

Habitat Highlights

September 2023

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BUILDING HOMES BUILDING HOPE

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Teamwork builds homes, communities, and hope

Dear Friends,

I grew up on a hobby farm raising horses with my dad. The lessons I learned have certainly carried over into my daily vernacular. As I approach our work to address the affordable housing crisis in North St. Louis County, I often talk about the “horsepower” we need and “getting the right team in harness.” On the farm, it is surprising what you can do with a team of horses pulling together. Big things get moved, fields get plowed and planted, and soon the harvest comes.

This summer, I celebrated 20 years of housing ministry at North St. Louis County Habitat for Humanity. Together, during that time, we have served 100 families with homeownership opportunities in 15 of our Iron Range communities! Though I have had the privilege of “holding the reins” to direct day-to-day operations of this housing ministry, I fully understand that the work accomplished has been a result of our team. Our self-sustaining and energetic volunteer board of directors have not only set the direction and policy for Habitat’s work on the Range; they have also supported me with their mentorship and guidance. Board members have also been in the field: alongside community volunteers, behind the scenes on committees, and building homes. Each year, about 2,000 people join us individually or in organized groups to donate their labor for one or more days to give our neighbors a hand up out of substandard housing.



NSLCHFH staff: Nathan Thompson, Marnie Maki, Tucker Nelson, Tim Officer, Isaac Mathison-Bowie. These individuals are one part of a large Habitat team!

Since 2003, our staff has expanded to meet our growing building capacity. Like me, our staff of highly skilled professionals—Marnie Maki, Family Services Manager; Tucker Nelson, Community Engagement Coordinator; Isaac Mathison-Bowie, Construction Manager; and our new part-time staff member, Tim Officer, Construction Coordinator—work daily to leverage the strength and generosity of our caring community to work with our partner families in building their homes.

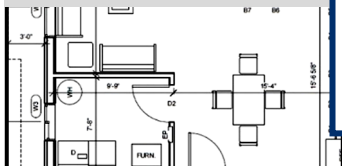
The housing crisis for our low-income neighbors has become more critical over the last few years. The availability and quality of housing in our area continues to decline as the price to obtain it climbs out of reach. The work before us, though daunting, is energized by the faces of the 384 adults and children we have seen light up as they affordably purchase their simple, decent, and energy-efficient homes in our neighborhoods. Habitat homes across the Iron Range are certainly a testament to the work our team is accomplishing. That we are only able to accomplish this with your help is evidence of a community who enthusiastically helps their neighbors. Together, we are building homes, communities, and hope—a hope that continues to strive for an Iron Range where everyone has a decent place to live.

Thank you for being on our team.
Together, we are making a difference.

Sincerely,




Nathan Thompson
Executive
Director
since 2003





The Carpenters Training Institute is a tremendous volunteer partner that gives apprentices from northeastern Minnesota and northwestern Wisconsin valuable building experience and advances our home construction. They raised all trusses on this West Eveleth home in one day!



Above left: Nathan Thompson and future homeowner Maria High are pictured at our construction season kickoff celebration in West Eveleth on August 13.

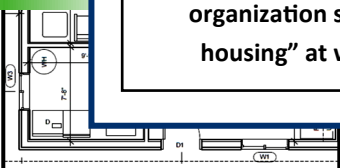


Above right: Linze Crandall, another West Eveleth homebuilder, is interviewed by Northern News Now producer Natalie Hoepner. Right: Teelyn Minkel's home in Buhl was dedicated after our construction kickoff. She and her son, Isaiah, are excited to create memories in a simple, decent, affordable home!



IN THE NEWS

Hear from Nathan, Linze, and Teelyn in "Iron Range organization supports Northlanders needing housing" at www.northernnewsnow.com.



Construction season updates



**Isaac
Mathison-Bowie**
Construction

The past couple of months have been quite busy on our jobsites.

Since I joined the

organization in early July, we have worked with several RV Care-A-Vanner groups, corporate partners, union carpenters, and our Wednesday regular crew. I've been so impressed, and felt so welcomed, by this broad group of supporters and am proud of the work we've accomplished.

Much of our focus has been on our West Eveleth projects, where we are developing three houses next to each other. As of early September, we have one house ready for drywall and insulation, a second dried in and almost ready



Voyageur Outward Bound students (above) helped prepare the foundation for Linze Crandall's future home in West Eveleth on June 24. Below is how the



for mechanical, electrical, and plumbing (MEP) rough-ins, and the third framed and hopefully dried in by the month's end.

