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# Habitat HIGHLIGHTS

Winter edition 2016-2017 Volume XXII Edition III



## THE GIFTS THAT SHELTER BRINGS

During the Christmas season, the spirit of giving abounds as we celebrate the gift God gave the world through the birth of Christ. Many are delighted to find that perfect gift for loved ones to share with them on Christmas Day. Your giving of time, talent and treasure has provided shelter to 78 northland families since Habitat was founded in 1995. Though Habitat families are not given a home, the OPPORTUNITY to work with you to build and buy their home through an affordable mortgage is certainly a life changing gift.

Shelter, something most of us tend to take for granted, provides our neighbors in need with the gifts of strength, stability, and self-reliance. By working with you to physically build their home, our Habitat partner families have gained strength. Yes, strength of muscle, but also strength of skill and confidence in their ability to provide for their families. Children are now able to grow strong and thrive as they enjoy a warm and healthy environment.

When was the last time you moved? I would venture to say for most of us it has been five, ten, fifteen years or more. Many of our partner families report having to move often, sometimes more than once per year, to try to find apartments that are more affordable and healthy to no avail. Families often comment that stability is one of the biggest things they look forward to enjoying in their new, permanent home.

Through shelter you are also giving families the gift of self-reliance. The self-reliance of having built their own home with help from a great support network. The self-reliance of being able to own a home, make affordable payments, pay property taxes and still have money left over to provide healthy food and clothing for their children. The self-reliance of being able to volunteer to help others in need.

Thank you for partnering with us to build strength, stability and self-reliance through shelter with our neighbors in North St. Louis County this year.

Merry Christmas and a blessed New Year,

Nathan Thompson, Executive Director



## TRULY HOME FOR THE HOLIDAYS!

As we settle into our new Habitat home, we are preparing to celebrate this holiday season. Amongst all the unpacking and organizing, we also are decorating for this joyous occasion. Eden wanted to put up her Christmas decorations before December even got here! Her little tree is up, and her decorating is done. However, the rest of the house is still a work in progress. Our new neighbors across the street have very festive décor— they light up the block. Their décor from Halloween to Christmas helped us feel very welcome in the neighborhood.

My family is very excited to be in OUR OWN HOME this year. I keep saying that I already received my Christmas present— the opportunity to own our house! It has been a very busy year. When we started rehabbing the house in March, it seemed like we would never get done. Redoing the windows seemed to take forever. It seemed like things moved slowly... and then, BAM, a lot was being done at once. Steve Burgess, Habitat's Construction Manager, is one of the busiest guys I know, and he always had something for us to do.

We host Christmas for our extended family, and have for a few years. Hosting Christmas is one of my favorite things to do; I wait all year for it. Aliisa and I are looking forward to celebrating with our families and friends in our new home this season thanks to you!

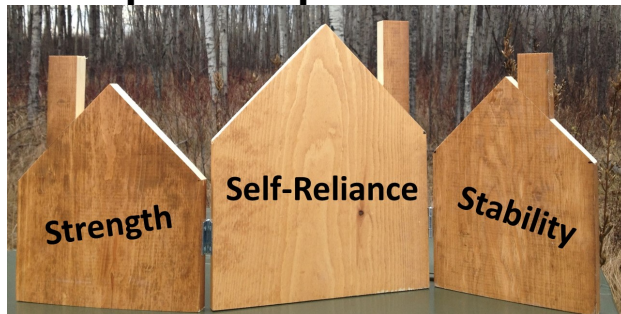
My family has so much to be grateful for this year. We truly are blessed. We would like to thank all the volunteers, the guys who were here with me every Thursday, everyone in the office, and oh ya Steve, too. So many businesses, organizations and churches helped with building and feeding the crews here. We truly are grateful for Habitat and all its supporters. No matter how small or large your contribution, you built this!

