

Habitat Highlights

September 2024

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Two years with Habitat

Thank you, AmeriCorps workers!

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What's in a name?

North St. Louis County Habitat for Humanity is often mistaken for a government agency. After all, St. Louis County is in our name! We must be a division of the county government, right?

I often find myself explaining that we are an ecumenical Christian housing ministry. As such, we are a faith-based organization. Our mission principles are fivefold:

- Demonstrate the love of Jesus.
- Focus on shelter.
- Advocate for affordable housing.
- Promote dignity and hope.
- Support sustainable and transformational development.

As a faith-based organization, we seek to put God's love in action to help our neighbors in need of shelter. We gather the community to help us accomplish our mission and we work to advocate for affordable housing at every level of

government so that our vision of a world where everyone has a decent place to live may one day come to be a reality.

The expression "What would Jesus do?" (WWJD) is not just a cliché for us—we really do work to run our organization in this manner and so promote dignity and hope to our partner families, staff and all volunteers that help us in our work.

The interactions that we all have with our partner families as they work right alongside us to build their homes are intended to support the sustainable and transformational development in their lives. The Habitat process is much more than just building a house. Habitat partner families also build strength, stability and self-reliance in the process.

So why the name North St. Louis County Habitat for Humanity? Well, for one, it defines our service area. If you drew a line at the community of Cotton and proceeded north to Ely and Orr, that is our north to south boundary. To the west we go as far as Hibbing and to Hoyt Lakes to the east. We take great pride in working to serve our entire area and not just one or two larger cities in our service area. So far, we have built in 15 communities: Aurora, Babbitt, Biwabik, Buhl, Chisholm, Cook, Ely, Embarrass, Eveleth, Gilbert, Hibbing, Mt. Iron, Soudan, Tower, and Virginia.

Our name is much more to us than just the area we build in; it is also representative of our community, all the individuals, businesses, organizations and churches that partner with us to make the Iron Range a better place to live as we all work together to tackle affordable housing issues. Our service area is our home, it is yours too, and it continues to take on great significance to Habitat homeowners that we give a hand up to. Building and affordably buying a home helps them put down permanent roots and connection to our northland communities.

Although we often get labeled as a government agency and have to explain why that is not the case, let me briefly describe the importance of our local government support in the work that we do. St. Louis County is very supportive of our efforts. They often describe us, and rightly so, as the largest single family home developer on the Iron Range. They partner with us by helping us obtain severely discounted tax forfeited lots to build Habitat homes on.



CONTINUED ON PAGE 2

Each year we have been awarded part of the County's Community Development Block Grant (CDBG) funds to help us acquire land and also conduct rehab work on homes.

We work closely with County agencies to get referrals of families who need our help. Our local cities and towns also work closely with us to facilitate the building of homes. Discounted or donated permit fees, donated lots, and overall support for the work that we do from our cities and towns are a critical success factor for our Habitat work. We also receive support from the state of Minnesota through the Minnesota Housing Finance Agency in the form of second mortgages to our partner families to help make the price of their first mortgage more affordable and sustainable. This year, we are greatly encouraged by the help we are receiving from the Department of the Iron Range Resources & Rehabilitation as they provided funding to help bring in the infrastructure for our new construction projects including sewer, water, and site preparation.

We are very grateful for all this wonderful government support. It makes up about 30% of our funding stream for helping our neighbors on the Iron Range. We are also very thankful to you, who live, work or come to the Iron Range for recreation and other purposes. You have a deep care for this community, and you show it with your generous support of North St. Louis County Habitat for Humanity with your donations of time, talent and dollars. Thank you for your support!



Nathan Thompson
Executive
Director



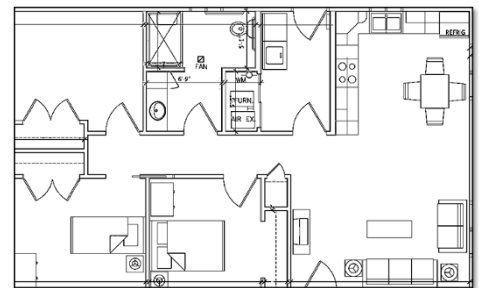
Isaac Mathison-Bowie
Construction
Manager

Explaining simple, decent, and affordable

When it comes to designing and developing homes, Habitat for Humanity has been guided by three principles since its founding: simple, decent, affordable. These three words are a kind of shorthand for our building philosophy. At North St. Louis County Habitat for Humanity, we do our best to let them lead our choices today. We

make design choices that can be duplicated in order to save time and money and straightforward enough for a first-time volunteer to perform any given task at any stage of the project. At the same time, we give our partner families options to make some decisions in design to personalize their future home. In the end, many hands and entities influence the design of our homes. Our hope is that they turn out to be functional, comfortable, and a beautifying presence in their communities.

