We are currently framing this home up now with our wonderful Care-a-vanner crew in partnership with Thrivent Venture grant. In July, we will begin framing Tara Cotten's home in Cook, working with community volunteers and a second Care-a-vanner crew. This home will be build in partnership with the Wells Fargo Foundation.

The fall will mark the beginning of two home projects partnership with area schools and students. The Hibbing High School and Hibbing Community College will work to complete a foundation and framing of a home before the snow arrives and then continue throughout the school year with the home providing their "classroom" space. We are still in the process of selecting a family for this project. The Mesabi College's Carpentry Class will provide labor and expertise to form and pour the foundation of the Lamppa home in Virginia. They will then frame the home up to be weather tight before handing it off to our wonderful volunteers in the Quad Cities.

Two additional families will also partner with Habitat to purchase affordable homes this year. We have been able to bring two of our existing homes back into our program. The previous homeowner's lives have greatly improved and we have been able to acquire these homes from them to "recycle" with new families. We will recycle a Chisholm Habitat home with the Bach family. The Danielson family in Cook will be putting in sweat equity to refresh their recycle home before purchasing it this fall as well.

Thanks to you, six families will start their journey to sustainable, safe and affordable homeownership with us this year. Together we are changing lives! This can only be accomplished with your help. Thank you for every dollar donated and every effort given to build, volunteer and provide expertise to help our neighbors in need.

I have been asked several times this spring if we will continue with building given the great cost increases we are seeing in materials. The answer is yes. The main reason is that these six families, due to the challenges we are now seeing, will need a simple, affordable home more than ever! We have taken steps to work with our suppliers to set aside building materials at the most affordable prices we can find. We also receive donated materials from our generous partners at Dow Insulation, Louisiana Pacific, Valspar, Schneider Electric, Cree, Yale and Whirlpool which certainly helps to mitigate the cost of building.

We are very grateful for each of you, our donors, who are helping us stand in the gap. This year we have also received very generous grants from Otto-Bremer, Essentia Health, Cliffs, Central Mesabi, US Bank and Mardag Foundations. NE United Way, St. Louis County, Minnesota Housing and our area cities have also stepped up to help. Lastly, our partner families, with the affordable mortgages that we provide, will partner with us to pay for their homes, even with the increase costs this year. These payments will continue to come back to Habitat to help more of our neighbors in North St. Louis County build homes until we all have a decent place to live.

Thank you for your support,

Nathan Thompson, Executive Director

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COMING TOGETHER TO BUILD HOMES AND HOPE

We cannot tell you how exciting it has been to begin to fill our volunteer calendar again! As we reach out to old friends, so many are saying "we were just going to call YOU!" They all have great memories of the fun they have had on our build sites and of the camaraderie that grew as the group built a home together. And we are all so eager to have those great, shared experiences again!

Although we couldn't welcome our usual groups of volunteers this past year, we were able to safely work with some key volunteers who, with Brandon, were able to finish four homes and start four more! Thanks to three great AmeriCorps workers, our final four 2019 projects were finished last spring. In fact, our Ely project, the Brittany Satterwhite home, was started and finished during the pandemic, thanks to site manager and long-time volunteer Greg Eisenhuth and regular Ely volunteers Peter Kess, Jerry Citego and Campbell Bergstedt. Of course, a great deal of work at that home was also done by Brittany, pictured below along with her three daughters.

In Hibbing, we were happy to continue our partnership with Hibbing High School and Hibbing Community College on a new home while, next door, Abbie Moberg's rehab is being completed with the help of Ossie Schock, Dave Ongaro and Joe Christensen. We have also been able to rely on our Blue Cross Blue Shield teams, who were able to volunteer in small groups due to our strict protocols, and new local volunteer, Catherine Spence, as her teaching schedule allowed.

The Johnson/Victor home, our first in Gilbert, has been in the capable hands of Leo Lucas and his students from Mesabi Range College. In fact, the group also laid the foundation for a new build right next door that will be starting soon. Leo and his students will also be returning to help with a new home in Virginia this coming fall.