Merry Christmas and Happy New Year from our family to yours, Stan, Aliisa, Sky, and Eden Dow

## YOU ARE INVITED: Dinner and Silent Auction ~ February 2, 2017



### Help Us Help Families Build



### Through Shelter

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 278 lives changed in 78 families through simple, decent and affordable homeownership throughout North St. Louis County!**

Thursday, February 2, 2017  
 beginning at 5:15 pm

Mountain Iron Community Center  
 8586 Enterprise Drive South

Join us for an  
 Elegant Dinner, Live Music, 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 in the enclosed envelope, email us at [habitat@nslchfh.org](mailto:habitat@nslchfh.org) or call 866-749-8910  
 Tickets can also be purchased online at [www.nslchfh.org](http://www.nslchfh.org)

Tickets are \$35 per individual, in advance, and \$40 if RSVP'd guest pay at the door.

Guest must RSVP before January 26, 2017

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

phone: (218) 749-8910  
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# Annual Report

## Fiscal Year July 1, 2015 – June 30, 2016

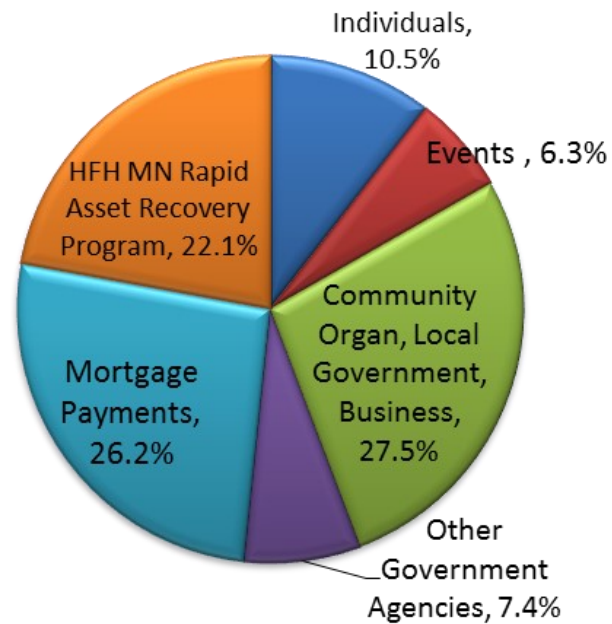
### FINANCIAL HIGHLIGHTS

#### Sources of Funding

Individuals contributed \$85,200 to North St. Louis County Habitat for Humanity, \$57,300 in cash, plus in-kind donations consisting of professional services valued at \$5,500, one lot valued at \$7,400 and one house valued at \$15,000.

NSLCHFH raised \$51,000 through three fundraising events: its annual dinner with a silent auction, a breakfast event, and the Habitat Minnesota 500 bike ride. This year the route passed through North St. Louis County. Some riders took a break from riding to help build a home by swinging a hammer, and others contributed funds.

Community organizations, local governments and businesses contributed cash and in-kind donations. Grants and contributions totaling \$176,900 were received from local churches, the United Way of NE Minnesota, the AEOA Homeownership Assistance Program, Wells Fargo Foundation, The Northland Foundation, Lake Country Power, Cleveland Cliffs Foundation, Daimler, the Hamre & Ryan Foundation, AgStar, US Bank, and the Community Development Block Grant program.



Professional services and building materials totaling \$31,400 were received from local governments and local businesses including: Cunningham Electric, Hibbing Community College, Louisiana Pacific, Access Broadband, Service Solutions, DSGW, Legal Aid of Northeast Minnesota and Up North Title.

NSLCHFH received government and agency grants totaling \$60,000 from the Community Revitalization Program, OSHA, and the Federal Home Loan Bank. Non-local businesses contributed building materials valued at \$15,900.

Homeowners paid \$213,500 through down payments on their homes, monthly payments on their mortgages, and payment of a second mortgage, providing resources for construction of more homes. NSLCHFH leverages its mortgage portfolio by participating in Habitat Minnesota's Rapid Asset Recovery Program. During the fiscal year ended June 30, 2016, it borrowed \$180,000 in additional funds through this program.