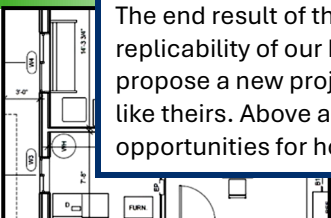
Most of our houses have the same footprint: 42 feet long by 26 feet wide. We perform the formwork and foundation work ourselves, so keeping the dimensions the same across projects lets our repeat volunteers and staff become more efficient at the forming process. Almost every home we build is a three-bedroom, one-bath house, with around 1,100 square feet of finished space, but we will build larger homes based on family demographics. All our homes also include a covered, open front porch to provide a space for the families to spend time outside and interact with their neighbors.



Beyond these ground rules, however, there are options for a partner family to customize their houses within some set parameters. We use several different floor plans that can be flipped and mirrored as the site allows. While they generally end up with similarly apportioned spaces, some plans have slightly larger or smaller kitchen or living areas. Some feature a more open floor plan, some have more privacy, more or less closet storage, and bathroom space. We follow a set of universal design standards as far as the width of our always and doorways and space within our bathrooms. These standards end up determining some of the layout choices in our design.

We include the partner family in the design process from pre-construction to completion. Families can choose their floor plan as the site allows. They also make some decisions regarding details, including siding color, shingle color, entry door design, cabinet/countertop color and hardware, lighting fixtures, and trim finishes. For choices like siding and shingle color, we provide a palate of colors for the homebuyer—this makes some of the decisions less overwhelming and allows us to reuse leftover materials. For choices like lighting fixtures, the families are given a budget to work with.

The end result of this collaborative approach to design is that each of our houses are familiar but personal. The replicability of our homes gives our city and community partners an understanding of what to expect when we propose a new project. The partner family gets to be involved in the process and move into a house that feels more like theirs. Above all, sticking to the principles of simple, decent, and affordable allows us to create as many opportunities for homeownership as we can while delivering a home that our partner families can be proud of.



**Doug Gettle**Former
NSLCHF

Earn a tax credit for donating to Habitat!

In 2023, the Minnesota Legislature passed a bill to encourage giving to organizations that are working to provide affordable housing. They did not designate money but instead offered a tax credit of \$850 for a \$1,000 contribution for qualified projects.

Under Section 290.0638, a taxpayer is allowed a credit of 85% of the amount that a taxpayer contributes of no less than \$1,000 and no more than \$2,000,000 for qualified projects with the Minnesota Housing Finance Agency.

North St. Louis County Habitat for Humanity has one Specific Qualified Project registered with MHFA. This project is called "Home on the Range" and is built in partnership with Hibbing High School and Minnesota North College.

This is an excellent way for North St. Louis County Habitat for Humanity supporters to leverage a \$150 donation into a \$1,000 donation. The minimum contribution is \$1,000, but any amount can be made above that (up to \$2,000,000). Minnesota Housing Finance Agency will issue a credit certificate to be claimed when your Minnesota taxes are filed next spring. The credit must be claimed for the year that the contribution is made, and it can only be used to offset current tax liability. Excess credits may be carried over to each of the ten succeeding taxable years.

Making a contribution online is easy. Go to mnhousing.gov and search for Contribution Fund. Click "State Housing Tax Credit" and scroll to "Program contributions now being accepted." Complete the online application being sure to designate the contribution to North St. Louis County Habitat for Humanity. The Specific Qualified Project is titled "Home on the Range." Checks are made out to Minnesota Housing and after signature requirements are met, a tax certificate will be issued. The credit can be claimed on MN Schedule M1C. Be sure to apply early as there is an annual state limit. Businesses may also claim this credit.



Executive Director elected to HFHMN Board of Directors

Executive Director Nathan Thompson has again been elected to the Habitat for Humanity of Minnesota board of directors! He previously served from 2010 to 2016. HFH MN President and CEO Cristen Incitti shared this message:

"Nathan is seen and known as a leader within the Habitat network in our state, and I'm grateful for his willingness to serve and lead the region through this role. I know that his perspective, experience, and care for the mission will be seen through our work and his contribution. As a Habitat Affiliate Support Organization, Habitat Minnesota was founded by and for affiliates serving our state. We work to build programs and services that advance the work locally

Don't miss the Chili Cook-Off!

September 19, 2024

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 with local businesses and organizations. Make sure you vote for us!

