

Habitat Highlights

Boldly building capacity to serve our neighbors

OK, I will admit it, I am a bit of a *Star Trek* fan... Our office's physical address of 5558 Enterprise Drive Northeast was not lost on me when we moved into our new Habitat building 11 years ago. I often jokingly end meetings with our very talented staff by saying Captain Picard's catchphrase "Make it so!" as we discuss ideas for growth, progress, and success in our mission.

Habitat for Humanity's vision is a world where everyone has a decent place to live. We advocate for all kinds of housing options—senior living, multi-family units, or decent and affordable apartments—even as we focus on homeownership. By working together with you and a lot of other organizations, we can reach that final frontier.

Captain Kirk started out on a five-year mission. He had a strategic plan; he was going places. Each spring, our board of directors and staff put together a strategic plan. We outline where we are heading for the next three years and take some time to focus on what our vision for the future could look like. We are planning for a future where we can help eight of our neighbors in 2025 build and affordably buy a home.

That is a big step forward from the capacity of five home projects that we have maintained for over 15 years. I am proud to be part of an organization that is working continually to improve our efficiency, effectiveness, and ability to empower more of our neighbors through homeownership! In our vision for the future, we see a "new world" with increased funding opportunities, a world where more of the public understands how the Habitat ministry works, and a community that continues to come together to help meet our housing crisis.

In our current environment of change and uncertainty, many Habitat affiliates are throttling back. We have found new partners to help us accelerate and boldly build more homes. We are stepping into our 2025 building season with aggressive goals to build five new homes (Aurora, Buhl, Hibbing, and two in Virginia), rehabilitate two homes (Hibbing and Chisholm), and start two more foundations (Virginia).

Doing this in an environment where most of our federal funding opportunities are in flux is possible because of a partnership with the Department of Iron Range Resources & Rehabilitation, which is supporting our efforts with a \$750,000 grant. This is bold leadership as we take this step forward for affordable housing!

We are optimistic that our federal legislators will soon come together to support housing and homeownership efforts allowing us to maintain our growth in the upcoming years. Along with the IRRR support, we are being sustained by generous and steady individual financial and volunteer support. Our many funding partners including the Northland Foundation, United Way of Northeastern Minnesota, the Hibbing Foundation, the Boreal Waters Community Foundation, and Essentia Health, which have held steady or increased support as everyone recognizes the transformational work affordable homes have on our neighbors and communities. We haven't reached our final frontier yet, but we will be busy building homes on the Range until we do. We are very grateful for your support.



"Space: the final frontier. These are the voyages of the starship *Enterprise*. Its five-year mission: to explore strange new worlds, to seek out new life and new civilizations, to boldly go where no man has gone before." —Captain James T. Kirk



Nathan Thompson
Executive
Director



Marnie Maki
Family
Services
Manager

Habitat is seeking families for 2025 and 2026!

I can educate our community on the benefits of homeownership and why partnering with Habitat is a great opportunity, but our homeowners sharing their stories and experiences is far more impactful. Meet three of our homeowners. Do their stories sound familiar to your own or to someone you know? We are actively seeking

families for Aurora, Buhl, Chisholm, Hibbing, and Virginia for our current build season.



This Hibbing mom of four children reached out to Habitat because rent kept going up for their overcrowded two-bedroom apartment. A larger home was out of reach financially. She needed more space for her family that would be within her budget.



"There's a lot more responsibilities to owning a home, but there's a lot more freedoms that come with it. I now pay less and it's all mine. I never thought I would be able to own a home because of my credit and income. Because of this program, homeownership was a dream I was capable of achieving."



For this Hibbing father of one, living in subsidized housing was challenging. Rent payments based on income made it difficult to work more, especially if the extra hours were seasonal. Now his payment is set, and he can work as much as he wants. Keep in mind that insurance and property taxes can go up, which may increase payments over time.

This Virginia mom of three only applied after many people encouraged her to do so. They were new to the area and found it hard to find a home that met their needs, was affordable and in a safe neighborhood.