#### Cash Expenditures

During fiscal year 2016, six homes were completed and sold, and two homes were refurbished and resold. In addition, construction was started on two more homes, and rehabilitation was started on a donated home. The cost of construction materials and professional labor expended for these homes during FY2016 was \$358,700. NSLCHFH made loan repayments to HFH Minnesota under the Rapid Asset Recovery Program totaling \$72,500 and paid loan fees of \$14,400. It also made loan repayments for its office/warehouse building to The Northland Foundation of \$11,900. The remaining expenditures for program totaled \$141,700, bringing total program expenditures to \$599,200. Administrative expenditures were \$66,400, and fundraising expenditures were \$43,500.

*Audited financial statements on an accrual basis are available upon request.*

Please see our donor and sponsor listings at [www.nslchfh.org](http://www.nslchfh.org) under "Building Hope."

### BUILDING HIGHLIGHTS

#### Volunteers

Habitat homes are built by volunteers. In the 2016 building season, we estimate that at least 1,200 people picked up a hammer, saw, paintbrush or rake to help five more families help themselves become homeowners and that our home construction was supported by 350 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

Five homes were started during the 2016 Building Season:

- The Dow family moved into their rehabilitated house in October. The home was sponsored by our area's Wells Fargo banks who contributed funding and volunteers to this and the Hibbing home. Volunteer groups from Voyageur's Outward Bound School, Kiewit Infrastructure, Blue Cross Blue Shield, Edgewood Vista, Trinity Lutheran Church of Detroit Lakes, Target, Walmart, U-Tac, AEOA Youth Build and many others helped finish this home. We say a special thank you to our "Tuesday & Thursday" regular crew who worked on the home from start to finish! Would you like to join them?
- The Padora-Thronson home in Hibbing received an excellent start thanks to the riders of the Habitat 500 bike ride, who got the framing underway in July as part of the "bike.home" major sponsorship! US Bank and Wells Fargo Bank were also sponsors. Groups from Detroit Diesel/Daimler, Delta Call Center, Hibbing National Guard, Hibbing Fire Department, Lowe's, BlueCross Blue Shield, Voyageur's Outward Bound, Kiewit Infrastructure, Open Door Ministries, Quad Cities/East Range Rotary and volunteer leaders, Harold Wentland and Ossie Schock have moved this project forward.
- Aurora welcomed Habitat Care-a-Vanner volunteers in August, feeding them coffee and lunches until they burst! These traveling RV volunteers framed the home in two weeks. Our great friends at Blue Cross Blue Shield, Kiewit Infrastructure (also the major sponsor of this home) and Voyageur's Outward Bound School along with groups from Idea Drilling, Virginia Family Dental, the Josh and Mariah Peterson family reunion, East Range Lions' Club, United in Christ Church of Eveleth, and a fabulous crew from Gustavus Adolphus College provided much needed volunteer labor. With the completion of the Dow home in Virginia, the "Tuesday & Thursday" crew have shifted their efforts to help complete this home.
- Two homes are being built by the Applied Learning Institute initiative during the 2016-2017 school year. Student's from Hibbing and Chisholm high schools, Hibbing Community College have made the Colemer home their class room for the year. The Mesabi Range College's carpentry class students are working to complete the Bane home in Virginia by spring! Funding for the Bane home is provided through a partnership with the USDA 502 program.

All homes in 2016 were built according to the Minnesota Green Communities Guidelines making them some of the most energy efficient homes in North St. Louis County!

Please see our volunteer highlights at [www.nslchfh.org](http://www.nslchfh.org) under "Building Hope."



Dow home, Virginia



Padora-Thronson home, Hibbing



Olson-Koller home, Aurora



Colemer home, Chisholm



Bane home, Virginia