

# Habitat Highlights

**BUILDING HOMES  
BUILDING HOPE**

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January 2024

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## Building homes... and hope!

Dear Friend of Habitat,

Habitat is both a construction company and an ecumenical Christian housing ministry. "What would Jesus do?" is not a cliché for us. We really care about applying the principles modeled by Christ in our work.

The combination of construction and our faith-based principles is evident in our mission statement: Seeking to put God's love into action, Habitat for Humanity brings people together to build **homes**, communities, and **hope**. There are three keys to Habitat's life transformational work of building hope. The place, the process, and the people all have an effect that changes the lives of our Habitat partner families.

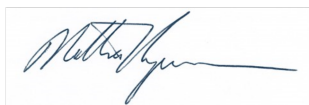
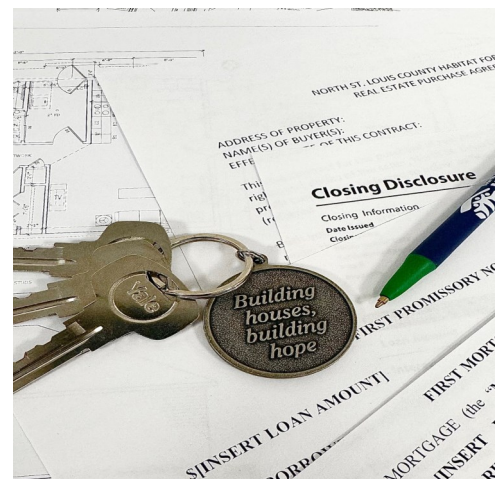
Too many of our neighbors in need are struggling in a housing situation that brings despair. Imagine how it must feel to work hard in a vital community job and the only housing, when you can find it, is inadequate, unsafe, unhealthy and costs you 50% or more of your paycheck. That is a dark outlook. Imagine the light of hope provided when you have applied for a Habitat home and you get that phone call stating, "you have been accepted"! It is no wonder that 99% of these phone calls involve tears of hope. The place they will be moving into is sufficient, healthy, welcoming, and affordable – it's home.

The process by which we partner with our home builders is uplifting. We see them as partners in the process that edifies the person as well as the place. Our applicants are coming to us from situations where they had no good choice when it came to a roof overhead. We involve our partners in selecting their plan, home colors, and other details that allow them to make this house their home. Habitat partner families also learn valuable home maintenance and homeownership skills through hands on construction and group classes at the Habitat office. It is not unusual for our homebuyers to confidently seek promotions at work or educational opportunities, continuing the momentum offered by a neighborly hand up out of poverty housing.

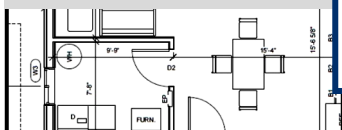
I have sat down with applicants in our office many times to hear the quiet words, "All I ever hear is no. I'm not sure anyone cares." This changes at our Habitat orientation. Our partner families are entering a world where mission driven staff and board members are bringing a community of caring people together to help. This community is not building a home for them, they are there to build with them. The lifelong relationships built in this process inspire them to do unto others as you have done unto them.

At closing, when the work is done and they are purchasing their home, our homebuyers, because of you, receive keys for hope.

Thank you for your support,

**Nathan  
Thompson**  
Executive  
Director





**Tucker Nelson**  
Community  
Engagement  
Coordinator

## The numbers tell a story

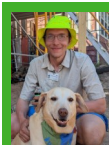
The communities we serve show their deep generosity towards Habitat's mission in many ways, not all easy to measure. Our supporters pray for us, volunteer their time on build sites, and tell their neighbors why our mission matters to them. You have also shared your financial resources with us, these numbers have a much deeper impact than numbers after a dollar sign added up on a report. They tell an uplifting story.

North St. Louis County Habitat for Humanity recently partnered with Target Circle's Community Giving program, which allowed shoppers to use votes to help us receive funds from Target. We received a staggering 143,158 votes from October through December—that's a lot of shopping trips! What means more than the number of votes is the enthusiasm with which community members shared this opportunity. On social media and through word of mouth, people encouraged each other to help a local organization further its vital mission. Our supporters really hit the bull's eye!

The financial donations we received in 2023 are another testament to the value people see in building simple, decent, affordable homes. Despite cost-of-living increases, 562 donations were made to Habitat by individuals, churches, businesses, and organizations. Donors gave because they care about the Habitat mission. Some also gave in memory of loved ones and in honor of longtime Habitat supporters. A growing club of 27 members are monthly sustaining donors. Sixteen Blue Cross and Blue Shield employees donated through monthly payroll deduction and had their funds matched by the company.

Regardless of the individual amount, donors gave more overall last year than in 2022. That generosity is critical to our ongoing success and is helping us expand our capacity to partner with families this year. Individual donations are a critical part of a broad spectrum of support. These funds, when added to grants we received from the Cleveland-Cliffs Foundation, Essentia Health, Northland Foundation, Otto Bremer Trust, Owens Family Charitable Foundation, and United Way of Northeastern Minnesota, make Habitat's work possible.

North St. Louis County Habitat for Humanity would not be successful in our mission without our community putting faith into action. Donations do not just buy lumber, windows, and shingles. People like you make a transformational impact on partner families' lives. Your gifts today will continue giving a hand up to your Iron Range neighbors. Thank you!