She truly believes in this program and encourages people to apply often. When asked why she thinks people are not applying, she said, "A lot of people are scared to be denied and do not want to hear 'no.'"

When she considered applying, she wondered, who would be willing to help her build, how could she find time while working two jobs, and if I cannot budget now, how can I buy a house?

Sometimes we have to say no, but it is more of a "not yet—you are not ready." Families are encouraged to work on the issues and then reapply. We have had several second and third applications that were approved.

We have an amazing community of supporters that love to come along side families to help them build their homes. It is really quite amazing to see new relationships start on a build site.

Budgeting is hard! We provide basic budgeting classes to help you start. Payments are set at no more than 25% of your income and are usually lower than your current rental payment.

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?

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.

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 permanent 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

To learn more about the program, call me at 218-749-8910 or email me at 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!





What does our construction manager manage?

One of my favorite parts of my role as construction manager at NSLCHF is the variety of tasks and relationships I'm responsible for. Whether it's teaching volunteers, helping partner families while they work on sweat equity hours, scheduling subcontractors, purchasing and distributing materials, or trying to keep our warehouse tidy, no two days are ever the same. Given that we

might be building projects 50 miles apart from each other, I have to work hard to stay organized and make sure that work is done efficiently on all of our projects.

I consider making sure that our volunteers have a safe and productive day on site one of the most important parts of my job, and on days where we have volunteers working, I make sure that we have a good list of projects on site and the necessary tools and materials on site before they arrive.

I'm fortunate to work with Tim Officer, our construction coordinator, who is a great teacher and a patient hand with our volunteers. Together, we usually get the

crew off and running on the day's tasks in the morning. Oftentimes, once the volunteers are settled in on their projects, I'm off to run to another project while Tim guides them for the rest of the day.

I do my best to visit all our active projects at least once a week, particularly if there are subcontractors on site or we have volunteers, building inspections, or material deliveries scheduled in the near future. Sometimes I'm just stopping in quickly to make sure the site is secure and that the yard is clean, then I'm on my way. Other times, I dive into a quick project that needs to be taken care of to keep the project moving forward. I carry an ever-growing number of tools in the company truck as I keep finding new instances where I say myself, "Shoot! I really wish I had that with me right now."

If I've stayed organized enough, I have time in the day to stop in at our office and check in with my coworkers. Our team works very closely with each other, and we often are problem solving and working together on a variety of things that are both immediate and further down the road on our production timelines. I also use my time at the office to do some tidying/organizing of materials for the next few days and then make my way back to site to help Tim and the volunteers.

I consider myself fortunate to be getting to serve people in need and help them secure a better future for themselves and their families. I get to take in the beauty of the Iron Range every day, engage with many wonderful people, and if I'm lucky, put on a tool belt and swing a hammer once in a while. I hope to see you out there this summer!



Construction Manager Isaac Mathison-Bowie (right) is at build sites in multiple towns from start to finish. He is celebrating his two-year anniversary with NSLCHF!



BUILDING HOMES BUILDING HOPE

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Isaac Mathison-Bowie
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Tim Officer
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Tucker Nelson
Community
Engagement
Coordinator

Any cent makes sense

Yes, every donation really does matter!

Do you take the time to pick up a penny on the sidewalk? Enough spare change can pay for your morning latte, but it's easy to overlook a few coins, especially small ones.

At the beginning of this newsletter, Executive Director Nathan Thompson told you about the incredible \$750,000 Iron Range Resources & Rehabilitation grant we received this year. Because of taxes paid by Minnesota's mining industry and the support of IRRR staff and its advisory board, we deposited our largest check by far in our 30 years as a Habitat affiliate.

That check is a \$100 bill you find in a jacket pocket compared to an old penny. But one taconite pellet doesn't make a steel beam, and one raindrop doesn't end a drought. We receive financial support in all amounts from individuals, churches, businesses, foundations, and government sources, and we can always do more with more.

I know a single mother of five who set up recurring donations to North St. Louis County Habitat several years ago. She also owns a small business. Like a nonprofit employee or board member, she knows "every dollar counts" aren't empty words. I asked her why she chose to give money to Habitat every month.