Our Care-A-Vanner partners knocked out a ton of prep work and framing on the first two units. Our Wednesday regulars and volunteers from Blue Cross and Blue Shield tackled the shingles on one unit to get us prepared for subcontractors, and we've been pushing forward ever

since. After a strong week of help from a crew of apprentice carpenters, I'm confident we will be working in warm, dry conditions by the time snow flies.

Elsewhere, we've wrapped up a new construction project in Buhl and are quite close on another in Hibbing. Our house built in partnership with Hibbing High School is underway; students will have a foundation formed and ready to prep for concrete when they arrive on site in Kitzville. With a couple more projects slated to come online in the late fall, it's a busy time here at Habitat! I'm grateful that this work feels full and fulfilling and would be happy to see any of our newsletter readers out on site helping carry out this exciting and urgent work.

Fall maintenance tips

With the seasons changing, we thought we should share some maintenance tips from our Partner Family Manual. These suggestions are relevant to any homeowner and can save some considerable headaches for you and your family.

Indoors

- Check all faucets, valves and water pipes for leaks or loose fittings.
- Test all smoke and carbon monoxide detectors. Replace batteries as needed.
- Lower the temperature on the water heater to 125 degrees. If your water heater does not have a degree marker, check the temperature by holding a cooking thermometer under the hot water at the laundry tub faucet.
- Drain a pail of water from your water heater to remove sediment build up (open drain valve at bottom of tank into a bucket or pail).
- Check your boiler system for leaks.
- Check your wall thermostat for excessive dust.
- Make sure vents, registers, or radiators are not blocked by drapes, furniture, or other obstructions.



Outdoors

- Rake leaves!
- Clean gutters and downspouts after the leaves have fallen (if applicable).



Marnie Maki
Family
Services

What does Habitat homeownership look like?

Construction is done, closing paperwork has been signed, the family has moved in....now what?

Like many new homeowners, families may purchase new furniture, add a fence, or plant flowers as they begin to make this home their own. Some take joy in landscaping and gardening, while others focus on inside décor. Perhaps they add a furry friend to their families now that they have a yard. Speaking of yards, after many years of renting, a yard is a big deal. Maintaining it and keeping it looking nice is a new responsibility. It may take some a bit longer to figure out all the ins and outs and the dos and don'ts of yard maintenance.



New homeowners:
Mariah Krulich and Justin Earnest

and property tax payments. Other than receiving a homestead credit, Habitat homeowners do not receive any other tax breaks and they start paying property taxes right away. Our homeowners will pay approximately \$70,200 in property taxes this year.

The impacts of homeownership can take effect immediately; families may experience stability for the first time, or perhaps they finally feel safe. No matter the reason, 92% of homeowners say their lives were improved by moving into their Habitat home (Wilder Research survey of Minnesota Habitat homeowners conducted in 2015).

What is Habitat's role post-closing? Habitat is not the landlord—we become the lender/bank and collect payments via our servicer, Security State Bank of Hibbing. We remain a source of support and information and offer help as needed and when requested. Families continue to partner with us by making their mortgage payments. We may communicate important reminders like filing for property tax refunds or offer seasonal maintenance tips, but our pre-closing educational classes have been completed.

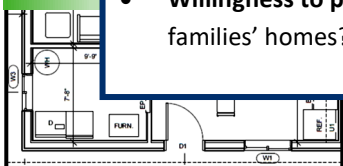


Soon to be homeowners:
Lynnette Nowak (top)



Do you or someone you know need housing? We are accepting applications for our 2024 build season. When looking at families, 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? After paying rent, is there little money left to cover other expenses?
- **Ability to pay:** Do you have a stable source of income of at least \$28,000 per year that does not exceed 60% of the area's median income? 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?



Can you give a house to Habitat ? You betcha!



Tucker Nelson

Community
Engagement
Coordinator

Although donated money, labor, and materials are vital to our ability to serve an average of five families per year, there are less obvious—but just as impactful—ways you can contribute to Habitat. One option is donating real estate. We own lots in many Iron Range cities, but expanding that inventory ensures we can serve neighbors across our whole service area.

