



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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Annual Report



Winter 2012-2013

Volume XVIII, Edition IV

A Vision for a Brighter Future

“A world where everyone has a decent place to live.” This might seem like an idealistic statement to most and it should be; it is Habitat for Humanity’s vision statement. A vision is something we are all working towards; a common goal that helps us focus on what is important and needful in our world.

There is a lot of darkness in our world. We have the darkness of tragedies like the Sandy Hook Elementary School shootings that have deeply saddened our hearts over the last week. Our hearts and prayers go out to everyone affected by this senseless violence.

Darkness is also manifested in the tough economic times which have caused so many to lose their jobs and as a result their homes. So many families are struggling to survive in rental apartments that are moldy, unsafe and hard to heat in these dark winter months. They are faced with only a dim future of repeating their lives from paycheck to paycheck with no hope of breaking the cycle of poverty that they find themselves in.

At the Habitat office we hear stories of children’s blankets freezing to exterior walls and homes that are making children sick. Homes where parents are not able to provide proper clothing and school supplies due to high rent and utility payments.

With so much darkness in the world we really do need bright and idealistic visions to shine the way to a brighter future! We desperately need a world where everyone has a decent place to live!

I will be the first to admit that Habitat for Humanity is not the only answer to the darkness in the affordable housing crisis that our neighbors are facing. We are one of the many lights shining in the darkness. Our mission propels us to put God’s love into action by bringing people together to build homes, communities and hope. Each partner agency, funding partner, in-kind donor, church, organization, business, individual donor and volunteer that come together in this mission adds a light to the darkness. I am encouraged every day by your efforts to make this world a better place! Thank you for partnering with us this year

to light the way to a brighter future for our neighbors in need.

In fiscal year 2012, Habitat for Humanity helped 94,618 families throughout the world improve their living conditions and change their lives. We know that decent shelter can have a transformational, long-term impact on individual families and entire communities, because we have seen it more than 600,000 times since we started building houses in 1976. Every 5½ minutes, somewhere in the world, Habitat for Humanity is helping a family improve their living situation.

You have made it possible for six more families in North St. Louis County to thrive and grow and realize a brighter future through all the benefits that a simple, decent and affordable home can provide. Thank you for helping us build a brighter future with 52 of our neighbors in need!

In this Christmas season, there is so much to be thankful for. As you hold your own family close, please help us share that sense of comfort and joy, of hope and unbounded possibilities, with many more. Everyone deserves a brighter future. Everyone deserves to know the blessings of faith, of family, of home.

Joining my light with yours to build a brighter future,

Nathan Thompson, Executive Director



The Richards home in Virginia

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THE “THRIVENT BUILDS” PARTNERSHIP COMES TO HIBBING!



North St. Louis County Habitat for Humanity is thrilled to announce that we have received a Thrivent Builds grant from Thrivent Financial for Lutherans to build a home in Hibbing in 2013. Though this is the 7th Thrivent Builds grant received by North St. Louis County Habitat for Humanity, it will be the first time that a Thrivent Builds home will be constructed in Hibbing! With the addition of this seventh grant, Habitat will have received over \$450,000 through the Thrivent Builds program and matching funding from area Lutheran churches to build homes in North St. Louis County.

The partnership with Thrivent Financial goes much deeper than a financial sponsorship for 50% of the funds needed to build the home. Along with the grant money comes the support of area Lutheran churches that provide a

10% matching grant and 50% of the volunteer labor. Thrivent members also commit to providing at least 25% of the volunteer labor to build the house. This represents over 7,500 volunteer hours over the last seven years by Lutherans just on the Thrivent Builds homes plus countless hours on the other 45 homes built by NSLCHFH.

We plan to begin construction of the Thrivent Builds home in June 2013 at 1216 15th Ave E. in Hibbing which is the site of the recently redeveloped Brooklyn School site. The site was donated by a generous individual and redeveloped in partnership with the City, IRRRB, DEED.

Participating in the Thrivent Builds grant program has strengthened North St. Louis County Habitat for Humanity in many ways. It has improved our organizational infrastructure by helping us work more closely with Lutheran churches and Thrivent members to build volunteer supporters and financial contributors. It has also increased our capacity to build more homes each year by increasing our

partnerships with local congregations. We are excited to work with the Hibbing area churches to build this home!