As we start that second home in Gilbert, as well as new homes in Cook, Virginia and Hibbing, we hope YOU will consider a donation of your time and talent to give more Iron Range families a hand UP into safe, decent and affordable housing. Brandon will teach you everything you need to know and will never ask you to do anything you aren't comfortable doing. And you never know how you might use your new skills. Angie Kemp, one of our great volunteers who is eager to return, said, "We re-sided my parent's home and we used the same



materials as last summer. I felt so "in charge" actually knowing how to work with the materials."

Let us know how and when you can help! Grab a group of friends and colleagues like Angie Kemp, help fulfill your church group's mission, like Connie and all of our friends at Peace United Methodist and so many others. Maybe building isn't your bag? Donate your culinary skills and provide a lunch to our builders like Sue Stevens and her friends from Hope Presbyterian, the Hospitality group from Holy Spirit, or Gloria Gagnon, Soroptimist, Food Shelf volunteer and great cook. Maybe your club or organization is looking for a fun way to get out in the community. Volunteering at Habitat will scratch that itch while you help not only a family, but the community and, in fact, our Iron Range as a whole!

Now Hiring - Community Resources Manager

Susan Garrett, our Community Relations Manager for the last six years is no longer working at North St. Louis County Habitat for Humanity. We would like to thank Susan for her significant contributions to our affiliate, volunteers and partner families through her efforts in fundraising, special events, volunteer management and community awareness.

We are looking to continue this much needed staff position and are seeking to hire a new team member for this roll.

The primary mission of the Community Resources Manager is to:

- Ensure that there are sufficient volunteers to meet the affiliate's construction needs as well as sufficient volunteers to support other affiliate operations including committee activities, events, mailings
- Ensure that affiliate funding is sufficient to meet construction and operating requirements
- Enhance awareness and understanding of North St. Louis County Habitat for Humanity's mission and how it works

You or someone you know may be a perfect fit for this position.

For more information about this opportunity please visit the job posting on our website: www.nslchfh.org You may also call or email Nathan Thompson, our executive director at 218-749-8910 ~ nathan@nslchfh.org



HABITAT 500—BIKE/WALK @ HOME!

For the second year, Habitat Minnesota has elected to hold the annual Habitat 500 fundraiser virtually. Come and join our great team in whatever way you wish! While most ride, there is a group of supportens who prefer to raise their funds from the saddle. Yes, we are corralling our first horse riding team! No horse or bike? Do as Sir Tom of Britain, set your sites on walking a set amount and ask your friends to donate or, better yet, walk beside you! Those are just three of the many ways you can enjoy the precious summer weather while raising funds to build homes, communities and hope.

Although we can't gather for the ride this year, during the week of July 11 - 17 there will be online events and activities for all participants. And participating is easy! Just go to habitat500.org to register and follow the links. Once registered, start fundraising and counting your miles! And you have until September 30th to complete those miles, so the journey can be as challenging or relaxing as you wish. The website has lots of tips for fundraising, as do our veteran riders, who would be more than happy to chat with you.

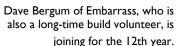
Our roster of veteran riders is pretty impressive.

Heading the pack is Pastor Brian Birk, the first Habitat 500 rider for our affiliate, is celebrating his TWENTY-SECOND year riding.



Our own Nathan Thompson is not far behind,

now in his 18th year as a rider.





Marjie Thompson is "only" on her tenth year, but, then again, she is ONLY twenty-two years



Doug Gettle, a founder of our affiliate, and his wife, Christy, will be participating for the 15th year.

Also hitting the decade mark is board president Greg Krog (pictured with Ariel) and long-time supporter Deb Hultman.





And those are our most veteran riders; we have others like board member John Filander and his wife Deb, now on year six, 2nd year rider Debby Bocnuk and Habitat homeowners Joy and Bob Sundquist who stepped up to the plate in a big way last year.







And although last year meant our team of riders couldn't enjoy the comradery of past rides (and the challenge of riding 500 miles in a week in all sorts of weather!), they were all able to adjust and still hit their fundraising goals. That's because fundraising to give our Iron Range neighbors a hand UP into simple, decent and affordable housing is pretty easy! Have questions? Need some more help to decide? Just give us a call at 749-8910 and we'll be happy to chat with you!