**Isaac Mathison-Bowie**  
Construction  
Manager

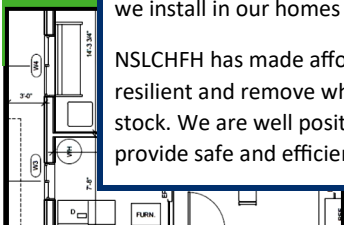
## Why are Habitat homes warm?

The deep cold of January makes many of us acutely aware of the mechanical and insulative properties of our homes. If you're like me and live in a 100-year-old house, that isn't such a positive thing. Luckily, the homes we develop at NSLCHF don't struggle with the cold. Our homes' design, assembly, and systems make them resilient and efficient, even in the harsh climate of the North.

The simplicity and relatively small footprint of our houses contributes to their efficiency. We use 24" spacing for our studs in our exterior walls, as opposed to the conventional 16", allowing for more insulation and fewer thermal breaks where heat can escape and cold can penetrate. Our roof trusses feature raised heels, allowing us to reach our ceiling insulation targets over the entire width of the house. We use a closed-cell spray foam to insulate the walls, and we also have the attic joints and ductwork sprayed to ensure a tight seal. Our houses perform well above building code requirements regarding air leakage at 1.5 air exchanges per hour. Finally, we use blown-in cellulose insulation in our attics to achieve an R-60 insulation value—also beyond the building code requirements for our area.

Our in-floor heating system maintains our houses at a desirable temperature regardless of the weather outside. The slab is insulated from below and on the outside before the concrete is poured and will stay above freezing for days in the event of a power outage. The system requires little homeowner input to function properly, another advantage for efficiency. The heat recovery ventilator (HRV) that we install in our homes keeps fresh air circulating and helps prevent moisture and humidity build up during the heating season.

NSLCHF has made affordably maintaining a safe and comfortable home a priority for many years. Our systems are simple and resilient and remove what can often be a significant burden to our partner families moving from substandard, low-performing housing stock. We are well positioned to respond to future changes to building regulations and advancements in technology, continuing to provide safe and efficient homes.





 *Building the Future*  
with Habitat

**KEYS  
FOR HOPE**

Annual dinner  
& silent auction  
fundraiser

**Thursday, February 29, 2024**

Mt. Iron Community Center

\$50 per ticket

5 p.m. social hour

Live music and auction

6 p.m. dinner

RSVP by February 16, 2024

Number of guests: \_\_\_\_\_

Total enclosed: \$ \_\_\_\_\_

Persons attending:

 *Building the Future*  
with Habitat



**You are invited to**



**KEYS  
FOR HOPE**



North St. Louis County Habitat for Humanity's  
annual dinner and silent auction fundraiser

**Thursday, February 29, 2024**

Mountain Iron Community Center | 8586 Enterprise Dr. S.

Join us for an evening of live music, dinner, and silent auction  
Keynote speaker: A homeowner shares their experience with Habitat

**Social hour at 5 p.m.**

Hors d'oeuvres will be served

**Dinner served at 6 p.m.**

Tender roast beef prepared by Chef Phyllis Rayton

Baby red potatoes | Bourbon glazed carrots





**Marnie Maki**  
Family  
Services  
Manager

## Habitat is seeking families for 2024 & 2025

Are you or someone you know in need of affordable housing? Are you tired of renting? Is it your hope to own your own home? Homeownership may be within reach with Habitat! We partner with individuals and families to build simple, decent, and affordable homes in North St. Louis County.

To be accepted into the homeownership program, applicants complete an application and provide supporting documents like tax forms, paystubs, etc. When reviewing applications, we are looking to see if families meet the following criteria:



- ⇒ **Need for housing:** Does your current home need many repairs? Do you have high heating costs? Is it overcrowded? Are you unable to secure conventional financing? Is your rent increasing faster than your income? Answering yes to one or more of these questions shows a need for housing.
- ⇒ **Ability to pay:** When a home is 100% complete, the individual or family will purchase it from Habitat for Humanity with an affordable mortgage. We must ensure that families have the income to support that purchase along with a history of manageable debt and responsible credit practices. Therefore, we calculate income using guidelines from St. Louis County and run credit reports. Current guidelines can be found on our website at [www.nslchfh.org](http://www.nslchfh.org). Our newest homeowner is pictured below signing mortgage documents.
- ⇒ **Willingness to partner:** Are you willing to help us build your home? The homes of others? Attend homebuyer educational meetings? The key word here is *willing*. It is not about your ability to build a home but your willingness to participate in the process. Pictured below are two homebuilders working on their homes.
- ⇒ **Other requirements:** Applicants must live and/or work in North St. Louis County for at least six months prior to applying, be a U.S. Citizen or legal resident, and have a stable source of income of at least \$29,500. (The minimum income requirement may be more depending on factors such as family size, debt to income ratio, source of income, etc.)

Next steps: If you feel you meet the above criteria and requirements or have questions, call me at 218-749-8910. I would love to visit with you about how we can partner to build a home with you! You can also visit our website at [www.nslchfh.org](http://www.nslchfh.org) and check out the Homeownership section from more information. ~Marnie



Homebuilder Linze building and raising the walls of her future home.



Homebuilders Nick and Cree painting their exterior siding.



Our newest homeowner, Lynnette, signing her mortgage paperwork.



North St. Louis County

**Habitat**  
for Humanity®

PO BOX 24

VIRGINIA, MN 55792

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VIRGINIA, MN

**You're invited!**



**Thursday, Feb. 29, 2024, Mountain Iron Community Center**

**\$50 per ticket | See insert for details**

habitat@nslchfh.org • 218-741-8910 • www.nslchfh.org