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

Meet the six households partnering



Candice Brown, Hibbing

"It didn't really hit me until I was off the phone that the overwhelming feeling of relief and excitement set in that our next chapter was about to begin. This amazing opportunity will allow me to work towards financial security and to finally invest in our future, my children's future. It will give me the opportunity to provide a safe and healthier environment for my family. I look forward to knowing my blood, sweat, and tears went into those four walls that will protect my family for years to come. Gaining knowledge along the way is a bonus!"

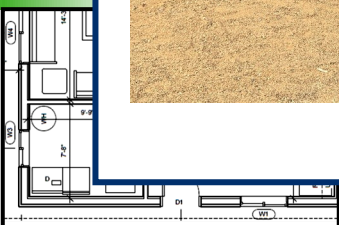
Kelsie Mart, Hibbing

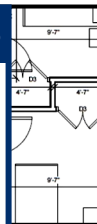
"When I was accepted in to the program, I was very excited and happy. I couldn't keep from dancing around my apartment. This opportunity means we have a place of our own to call home. I look forward to seeing all the things I have picked out to make it look more like my home. I will have a yard for my son to play in without worrying about being too loud. This experience has been just the best, and I am very excited to get into my home with my boys."



Aspen Drake, Buhl

"It felt like the whole world opened up, and it was a great sigh of relief. The opportunity is amazing, and we are so grateful. We went through the process of trying to buy our own house. After a year of no help, Habitat welcomed us with open arms and a warm heart. The one thing we look forward to is meeting all the great people that come and help us and seeing the whole build process happen. I also look forward to being able to relax in the yard at the end of the day. See the kid and dog run around and just enjoy those moments."





with us to build and purchase a home!



Wendi Oja, Eveleth

Wendi was recently selected into our homeownership program and will be purchasing a nearly complete home in West Eveleth. She said, "I am beyond excited about this house. I love the color and everything about it."

Jon Nordlinder and Wendy Breckenridge, Virginia

"We have been struggling for so long. It was great to get a yes – we had not gotten many of those lately. This is a chance to move forward, build a life, and put down roots. We look forward to picking out kitchen accessories and watching the entire process. It's like a puzzle, and we can't wait to see the end result. The move will be the start of a new chapter in our lives – one that is healthy."



Krystal Rynders, Tower

"This was a relief. I was so happy and thankful. I cried when Sara [on Habitat's Family Selection Committee] called and told me about the house. This gives us a chance to own a more affordable home with more room. We will finally be able to get our own rooms, and that makes us very happy. We look forward to moving in and having our own space and decorating our new home. I am very grateful for Habitat!"

BUILDING HOMES BUILDING HOPE

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Nathan Thompson
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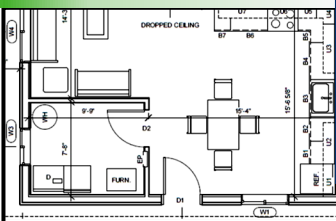
Marnie Maki
Family Services Manager

Tucker Nelson
**Community Engagement
Coordinator**

Isaac Mathison-Bowie
Construction Manager

Tim Officer
Construction Coordinator

EQUAL HOUSING OPPORTUNITY



Tucker Nelson
Community
Engagement

A great two years (so far) at Habitat!

My wife and I were blessed with a baby girl born in December. Two years ago this November, I also gained a new, much larger family when I began working at Habitat for Humanity.

My job title is self-explanatory, and I love all the ways I can engage our North St. Louis County community (that includes you!) to accomplish Habitat's vital mission. I have attended chamber of commerce events, spoken at churches, written press releases, assisted with grant applications and fundraising letters, traveled to the Twin Cities for networking and educational meetings, discussed Habitat's mission with volunteers, dispelled myths and rumors, designed newsletters, and helped with our annual dinner.

Through all those activities, I have developed and strengthened relationships with mayors, pastors, other Habitat affiliate staff, state representatives, volunteers, donors, and people who are simply curious about what Habitat does. That means I am one of many people ensuring we can provide as many families as possible with homeownership opportunities.

My coworkers, Nathan, Marnie, Isaac, and Tim have the passion, intelligence, dedication, skills, humor, and energy to make work productive and fun. It has also been a pleasure getting to know the Habitat board, our donors, and our volunteers. They fully believe in what we do—helping our neighbors, enhancing communities, and building hope. Working with them shows me how far-reaching our impact is. People of all backgrounds and from all over the country care about giving a hand up to those who need it.

The crux of our organization is the individuals and families who partner with us to make homeownership a reality for them. Hearing their stories shows me that a.) our region desperately needs more housing units that are safe and affordable and b.) anybody could potentially be a Habitat homeowner. Some families simply can't afford a decent apartment, while others have lived in unsafe conditions because no other options were available.