"Even before we were making anything at the business," she told me, "I always wanted to give to Habitat. It's the hands and feet of Christ, and that's what pulls at my heartstrings. I see the impact in my community and the people it can help, and I don't want that to go away. If I can do something about it, even if it's just \$10 per month, that's worth it."

Many regular donors give much more than \$10 per month, but their motivation is the same. We appreciate your generosity while we continue inviting everybody to support Habitat's mission. There is never a wrong time to make your first donation or to increase your giving.

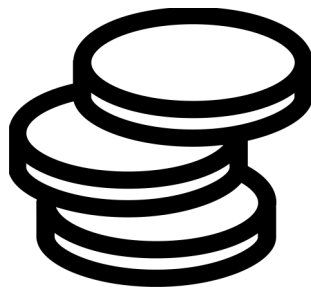
We recognize that Habitat for Humanity may not be the only cause you support. However, if you've participated in a crowdfunding campaign to help someone with a severe illness, attended a fire department spaghetti feed, or participated in a PTA fundraiser, you've seen the impact many individuals can make without major gifts.

If you have the means to give \$25 now or perhaps \$5 per month, you will ensure North St. Louis County Habitat for Humanity remains stable and can grow to meet our area's demand for decent, affordable homes. We have made it easy to give a one-time or sustaining gift through our website, and we still take checks.

Our organization also strives to be good stewards of what you entrust to us. We spend 81 cents of every dollar we receive on our affordable

homeownership program. Individuals and families are given the opportunity to help themselves become financially stable in a safe, healthy environment.

The next time you dig nickels and dimes out of your car's cupholder, think about what they can build when people across the Iron Range share their resources to help their neighbors. A donation might seem small to you, but it could buy the nails that are holding together your neighbors' homes!

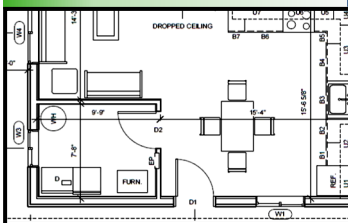


"I see the impact in my community and the people it can help, and I don't want that to go away. If I can do something about it, even if it's just \$10 per month, that's worth it."

– A monthly Habitat donor



Scan the QR code above or visit www.nslchfh.org/donate to make a financial gift. North St. Louis County Habitat for Humanity (EIN 41-1791050) is a 501(c)(3) non-profit organization.





Pictured with Tucker Nelson, Marnie Maki, and Nathan Thompson at Super One South in Virginia are Iron Range Super One store managers Dan Stupca, Rick Depew, and Bryan Perushek.



"Our store locations were proud to support Habitat for Humanity during the March register campaign. This fundraiser gives us the opportunity to make a direct impact – every donation stays local, helping families in our own neighborhoods."

– Patrick Miner, Miner's Inc.

Thank you, Super One shoppers!

Shoppers at Super One Foods and Super One Liquor locations contributed \$8,048 to our organization during a register fundraising campaign in March! Miner's Inc., Super One's parent company, partnered with seven Habitat for Humanity organizations: four in Minnesota, one in Wisconsin, and two in Michigan's Upper Peninsula. Customers could round up or select a donation amount at checkout in 38 participating stores.

This fundraiser was initiated by North St. Louis County Habitat and Western Lake Superior Habitat, which serves Lake, Carlton, and southern St. Louis counties. Miner's Inc. chose to expand its support to all other Habitat for Humanity affiliates in the company's service area, and all funds stayed where they were donated.

The National Low Income Housing Coalition data shows that in Minnesota, Wisconsin, and Michigan, at least 70 percent of very low income households are cost burdened. This means they spend more than 30 percent of their household income on housing and have less to spend on food, clothing, and transportation. In all three states and across the country, there are not enough available and affordable homes, and homeownership is often out of reach through traditional means.

Our carts overflow with gratitude to Miner's Inc. and the customers who chose to support Habitat. Small donations really do add up!