The partnership with Thrivent Financial grows deeper: North St. Louis County Habitat for Humanity has been nominated to be, and anticipates approval as, an eligible recipient of the “Thrivent Choice” charitable grant program. Eligible benefit members of Thrivent Financial for Lutherans can now recommend where Thrivent Financial distributes a portion of its charitable funds through Choice Dollars. Once final approval is received, any eligible Thrivent member can direct their Thrivent Choice Dollars to support North St. Louis County Habitat for Humanity, watch for future announcements.

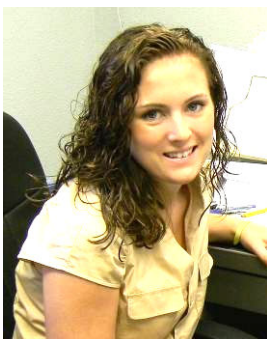
The long term partnership with Thrivent Financial has made North St. Louis County Habitat for Humanity much stronger and able to be much more effective in meeting the needs of families, giving them a hand up out of sub-standard housing.

Thank You! Thrivent Financial for being a trusted partner!

If you would like to consider Thrivent Financial for your financial or retirement planning you can find more information at: www.thrivent.com



BUILDING STRONGER HOME . . . OWNERS



Alina Stevenson

AmeriCorps VISTA

Working in Family Support Services

This past year has been a dynamic year for North St. Louis County Habitat for Humanity’s Family Support Program. Instead of having just one individual mentor, families now have a monthly family support meeting, which includes all

of our partner families, and our family support committee. These meetings consist of building updates, a short educational piece about a topic relevant to homeownership, and a question/answer session.

As the family support VISTA I have been developing a curriculum to use at these meetings. Topics we have covered so far include; budgeting, fall maintenance, and publicity. My goal is to create an 18 month rotating schedule of lessons that will be reused year after year to help families as they make the transition from renter to homeowner.

We have seen relationships deepen between Habitat and our partner families through these monthly sessions.

There is more open communication, and better partnership. I am excited to see these stronger relationships, knowing that they will continue after the home is complete helping to reduce delinquent payments and keeping families involved in helping others build their homes. Another benefit we have discovered from these meetings is that our partner families are bonding with each other and coming together to help on each other’s houses. It is encouraging to see families scheduling “Partner Family Workdays” to team up and collectively build on each other’s homes. This new approach to family support and networking is helping us build stronger homeowners along with their affordable homes.

BUILDING A HOME... FOR HABITAT!

NSLCHFH has a strategic plan in place with the goal of enhancing its capacity to build more homes. The affiliate has gone from building two homes in 2002 to a building program of five homes per year which it has sustained since 2008. Six affordable homes were built in 2012 and the organization is planning to sustain this building level on a yearly basis by 2014.

As the organization has grown, many challenges have presented themselves including:

- ◆ Serving a large area which covers Cotton to Orr and Hibbing to Hoyt Lakes
- ◆ Moving to a year round building schedule

- ◆ Managing tools and equipment for five projects throughout North St. Louis County
- ◆ Storage of building materials and donated items
- ◆ Office space needed to accommodate three staff members and office volunteer activities

Since its founding in 1995 Habitat has moved its offices four times causing disruption to productivity and confusion to the public. Currently, building materials are scattered across North St. Louis County in various storage facilities and board members' garages.

Building a permanent office and warehouse space has been identified as a

key success factor for Habitat's program. A permanent and centrally located space will be critical to the organization's plans to sustain its home building at six homes by 2014.

NSLCHFH's board of directors has approved plans to move forward with building a modest office and warehouse space in 2013. The City of Mt. Iron recently donated 1.5 acres to provide a location for Habitat's new "home".

We are currently lacking only \$22,000 to have the funds necessary to complete the first phase of the project and are hopeful to have the new facility ready by the fall of 2013. Thank you for helping us get this far! Volunteer days for the office project will start in the spring.

PLANNED GIVING TO SUSTAIN WHAT MATTERS TO YOU

None of us like to think about what will happen when we are gone, but planning now can make sure that the values that are important to you now will be sustained when you no longer need the money or property you have available to you.

