

# Habitat Highlights

June 2024

Vol. XXIX, No. II

## BUILDING HOMES BUILDING HOPE

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## EQUAL HOUSING OPPORTUNITY

## We are building six homes this summer!

Dear Friend of Habitat,

By this time, most of us have crossed our fingers in hopes of no more frosty mornings and have put plants in our gardens and flowers in our pots outside. It is planting season!

This time of year marks the beginning of our 2024 Habitat for Humanity building season. Plans and budgets have been established, and it is time to put foundations in the ground. This year, we are breaking ground for new home construction projects in Buhl, Hibbing and Virginia. We will be working right along side mother and son Wendy Breckenridge and Jon Nordlinder in Virginia to build a home that meets Wendy's accessibility needs. In Buhl, the foundation is underway for the Drake family. Thanks to a new partnership with Iron Range Resources & Rehabilitation that provides funds for infrastructure costs, we are prepping an extra foundation in both Virginia and Buhl, which will give an early start to our 2025 building season next spring. The third project will be the 17th home built in partnership with Hibbing High School students and Minnesota North College's electrical program. Students will work beside the Brown family as they learn the home construction trade.



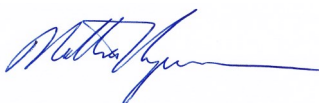
Adding to our six projects this year are three rehab projects. Deconstruction is completed and we are moving into the reconstruction phase of our Tower rehab project in partnership with the Rynders family. This home, formerly a parsonage, was generously donated by St. James Presbyterian Church. Two more rehab projects are under way in Hibbing on Habitat homes we recently re-acquired. The homes will be "recycled" back into the program to once again provide affordable homeownership. The Mart family will be working with us to refresh and purchase one. We are accepting applications to help another household with the second.

Six Habitat projects means changing the lives of six households in our community. That means moms and dads will have a better life to offer their children. Kids will have a safe, warm home to thrive in and be proud of. Individuals and families alike thrive when given the opportunity to own a simple, decent, and affordable home.

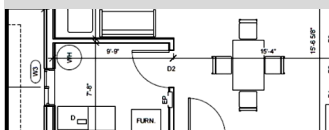
As we are getting the ground prepped to sow the seeds of shelter that bloom into strength, stability, and self-reliance for our neighbors, I am reminded that this work does not happen without you. Your investment of time, talent, and treasure is the sunshine and rain that brings growth. You have helped over 120 families in 15 communities across the Iron Range!

Your contributions to Habitat's ministry will open six more life-transforming doors as we work together to build homes, communities, and hope.

Thank you for your support,




**Nathan Thompson**  
Executive  
Director





**Tucker Nelson**  
Community  
Engagement  
Coordinator

## Defining “affordable housing” isn’t always simple

“Affordable” is a word you hear constantly in the Habitat for Humanity network. We say Habitat builds “simple, decent, and affordable homes.” They are without extravagance, safe and comfortable to live in, and do not put a household’s finances at risk. Donations, volunteers, and our mortgage portfolio are the main

reasons the people we partner with can build and purchase a brand-new home that would be inaccessible if a private contractor built it.

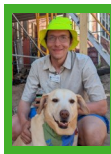
Any home an individual or family can comfortably pay for is affordable. A movie star can afford a multi-million-dollar beach house or two, but a mansion isn’t what comes to mind when people think of affordable housing.

Most definitions use 30% of a household’s income as the threshold between affordable and being cost-burdened. Severely cost-burdened renters (5,677 in St. Louis County in 2022) spend over half of their income on housing and utilities. That means expenses like food, clothing, vehicle repairs, or medicine might wait longer than they should.

“Affordable housing” is often associated with public housing or Housing Choice (Section 8) Vouchers. Housing and redevelopment authorities own and operate apartment buildings and administer local Section 8 voucher eligibility. Developers might utilize the Low-Income Housing Tax Credit, which incentivizes builders to create or rehabilitate rental units meant for low-income households. Other government actions and subsidies include rent control, downpayment assistance, and zoning changes.