Looking back and *thinking ahead*

Sponsors, donors, and guests at this year's Building the Future with Habitat dinner raised over \$30,000 in honor our 30th anniversary! Thank you to our guests, volunteers, donors, sponsors, for making our 20th annual dinner memorable.

In summer 1994, a small group of community-minded volunteers saw the plight of their neighbors struggling to find affordable housing. They met in living rooms, churches, and college classrooms to create a solution. We were incorporated as a Minnesota nonprofit organization on April 13, 1995.

Our founding board members and volunteers started a movement that locally helped change the lives of 400 people who were able to live in safe, decent, affordable homes. Some of those board members and volunteers are no longer with us on this Earth, and the ones who are still inspire our next 30 years. We don't know what the world will look like in 2055, but we know we won't stop looking toward a world where everyone has a decent place to live. Thanks for building the future with us!

LOCAL UPDATE

North St. Louis County, *Habitat for Humanity* is a snowball rolling downhill! Eight months ago, three people met to discuss the possibility of starting a *Habitat* affiliate. Today we have articles of incorporation filed with the state of Minnesota, bylaws, a policy manual, five working committees, and a board of directors. The officers of the board of directors are

President Gary Norton

Vice President Jack Oman

Secretary Doug Gettle

Treasurer Lori Johnson.

Habitat group sets meeting

VIRGINIA — Habitat for Humanity, North Saint Louis County, will hold its organizational meeting at 7 p.m. Tuesday in the Schibel Conference Room at Mesabi Community College. The purpose of the meeting will be to elect officers, adopt the bylaws, and to activate the official board.

For more information call 749-8910 or write PO Box 24, Virginia, MN.

Advocating for affordable housing at two capitols

Habitat on the Hill is an annual legislative conference held in Washington, D.C., that gives Habitat staff, volunteers, homeowners, and board members the opportunity to meet with legislators and learn about housing policy issues. Habitat on the Hill 2025: Voices in Action, Building Toward Our Vision was hosted February 11-13.

Homeowner Teelyn Minkel and Executive Director Nathan Thompson met with Representative Pete Stauber, Senator Tina Smith, and Senator Amy Klobuchar's staff to talk about the importance of Habitat's work and the great need for affordable homeownership. They even briefly visited with Habitat for Humanity International CEO Jonathan Reckford.

Advocacy in the Habitat world is nonpartisan. We believe elected officials can work together to make a difference by finding common ground about an issue that affects everyone in this country. In addition to sightseeing in the nation's capital, Teelyn said she enjoyed connecting with other Habitat supporters of different backgrounds and sharing her story about how federal funding impact her path to homeownership.

"I know Habitat is awesome anyway, but I was blown away by how passionate everyone was," she told us at our March board meeting. "Everyone was so friendly, and I felt really important—that my being there was important."

In May, Habitat for Humanity of Minnesota and Twin Cities Habitat co-host Habitat on the Hill MN, where affiliates from across the state gathered in St. Paul. Candice Brown, a future Hibbing homeowner, and Maria High, who closed on her home in Eveleth in 2024, joined us to share their stories and advocate for affordable homeownership. This was a great opportunity to share with lawmakers Habitat's housing priorities and encourage them to support housing initiatives that make our state an even better place to live. This year, Habitat for Humanity of Minnesota's legislative priorities are increasing the affordable homeownership supply, ensuring equitable homeownership access, and improving long-term homeownership security.

We met with Representative Spencer Igo (District 07A), Co-Chair of the Minnesota House of Representatives Housing Finance and Policy Committee; Senator Robert Farnsworth (District 07); Representative Cal Warwas (District 07B); and Representative Roger Skraba (District 03A), who serves on the Housing Finance and Policy Committee.



Habitat representatives from across Minnesota, along with Buhl homeowner Teelyn Minkel (third from right) and NSLCHFH Executive Director Nathan Thompson, met with Congressman Pete



Koda; his mother, Candice, a soon-to-be Hibbing homeowner; Maria, a current Eveleth homeowner; and Maria's boyfriend, Mike at the Minnesota Capitol.