Often we would like to do more to help Habitat for Humanity put families into simple, decent and affordable homes but we may need the funds in our retirement or savings account to live off of while we are alive.

There are many ways you can assure your values are sustained and help Habitat build more homes. Planned giving is simply taking the steps now to assure that the remaining assets after your death are used in such a way to further your values and do what you would be proud to do in helping families in need to get a hand up and out of the trap of sub-standard housing and poverty.

Most of the steps are quite simple to put in place. Insurance policies and retirement and savings accounts only need a designated beneficiary to make sure the resources go where you want. Other assets can be designated specifically in your will or you can designate your favorite charity (like North St. Louis County Habitat for Humanity) as a beneficiary of your estate along with family members or other charities. Simply have your insurance agent, financial advisor, banker or attorney make the necessary changes to

make sure your values are sustained with your estate.

Other tools for planned giving (such as Charitable Remainder Trusts, Living Trusts and Charitable Gift Annuities) can be more complicated but can be very helpful to make sure you have enough for your current needs and see that what is left goes to sustaining your values. If you are interested in learning more about these types of investments simply contact me and I would be happy to sit down with you and discuss these options.

How You Can Help

- Name North St. Louis County Habitat for Humanity (NSLCHFH) as a beneficiary on your life insurance, savings or retirement accounts as sole beneficiary or as a percentage of the assets.
- Name NSLCHFH as a beneficiary in your will.
- Donate specific properties or building lots to NSLCHFH in your will.
- Establish a Charitable Gift Annuity or Trust with NSLCHFH.

Talk with family members or those managing your assets, letting them know of your desire to leave some of your assets to NSLCHFH and make plans today to be sure your values are sustained into the future.

North St. Louis County Habitat for Humanity is a hands-up, self-help Christian housing ministry intended to

improve family lives and community livelihood. We serve low income families on the Iron Range by providing affordable home ownership.

The stability of home ownership in a quality built home creates a foundation that the family can build upon, helping to improve children's futures, quality of life and breaking the trap of sub-standard housing and poverty.

Your generosity will ensure that North St. Louis County Habitat for Humanity has the capacity to serve families long into the future. If you are able to give a personal gift or a bequest from your estate, please discuss it with your personal attorney, retirement planner, banker or insurance broker and then contact us.

Thank you for your support and care for families that need your hand up!

~Tom Long

Tom Long

Resource Dev. Manager





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YOU ARE INVITED: Dinner and Silent Auction ~ February 7, 2013



Too many families face overwhelming challenges as they try to make ends meet on a daily basis. One of the greatest challenges families face is sub-standard, poverty housing that costs them over 30% of their income. This obstacle alone often finds families having to decide between healthy food, medical and educational expenses and their housing.

With your help, Habitat is building a brighter future for these families and their children. Help us break this cycle of poverty and build a brighter future for families across the Iron Range. Plan to attend our dinner and silent auction on February 7th and invite your friends!

You are cordially invited to celebrate a brighter future with North St. Louis County Habitat for Humanity at the

Building a Brighter Future with Habitat
Dinner and Silent Auction

**Celebrating the 202 lives changed
by 52 simple, decent and affordable homes
and a caring community!**

*Thursday, February 7, 2013
beginning at 5:15 pm*

*Mountain Iron Community Center
8586 Enterprise Drive South*

*Join us for an
Elegant Dinner, Live Music, Program, and Silent Auction*

To reserve tickets, please cut and return this form in the enclosed envelope, email us at habitat@nslchfh.org or call 866-749-8910

Tickets are \$35 per individual, in advance, and \$40 at the door.