Even if you decide not to participate as a team member this year, you can certainly help by using the enclosed envelope to donate to a specific rider or just the ride as a whole! However you choose to help, know you are bringing our world closer to our vision of a place where everyone has a decent place to live.



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TRANSFORMING NEIGHBORHOODS—LIVES



Brandon Anwiler Construction Manager

As the construction manager of Habitat, I have the privilege of seeing the transformation that we accomplish together where "the rubber meets the road", or, should I say, "the hammer meets the nail." The 2020 Habitat building season had its challenges for sure but they were overshadowed by the transformation of neighborhoods, homes, and our partner families

The community in Ely, lead by our site supervisor Greg Eisenhuth, came along side of Brittany Satterwhite and her family to completely remodel her home. The home had suffered extensive damage from a fire. Together we worked to transform it into a safe, energy efficient and beautiful home. Brittany has now closed on her home and her family is facing a brighter future as they do not need to worry about their living conditions. They are settling in, putting down roots and making optimistic plans for their future.



The Satterwhite Family, Ely... This to That



The Moberg family home project in Hibbing has given us that "This Old House" experience as we have partnered with you to fully gut this old home down to the studs and start over. When we started this home you could barely see it from the street as it was overgrown with trees and brush! This rehab project received a new roof, new siding, new windows and doors on the outside. On the inside, new plumbing, heating, electrical systems were added to bring the home up to modern, safe standards. From there the home received a warm blanket of insulation throughout making it one of the most energy efficient "old homes" in the neighborhood. Our volunteers made this happen! We are so thankful for the caring hands that bring transformation. I also want to thank our contracting partners for their part in providing excellent and many times

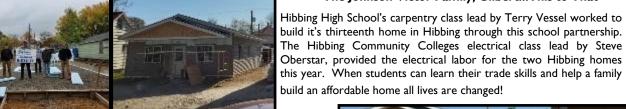
deeply discounted labor. Miller Roofing helped scale the heights to roof the home. Iron Range Plumbing and Heating provided timely and quality work on the heat and air exchanger systems. The Hibbing Community College's Electrical Class provided free labor to complete the electrical systems.

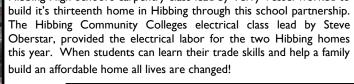
DSGW donates their architectural expertise and our many home build plans. Brown Electric and Amped Up Electric also worked to provide quality work on our homes this year. MAC Drywall and Mudding certainly helped move our projects along with helping to install and finish sheetrock. ETG Excavating did all of the underground work and foundation site prep this year and we received great help from our partners at 3D Concrete to finish our foundations. Our partners at Yoder Lumber, Pohaki Lumber and Lowes kept us in supply of 2x4's along with many other "little" things that they do to help our projects run smoothy. All of our community partners make transforming empty lots into lovely homes a reality. Thank You!

We have the privilege of partnering with area schools to build affordable homes while also providing a first rate educational trades experience to area students. The Mesabi Community College's Carpentry Class lead by Leo Lukas worked to complete an entire home with their carpentry students. The Johnson Victor family is thrilled to be getting out of their cramped apartment and into a sustainable home.



The Johnson Victor Family, Gilbert...This to That





Hibbing High School...This to That

We have a busy 2021 Building season lined up this year! Come join me and our Summer AmeriCorps Vista Members on the build site in Gilbert, Cook, Virginia or Hibbing this year as we continue to build our vision of a world where everyone has a decent place to live. Remember, safety first, have fun and Git R Done!

2021 Summer AmeriCorps Vista Members: Jesse Covell, Precious Rayton and Chelsea Baldwin





FAMILY SELECTION ARTICLE



Marnie Maki, Family Services Manager Did you know that I in 6 U.S. households pay half or more of their income on housing? In Minnesota, that number is actually I in I0 households. That means I in I0 families are denied the personal and economic stability that safe, decent and affordable housing provides. Instead, I in I0 families are forced to make difficult choices when deciding between what they can afford - a safe home, nutritious food on the table, health care, reliable transportation and other critical items.