A region’s housing market might mean ample homes are for sale or rent that a family can afford on their own, but that supply is shrinking in most places. What were once considered starter homes are rising in value, and others that are cheap are inefficient, structurally unsound, or deteriorated due to age and lack of maintenance.

Many hardworking individuals and families have lived in an HRA facility or used Section 8 vouchers to afford an apartment, then gone on to become successful Habitat homeowners. Habitat is just one spoke in the wheel of nonprofits and government agencies working to make and keep affordable housing accessible. As the cost of professional labor and building materials increases, our homes remain affordable because of the Habitat model and community support. Learn more about our funding sources on page 3.



**Isaac Mathison-Bowie**  
Construction  
Manager

## What can volunteers expect on a Habitat build site?

It’s the brightest time of the year here in northern Minnesota (when the rain stops) and for us at Habitat the sunshine brings smiles as we welcome volunteers onto our job sites for the build season. We love to see our supporters in the field, whether

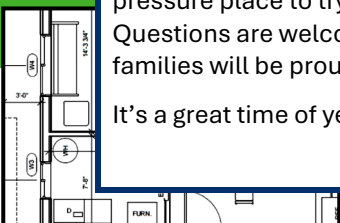
they’re long-time volunteers, folks who are returning to volunteering after time away, or coming out for the first time. Here’s a brief primer on what to expect when you come to volunteer.

Do come prepared to be flexible—we perform a wide variety of work on our job sites, and depending on the day and the site we could be preparing for a foundation, putting the finishing touches on a remodeled home, or anything in between. We will provide tools and personal protective equipment, but you are welcome to bring your own if they are safe to use. We will have water, sunscreen, and first-aid supplies on site. Close-toed shoes are a must, and please wear weather-appropriate clothing that you’re comfortable in and not afraid to get dirty.

Our staff will welcome you as you arrive, collect waivers, and complete sign-in for the day. We often give a brief talk at the beginning of the build day, sharing about the mission and history of Habitat as well as an outline of the program. We discuss safety for the day and give an overview of the day’s tasks, then we will get to work!

Our staff are on site to support volunteers throughout the day, giving instructions and keeping them aware of safety concerns given specific tasks. We strive to make our job sites welcoming places for anyone who is interested in helping. No construction experience is necessary to come make a difference on site! The Habitat job site is a low-pressure place to try to things and build skills, and our staff enjoy teaching and celebrating volunteer successes. Questions are welcome, breaks are encouraged, and while we work hard to deliver a home that our partner families will be proud of, we don’t do so at the expense of keeping our volunteers, subcontractors, and staff safe.

It’s a great time of year to build houses, and I’m excited to work together as we carry out our mission!



## What (and who) makes Habitat homes affordable?



Partner families must qualify for an affordable mortgage and make a down payment – not unlike a traditional mortgage through a bank or credit union.



In 2023, 83.3 cents of every dollar we spent went towards building homes.



The affordable mortgage payment for a Habitat home is 25% of the buyer's income at closing and includes property taxes and insurance.



Our mortgage portfolio, including loan programs that give us immediate access to cash at closing, is used to build more homes.