One donor we especially want to recognize is St. James Presbyterian Church of Tower. The congregation held its last worship service on Sunday, July 9. When the membership voted to dissolve, they also chose to give back to the community that had been their home for nearly 140 years. Member Kathy Siskar said in a July 12, 2023, Timberjay article, “True church is not a building—it is the strong belief in and commitment that we have to God and His people. It is the essence of our spirits. They will know we are Christians by our love.”

The congregation donated the manse (pastor’s residence) to North St. Louis County Habitat for Humanity. The ranch-style home is close to Main Street and Tower-Soudan Elementary School. It is our plan to rehabilitate the home, meaning some major components will remain, while others will be replaced to bring the home up to our Habitat energy-efficiency standards. We hope to start that project this spring so another Tower area family can purchase an affordable home.

We often replace blighted structures with simple, decent, and affordable homes, but we have given older homes new lives when it is feasible. We make that decision based on the home’s condition and size, cost to rehab, and whether the home can be made energy efficient.

In addition to St. James’s thoughtful donation, the Nilsson and Minkel homes completed this summer were built on lots donated by the City of Buhl. They have donated three more lots where we plan to build in the coming years. They are one of many municipalities that have donated lots to Habitat.

Last year, the Armstrong family donated 6.7 acres of land in Hibbing. Developing those parcels will be a long-term project, but it offers exciting opportunities for our staff and board to work with city government and community partners. Kirk and Angie Weidner donated five lots in Cook, one of which already has a home built on it. A Chisholm lot donated by the Dickman family has a house that will soon be torn down, giving us space for a new home.

Anybody can contribute to our mission, but if you own real estate you think might be useful for Habitat, we would be happy to speak with you! Call us at 218-749-8910 or email habitat@nslchfh.org to see how we can work together to build homes, communities, and hope.



St. James Presbyterian Church of Tower donated this home to us when the congregation voted to close.

Bike riders and supporters build hope

Thank you to everyone who has donated in support of Bike.Build.Home 500 riders! This new fundraiser continued the tradition of the former Habitat 500 and was a non-competitive bike ride hosted by Habitat for Humanity La Crosse Area. NSLCHFH Vice President Greg Krog was one of 65 others who rode 500 kilometers July 12–16. Greg’s wife, Virginia, volunteered at rest stops. Greg continued riding at home to reach 500 miles.

Greg said this year’s event “ran pretty much the same as it did in the past. They were a little slim on help, but considering it was the first year, it went very well.” All funds raised go directly to the housing organization of the rider’s choice, and Greg expects the event to grow. The money he raised for us will be matched by Thrivent. We also appreciate WDIO’s coverage of this ride and our efforts to support affordable homeownership!

AmeriCorps member Aaron



This summer, Isaac and our volunteers were joined by AmeriCorps NCCC member Aaron Namie of Hoyt Lakes. Aaron helped complete our 2022 builds and begin our 2023 homes. He was an enthusiastic worker, and we were happy to have him on our team!

If you are interested in an AmeriCorps position with Habitat, check for more information in spring 2024. These positions help our building season progress smoothly and supplement labor from community volunteers and partner families.



North St. Louis County

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FOOD FOR THOUGHT THIS FALL

September 21 Chili Cook-Off



Join us (and come hungry!) at the Iron Range Rotary Club's Chili Cook-Off! Let your taste buds tingle as Habitat's chili competes (in a friendly way) with local businesses and organizations.

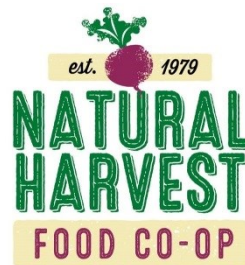
This popular event raises funds for Rotary-supported efforts like youth scholarships, the Salvation Army, the Sand Lake Shuffle, the Gary Carlson Kids' Fishing and Casting Contest, international projects, and Habitat for Humanity.

Iron Trail Motors Event Center
919 6th St. S., Virginia
4 p.m. Social hour
5 p.m. Chili tasting and voting
7 p.m. Winners announced

November 1 – 30 Change Within Reach

We were chosen as the November recipient of Natural Harvest Food Co-op's Change Within Reach program. Shoppers who choose to round up their purchase to the nearest dollar will be supporting North St. Louis County Habitat for Humanity!

We are grateful that this local business, which has helped so many organizations, selected us to receive customers' donations in November.



732 N. 4th St., Virginia
Membership isn't required to shop!
naturalharvest.coop/community/round-up-for-charity