Habitat's vision is "a world where everyone has a decent place to live." Affordability is a key component in obtaining a decent place to live. If a person's rent is half or more of their income, it is not "decent" and puts them in the position to make those difficult choices.

North St. Louis County Habitat for Humanity joined the national advocacy campaign called Cost of Home in 2019. We joined forces with other Habitat for Humanity affiliates and Habitat for Humanity International to advocate for affordable housing for families all over the country. Please help us make Cost of Home something we all can afford. How can you help?

- Talk to your local, state and federal representatives about affordable housing
- Encourage someone in need to apply for our homeownership program
- Volunteer on one of our build sites or in our office as we work together on affordable housing
- Support us with your time, talent and/or treasure

Are you reading this and thinking, "I am one of those families!" A family who has to make difficult choices. Or maybe you know a family that could use a safe, decent and affordable home. We may be able to help. We are accepting applications for our 2022 building season. When looking for applicants, we consider three basic criteria:

- **Need for Housing:** What is your current living situation? Is it safe? 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?* Is your debt manageable? Do you have responsible credit?

*Total income not to exceed 60% of the median income for North St. Louis County.

• 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?



Whether a family of one person or many, you or a family you know could be our next home buyer! Please contact me at 218-749-8910 or email me at marrie@nslchfh.org for more information. I am available to answer all your questions and guide you through the application process.

There are many positive impacts of affordable housing. Habitat Homeowners in Minnesota are experiencing the following financial impacts since partnering with Habitat to purchase their homes;

- 53% of homeowners said they have more money than they did before moving into their Habitat home. "I am not dependent on welfare now...I pay my own bills and I save more money," said one homeowner.
- There was a 15% point reduction in every type of government assistance program used except disability, which was expected to remain the same.
- Because of their reduced use of government assistance, the 2,200 Habitat homeowners in Minnesota save Minnesota taxpayers \$6.4-\$9.3 million annually.

Join us in making the Cost of Home available to all of our neighbors!

MEMORIALS AND GIFTS IN HONOR 2020

In Memory of Helen Adkisson: Mary Mills

In Memory of Arleigh Birk: Alan and Martha Hopeman, Chris and Gina Lemke, Oscar and Susan Schock, Ronald and

Kathy Simonson, Robert and Joyce Thordson In Honor of Brian Birk: Jean Glad, Faith Lutheran Church-Hibbing, Holy Trinity Lutheran Church and Sylvia Maki

In Memory of Florence Boloen: Pastor Brian Birk In Memory of Dorothy Cooper - whose children all work with Habitat for Humanity: Linda Lucachick

In Memory of George Harvey: Phyllis Harvey

In Honor of Rainer Makirinne: Bette Holmes and Irene Salo

In Honor of Marge McPeak: Renee Aro

In Memory of Jeannette Nelson: Mary Eddy Samuelson

In Honor of Caroline & Joe Owens: Frank and Mariann
Baker

In Memory of Chuck Seipp who volunteered with John Miller Crew from Duluth

In Memory of Cori Skare: Greg Caucci

In Memory of Arnold Suihkonen: Janet Suihkonen and Linda Suihkonen

In Memory of J.A. Suihkonen: Cheryl Gillis

In Memory of Betty Trenti: Ruth Saranen

In Memory of Roland Weaver: Katherine Jivery and Oscar and Susan Schock

In Memory of Harold Wentland: Pastor Brian and Katherine Birk, Veronica Boucher, Sandy Churchill, Richard and Glenna Gentile, Don and Dorothy Hilligoss, Paul and Carol Knuti, Joanne McCarthy, Julie A Sanders, Oscar and

Susan Schock and Dorothy Wentland In Honor of Frank Zarich: David Zarich



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Building Hope with NORTH ST. LOUIS COUNTY HABITAT FOR HUMANITY

Make your plans to volunteer With NSLCHFH this **SUMMER!**



*Volunteer on a build site individually or gather
family, friends and fellow churchgoers

* Volunteer in the office and help prepare mailings
and fold newsletters

Please call our office at 218-749-8910 for more information