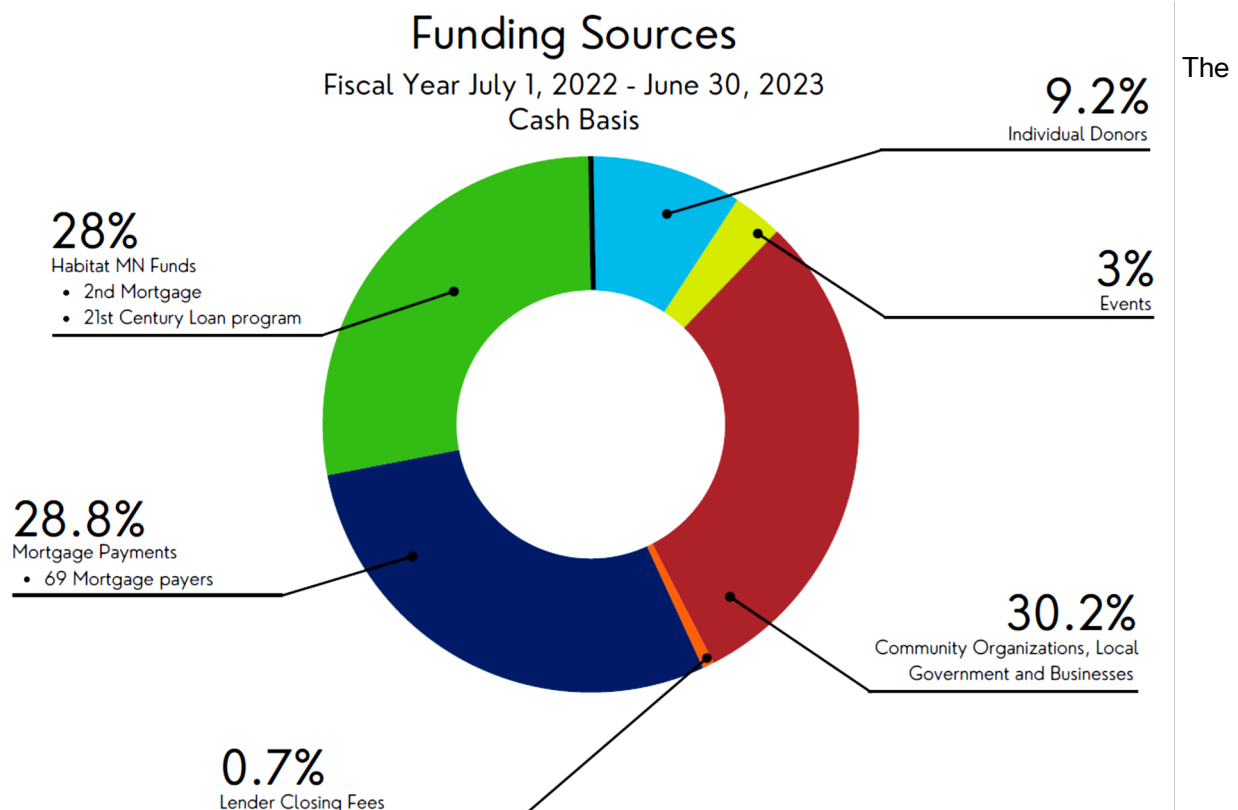
Nearly half of our funding comes from individuals, businesses, local and regional nonprofits, churches, our annual dinner, and government sources.



The estimated cost of a new Habitat home in 2024 is \$187,000. That price has been increasing, but it is far lower than a home built by a private contractor.



After closing, servicing is transferred to Security State Bank of Hibbing, which is an in-kind donation to Habitat. The bank collects mortgage payments and pays taxes and insurance out of escrow.







**Executive Director Nathan Thompson (right) gives hammers and Bibles to our three West Eveleth homeowners at a dedication event on April 13. Maria High, Linze Crandall, and Nick and Cree Crandall have worked with community volunteers to complete their homes. West Eveleth is the neighborhood where our affiliate completed its first**



**Minnesota North College's Electrical Maintenance and Construction program presents Habitat homebuilder Justin Thronson with a framed wiring schematic. A 16-year partnership with the college and with Hibbing High School's Advanced Building Construction course was**

## Four homes dedicated this spring

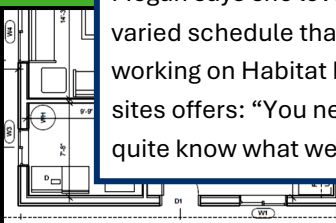
### Summer 2024 AmeriCorps staff

Megan Wilkes and Hannah Irish are our two AmeriCorps workers this summer. Seasonal and year-long AmeriCorps staff have made valuable contributions to our affiliate since 2004.