Please RSVP before January 28, 2013

Name: _____ Number Attending: _____ Ticket price enclosed: \$ _____

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



North St. Louis County
Habitat
 for Humanity®

2012 Building Season Highlights

Volunteers

Habitat homes are built by hundreds of volunteers. In the 2012 building season, we estimate that 992 people picked up a hammer, saw, paintbrush or rake to enable six more families to become homeowners. Home construction was also supported by 298 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

- Six homes were built during the 2012 building season, a milestone year for NSLCHFH thanks to our wonderful supporters!
- Three homes were built in partnership with area schools and students. The Manley home in Eveleth is being built in partnership with the Mesabi Technical and Community Colleges Second Year Carpentry Class. The Peterson home in Virginia is being rehabbed with students from Virginia and Mt. Iron High School. The Harder home in Hibbing is being built by the Chisholm and Hibbing High School's Construction classes. Electrical systems for two of these homes are provided by the Hibbing Community College's technical students.
- The 50th home to be built in North St. Louis County with the Hart family in Hibbing, it was sponsored by the Wells Fargo Foundation. With this milestone, NSLCHFH has partnered with you to provide housing to a total of 202 of our neighbors!
- Two rehab projects were started in 2012. A home in Virginia (with the Peterson Family and the high school) and a home in Babbitt in partnership with the Myers family. Both homes were donated by a generous families and were sponsored by St. Louis County's CDBG program and received many hours of restorative labor by community volunteers.
- The Richards home in Virginia was sponsored by the Thrivent Builds program. A total of 221 volunteers supported the project with 55% of them coming from Lutheran congregations. 40% of the volunteers were Thrivent Financial for Lutheran members. This was a record year for volunteer support. Thank You!
- All homes in 2012 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!



Katie Richards home in Virginia



Woman Build Day at Lori Hart's home in Hibbing



Students break ground on Gena Harder's home in Hibbing



Mesabi Tech College Students build Megan Manley's home in West Eveleth, Three homes in Eveleth, Hibbing and Virginia built with student volunteers!



Karen Myers, Babbitt homeowner, signs her mortgage at the NEMN Legal Aid office with attorney Bill Maxwell



FISCAL YEAR JULY 1, 2011 – JUNE 30, 2012
FINANCIAL HIGHLIGHTS

Sources of Funding

Community individuals, businesses, churches and organizations contributed \$104,700, which includes \$68,500 of gift in-kind contributions of building materials, professional services, and a building lot from the City of Eveleth.

NSLCHFH raised \$60,400 through three fundraising events: an annual dinner with a silent auction, a fundraising letter, and the Habitat Minnesota 500 bike ride.

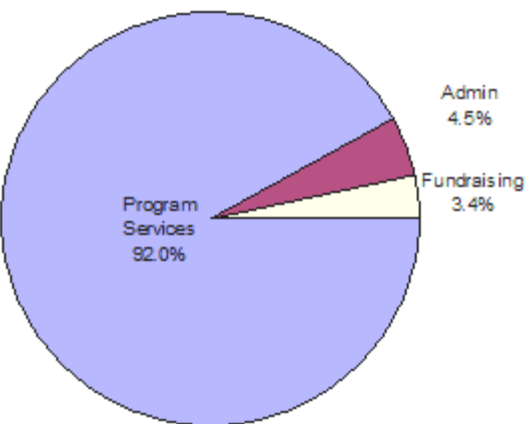
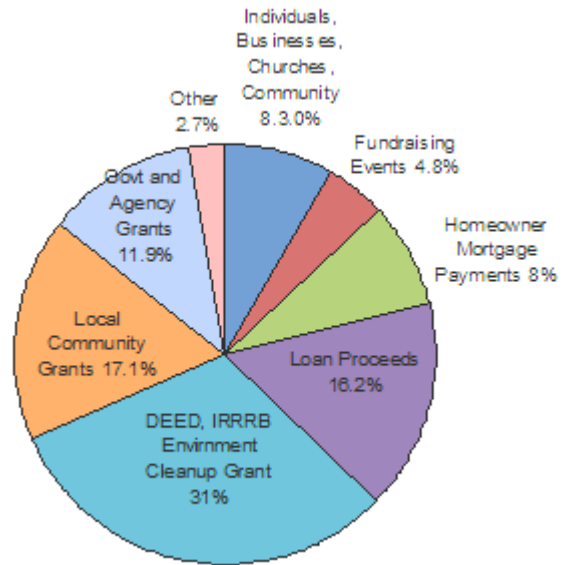
Local Community Grants of \$217,600 were received from United Way of NE Minnesota, Thrivent for Lutherans, the AEOA Homeowner Assistance Program, Wells Fargo Foundation, US Bank, and MN Catholic Daughters of America,

Government and Agency grants totaling \$150,455 were received from US Softwood Lumber grant, the Community Revitalization Program, the USDA 502 Rural Development Program, the Community Development Block Grant Program and the Federal Home Loan Bank.