Each family's story is unique, and I've learned about personal connections to Habitat I was unaware of. One of my high school classmates lived in a home her family rehabilitated and purchased through Habitat. One of my cousin's best friends lived in a Habitat home. I even learned I have relatives who partnered with Habitat in Pine City. Many of you may be unaware of how Habitat has changed the life of somebody you know.

NSLCHF has been an uplifting experience for the past two years and will be for many more. I am grateful for those of you I have met or spoken with, and if we haven't connected, I hope we will soon. Until Habitat's vision of a world where everyone has a decent place to live is realized, there will be more work to do. I look forward to working with you!

Thank you, Megan and Hannah!

This summer, Isaac, Tim, and our volunteers were joined by AmeriCorps NCCC members Megan Wilkes of Aurora and Hannah Irish of south Texas.

Megan said she enjoyed learning more about Habitat's presence in the community and our large network of supporters and volunteers. She saw this position as a great opportunity to do something positive in the area and that Isaac and Tim were "very patient teachers."

Hannah learned how to patch walls and said she loved painting. She liked working with volunteers and said the AmeriCorps position was a great experience. She also added, "Bending rebar was tough, but tying it was easy!"

If you are interested in an AmeriCorps position with Habitat, check for more information in spring 2025. These positions help our building season progress smoothly and supplement labor from community volunteers and partner families.



**Megan and Hannah at our
Buhl build site.**



Marnie Maki
Family
Services
Manager

A look ahead at the 2025 building season

With partner families in place and foundations set, our 2024 building season is well underway. We can look ahead and start filling our 2025 building needs. We are looking to partner with families to build in Buhl, Hibbing, and Virginia.



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 such as paystubs, tax forms, etc. When reviewing applications, we are looking to see if families meet the following criteria:

1. 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.

2. 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 income guidelines can be found on our website at www.nslchfh.org/homeownership/how-to-apply.

3. 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.

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 \$30,000. (The minimum income requirement may be more depending on 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 by scanning this QR code. It will take you to the Homeownership – How to Apply section where you can complete the Applicant Inquiry form at the bottom of the page.



I look forward to hearing from you!

Homeownership opportunity for 2024!

Partner with Habitat to freshen up this Hibbing home.



- Open concept Living Room with Eat in Kitchen
- 3 bedrooms
- 1 Bathroom
- Back Door Mud Room

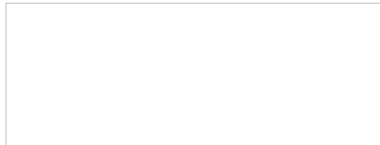




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Habitat in the news!

Habitat for Humanity Helps Build Community on the Iron Range

August 12, 2024 by KODS Staff



DIJHL, Minn. — Six families are building their foundation on the Iron Range. It's all thanks to Habitat for Humanity, which launched a new group of housing projects for Iron Range communities. Families who might not normally get the chance to become homeowners get to be involved with the construction of their future homes before getting to purchase them at more affordable prices.

"We're taking families who probably would otherwise not have a chance to be a homeowner conventionally to be able to build and then buy," said Nathan Thompson, Executive Director of Habitat for Humanity.

The opportunity means a lot to new families who are feeling the burden of rising housing prices.

Habitat for Humanity gives Tower house new life

VOLUNTEER WORK

Community members are helping North St. Louis County Habitat for Humanity build a new house in Tower. Kristal Rynders, a local family member, is helping with the project. The house is being built on a lot that was previously owned by a family that moved away. The house is being built on a lot that was previously owned by a family that moved away.



Kristal Rynders (center) is pictured with her child Mason, outside their future home in Tower. Rynders with North St. Louis County Habitat for Humanity and then purchase the former St. James Presbyterian parsonage. submitted photo

Leaving a mark on affordable housing

Habitat Signature Event officially kicks off build season



The Habitat Signature Event was held on August 12, 2024, at the Iron Range. The event was a great success, with many people attending and donating. The event was a great success, with many people attending and donating. The event was a great success, with many people attending and donating.

North St. Louis County Habitat for Humanity is proud to announce that the Habitat Signature Event was held on August 12, 2024, at the Iron Range. The event was a great success, with many people attending and donating. The event was a great success, with many people attending and donating.

North St. Louis County Habitat for Humanity has strong connections with print and broadcast media in our region. Our many media partners amplify our message to help the public understand what we do and why. Read more about our 2024 construction season, our home rehabilitation project in Tower, and our Habitat Signature Event in these recent articles and news features: **August 12 FOX 21 broadcast**, **August 23 Timberjay article**, and **September 6 contributor story in Hometown Focus**. They can be read at fox21online.com, timberjay.com, and hometownfocus.us.

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities, and hope.

habitat@nslchfh.org | 218-749-8910 | www.nslchfh.org