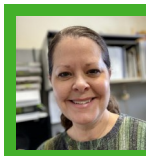
Megan lives in Aurora and wanted a summer job in between her time tutoring with a local home school co-op. She believes in Habitat's mission and has known at least two people on the Iron Range whose lives were changed because of homeownership through Habitat. Megan has taught in many capacities, including English as a Second Language in South Korea, an AmeriCorps tutoring position, and distance learning teaching for Mesabi East Schools. Megan says she loves the varied schedule that working on Habitat build sites offers: "You never quite know what we'll be doing or who we'll meet."



**Megan and Hannah work on the final interior painting in West Eveleth. They will help our building season progress smoothly while working with volunteers and partner families.**







**Marnie Maki**  
Family  
Services  
Manager

## Acceptance into the Habitat program—now what?

After an application is submitted and all the information has been verified, a home visit is scheduled, which completes the application process. If the family selection committee finds that the program criteria have been met, applicants are presented to our board of

directors, without any identifying characteristics, for a final review and vote. Upon approval, applicants are called with the good news!



The next step is to schedule orientation. During orientation, we discuss Habitat's mission, vision and history. We also visit about the construction process, expectations, policies, procedures, and how Habitat financing works. A manual is provided with all the information reviewed and serves as an information resource during the program and after closing on their Habitat home.



One of the expectations is that homebuilders come together once per month to meet with staff as a group. We discuss upcoming sweat equity opportunities. Each adult in the household is required to complete a minimum of 200 hours and recruit a minimum of 100 hours from friends and family. We go around the room and each homebuilder updates the group on the status of their project, often telling us the tasks they enjoyed or something new they learned. We find these meetings to be beneficial for all. Staff gets to check in with everyone and homebuilders offer one another support and encouragement. Also at these meetings, we cover educational topics. Topics include "What to Expect at Closing," "How to be a Good Neighbor," and "Financial Literacy Basics." The goal is provide them with information to set them up for successful homeownership. We often invite community members in to share their expertise. For example, it is so beneficial to have a fire marshal talk about fire safety and the police chief talk about being a good neighbor and how best to stay safe at home.

One of our favorite topics to cover is "What is my Habitat story?" We ask questions to help our homebuilders tell their story. How did you come to need Habitat? How did you feel when you found out you were accepted into the program? Where are you currently living? What do you look forward to as you build and move into your home? We set the stage and interview them, giving them the practice needed to answer these type of questions whether they are on the build site, at our events, or out and about in their community. We get to know them better and are able to share their stories with our volunteers, donors, and the greater community.

To learn more about our program, call me at 218-749-8910 or email me at [marnie@nslchfh.org](mailto:marnie@nslchfh.org). You can also scan this QR code and go to the Homeownership section of our website. I look forward to hearing from you!



**Two Habitat homeowners  
have made their final  
mortgage payments!  
Congratulations to Nancy of  
Eveleth and Angela of Hibbing  
for reaching this milestone.**



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## They helped built it—how will you?



Bishop Amy Odgren and staff of the Northeastern Minnesota Synod of the Evangelical Lutheran Church in America helped us paint in Hibbing this month. How will you leave your mark on a home? All skill levels are welcome! There is a place for you at a Habitat build site.



“As a leadership team, we were looking for ways to get involved with the community that were rewarding but also fun! We’ve been a team for many, many years and have worked on tons of Habitat houses over the years! You name it, we’ve probably done it! After a hiatus due to COVID, we are glad to be back! It’s a change up from being in the office, but it’s also a great bonding experience!”

—Lindsey Christenson, Executive Director, Edgewood Virginia

Call 218-780-4594 or email  
[tucker@nslchfh.org](mailto:tucker@nslchfh.org) to get on our  
volunteer calendar!

[habitat@nslchfh.org](mailto:habitat@nslchfh.org) • 218-749-8910 • [www.nslchfh.org](http://www.nslchfh.org)