Grants from the Iron Range Resources and Rehabilitation Board and the Minnesota Department of Employment and Economic Development, in the amount of \$393,300, were restricted for environmental cleanup of the Brooklyn School site in Hibbing, providing six additional lots for building homes. This was a one time extraordinary event.

Homeowners repaid \$101,900 through monthly payments on their mortgages, furnishing a source of funding for construction of additional homes. During the year, one homeowner sold their home, and paid \$29,900 to NSLCHFH, canceling the first and second mortgages on the home. This transaction is included in "Other".

NSLCHFH leverages its mortgage portfolio by participating in Habitat Minnesota's 21st Century and Green Mortgage programs. During the fiscal year ended June 30, 2012, it borrowed \$205,800 in additional funds.



Cash Expenditures

One home was started in fiscal year 2011, and completed during fiscal year 2012. Three homes were completely built during fiscal year 2012. In addition, three more homes were started during fiscal year 2012. The cost of construction materials and professional labor in FY 2012 for these seven homes was \$368,900. One building lot was purchased for \$4,900, and a \$1,000 down payment to purchase another building lot was made.

NSLCHFH made 21st Century loan payments totaling \$46,400 and paid loan fees of \$13,200. Payments totaling \$35,300 were made to HFHI for home building materials in undeveloped countries.

Expenditures for the environmental cleanup of the six lots in the Brooklyn neighborhood in Hibbing totaled \$404,300 during the year.

The remaining program expenditures totaled \$135,000, bringing total program expenditures to \$1,009,000. Administrative expenditures were \$49,600, and fundraising expenditures were \$37,600.

Audited financial statements are available upon request.

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 8-21-12 thru 12-13-12.

If we have missed your name,
please inform us so that we can recognize you in the next newsletter!

Edward and Anita Alto	Bob and Mary Hall	Dana Maki
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Richard and Janet Gregorich	Clair Lundberg	Ruth Saranen
Robert & Donna Haapala	Jane Lustig	Deidre Schackman
Doug & Nancy Killian	Diana Maki	Richard & Gloria Semon

*“For to us a child
is born,
to us a son is given;
and the government
shall be upon his
shoulder, and his
name shall be called
Wonderful Counselor,
Mighty God,
Everlasting Father,
Prince of Peace.”*

Isaiah 9:6

WEBSITE AND EMAIL

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

www.nslchfh.org

If you would like to receive email updates on volunteer opportunities and events please send us an email with that request to:

habitat@nslchfh.org

We have a new website!
Check out the new look
and features at:

www.nslchfh.org

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Construction Manager

Tom Long

Resource Dev. Manager

Alina Stevenson

Family Services

/AmeriCorps*VISTA



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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.

Maurine Settergren
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Kathy Simonson
Virginia Sjoberg
Pat Sleeman
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Sharon Smith
Marilyn Somero
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Ledgerock Community Church
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ORGANIZATIONS

United Way of Northeast MN
Habitat Minnesota
Thrivent Financial for Lutherans
Virginia Rotary

SPECIAL THANKS

Akadia Custom Millwork	Lightening Electric
Access Broadband	Lowe's
Barr Engineering	Mesabi Daily News
Do-Bid.com	Messabi Community &
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HomeTown Focus	United Methodist—
John Tini	Virginia
Julie Spiering—DSGW	Vermilion Land Office
Latvala Lumber Co.	Vermilion Law Office
Leagal Aid of NEMN	W. A. Fisher

MEMORIALS

- ◆ Dennis & Cynthia Jindra in memory of Jeremy Jindra
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- ◆ Janet Gaspersich in memory of Lawrence Chernugal
- ◆ Jim & Virginia Patregnani in memory of David Ridgeway
- ◆ Steve & Diane Dilley in memory of Bill and Ruth Lamphere
- ◆ Ted & Dolores Huska In memory of Lorraine P. Janezich
- ◆ Maurine Settergren in Memory of Gloria Westfal

GIFTS IN HONOR

- ◆ Robert and Colleen Lepper in honor of Earl Zimmerman
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