Mike, Maria, Rep. Cal Warwas, Rep. Roger Skraba, Candice, Koda, NSLCHFH Executive Director Nathan Thompson, and Sara Thompson.

Memorial donations since 2023

In memory of Denise Hillstrom and Joetta Auel

Leonard and Rosalie Auel

In memory of Gerald Bodas

Rita Bodas

In memory of Jimmy and Rosalyn Carter

Jan Moore

In memory of Terry Cave

Bette Holmes

In memory of Donovan Goblirsch

Barbara Goblirsch

In memory of LeRoy Gramstrup (former Habitat board member)

Jessie Gramstrup, Pastor Brian Birk

In memory of Carter Hagen

Terry L. Hilar

In memory of Bill and Marge Hallin

Luan Gentilini

In memory of Glen Henderson

Mel Moschler and Kathy Jacklen

In memory of Beth Hestetune

Dennis and Cynthia Jindra

In memory of Blodgett Hildebrandt

Anonymous

In memory of Don Hiligoss (former Habitat board member)

Paul and Carol Knuti

In memory of Simon Koski Holmes

Robert and Beth Skalko

In memory of Theodore (Ted) Huska

David Sproat, Lori Hoefener, Carol Engel, David and Nancy Choquette, James and Jeanne Bymark, Mary Wagner Zabarakki, Joseph and Susan Gnoza, Patricia Sirois, Daniel and Cheryl Marich, Janet Gaspersich

In memory of Patricia Jarvela

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In memory of Rose "Re" Lacher

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Judith Louhi

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In memory of George G. Marmas

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In memory of Byron Moren

Alice Moren

In memory of Aldo Ongaro

Keith and Barb Knoop

In memory of Barry Osell

Susan Osell

In memory of Carol and Bob Peloquin

Randy and Kathy Asman

In memory of Thomas G. Sacco

Sandra Sacco

In memory of Kirsten Knuti Shultz

Nathan and Sara Thompson

In memory of Cori Skare

Greg Caucci

In memory of Joy Sundquist (former Habitat board member)

Valerie Nicolls, David and Shirley Hogan, Jerry Janezich, R.E. and M.K. Csanyi, Michael and Ann Marie Edwards, Oscar and Susan Schock, Sandy Churchill, Roger and Gloria Johnson, Gordon Dormanen, Kendra Casey, Roger Brown, Timothy & Barbara Johnson, Donald and Barbara Downs, Jr., Karen Jane Tangen, Janice Moore, Marnie Maki

In memory of Alice Swanson

Ronald and Carol Tokarczyk

In memory of Anne Varda

John Varda

In memory of Harold Wentland (former Habitat board member)

Oscar and Susan Schock

In memory of Steve Zalec

Catherine Zalec

In memory of Earl Zimmerman

Renee Holloway

In memory of "our beloved father, who was born in, supported, and loved northern Minnesota"

Anonymous

In honor of Rosalyn Barker (former Habitat board member) and Joe Prebeg's marriage

Timothy and Jeanne Pietrini

In honor of Jimmy and Rosalyn Carter

Sally Lammi

In honor of Larry Cuffe, Jr. (former Habitat board member)

Virginia Elks Lodge No. 1003

In honor of Kathie Haga

Alta Sprink

In honor of Deb Hultman

Roger and Lois Carlson

In honor of Nancy Loberg

Diana Langlee, Terry and Paula Sedey

In honor of Marge McPeak (former Habitat board member)

Marnie Maki

In honor of Nathan Thompson

Judy Peliska

In honor of John Yuretick

Ashley Kjenaas

In honor of Jeri Zozgornik

David Zozgornik

In honor of Jackie and Brandon

Dennis Peterson



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**Accepting applications
for our 2025 build season!**

**See page 2 to hear
homeowners describe
Habitat's impact, read
about eligibility, and
learn how you can apply
for our affordable
homeownership
program.**



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

Vision: A world where everyone has a decent place to live.

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