

Habitat Highlights

The impact of a life well lived

The whole Habitat network was deeply saddened by President Jimmy Carter's passing on December 29. The last few weeks have been a time to reflect on and celebrate his life of service to our country and the world.

President and Rosalynn Carter's work with Habitat for Humanity began in 1984 in Georgia, followed soon in New York City with the first Carter Work Project. To give you a bit of perspective on how many years of dedicated service that is, I was a sophomore in high school at that time! It wasn't long after that when I started to hear about Habitat for Humanity in the news as the organization began to grow in its worldwide impact.

Since 1984, the Jimmy and Rosalynn Carter Work Project has touched lives around the world by inspiring more than 108,000 volunteers to help build, renovate, and repair 4,447 homes in 14 countries. Although they were not the founders of the Habitat organization, the Carters certainly inspired people to join in the work across the world, including here on the Iron Range.



President Jimmy Carter, with former First Lady Rosalynn Carter to his right, at the first Carter Work Project in New York City in September 1984. Photo: Habitat for Humanity International.



A Habitat for Humanity steering committee met in September 1994 to shape the future of Habitat's mission on the Iron Range.

today's choices to serve our neighbors in need through our support of Habitat's ministry, what will be the impact in the next 30 years? How many families will we have served? How many children's lives will be impacted by growing up in a safe and warm home? How many more will we inspire to serve others?

I am sure that when President Carter entered the gates of Heaven, he heard the Lord say, "Well done, thou good and faithful servant." His life well lived has inspired a world. He has inspired us here on the Iron Range to love our neighbors and work towards a world where everyone has a decent place to live.

Thank you for impacting our world with your support of Habitat's mission.

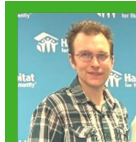
In 1994, a small group of community-minded volunteers saw the plight of their neighbors struggling to find affordable housing. They reached out to Habitat International to inquire about starting their own Habitat affiliate. In April 1995, North St. Louis County Habitat for Humanity was incorporated, and an all-volunteer organization began building its first home in 1996 in West Eveleth.

It is hard to imagine the impact that your actions will have on this world in 30 to 40 years when you wake up in the morning and choose to help your neighbor in need. For President and Mrs. Carter, that impact is thousands served with homeownership across the world. For our founding board members 30 years ago, it is a total of 122 families across 15 of our Iron Range communities—400 people living in safe, energy efficient, and affordable homes.

As we celebrate North St. Louis County Habitat for Humanity's 30th anniversary this year, the Carters' example and the example of our founding board members should inspire us to a life well lived. As we make



Nathan Thompson
Executive
Director



Isaac Mathison-Bowie
Construction Manager

What do we do in winter?

Here at Habitat, “What do you do during the winter?” is one of our most frequently asked questions from volunteers and community members.

The answer is simple—we build houses! We try to line up our building schedule so that our houses are fully dried in and protected from weather and to have at least some form of heat before the weather turns cold and snowy. This helps our subcontractors work safely and effectively as they insulate and install drywall, and it gives volunteers a warm, dry place to work or take breaks if we are working outside.

In the heart of the winter months, we focus primarily on interior finishes. Once the house is insulated, we can install our permanent heating system, and from there our subcontractors tape the drywall and then hand the home back over to us. Through a mix of partner family sweat equity hours and volunteer work, we usually spend January through March painting, flooring, and installing cabinets, doors, millwork and fixtures. Once the weather has changed for the warmer, we are excited to get back outdoors and work on exterior projects like siding, sidewalks, and landscaping.

We might not be framing houses al fresco in January, but we stay plenty busy year-round at Habitat. This season, we have volunteer opportunities in Buhl, Virginia, Tower and Hibbing. We would love to have you join us in the field!



Our crew of regular Wednesday volunteers dressed for the weather last month and still enjoyed adding siding to the Drake home in Buhl. There are interior and exterior volunteer opportunities year-round!



Tucker Nelson
Community Engagement Coordinator

Building the future of Habitat through planned giving

Fifteen years ago, DJ Hendricks stood at the groundbreaking of his home with a shovel twice his height. Today, his home has become a stable foundation for him and his family—made possible by supportive community members like you. The home has been a safe, comfortable environment for DJ and his brother, Riley, and it is affordable for their mother, Shannon.

Our 2010 direct mail fundraising letter featured this photo of DJ holding the shovel. Our mission resonated with Patricia Jarvela, who donated regularly from 2011 until her death in 2023. She had named us as a beneficiary in her will, and her heartfelt bequest is helping us serve even more families.

Our faithful supporters hammer, paint, and make financial gifts, but there are opportunities to give more and shape Habitat’s future. By including us in your planned giving, you can create a legacy that reflects your values and passion.

How others have supported Habitat

- Including North St. Louis County Habitat for Humanity in your will or trust, typically in the form of a set dollar amount or a percentage of an estate
- Designating us as a beneficiary of any financial account and certain life insurance policies
- Donating publicly traded stock, which we can hold or sell; this can qualify you for a tax deduction
- Making tax-free gifts directly from your individual retirement account
- Naming NSLCHF as the recipient of real estate or other property
- Contributing to our endowment fund

How your planned giving can make an impact

- Help us sustain and expand our ability to transform lives and communities
- Make significant contributions without affecting your current finances
- Honor loved ones, share your values, and leave a mark that resonates beyond your lifetime

Like Patricia, you can make thoughtful decisions about your resources that will help families become self-sufficient in a healthy home. Contact us at habitat@nslchfh.org or 218-749-8910 to learn more about how you can include North St. Louis County Habitat for Humanity in your legacy. You may also want to consult your financial advisor or your attorney. By acting today, you can ensure your legacy begins right away.



You are invited to



Annual dinner and fundraiser

THURSDAY, FEBRUARY 27, 2025

Mountain Iron Community Center • 8586 Enterprise Dr. S.

\$50 per individual
This event will sell out!

5:00 p.m. social hour • 6:00 p.m. dinner

Tuscan chicken dinner prepared by Chef Phyllis Rayton
Garlic mashed potatoes • Roasted asparagus • Italian salad

Enjoy live music, raffles, and silent auction prizes.

Keynote speaker

A homeowner shares their experience with Habitat.

**Celebrating 30 years of building
homes, communities, and hope.**

Number of guests: _____

Total enclosed: \$ _____

Persons attending:

_____ Unable to attend, but please accept this donation to help build the future: \$ _____



Reserving tickets online is easy! Simply scan the QR code above with your smartphone's camera.

Remembering President Jimmy Carter

Jimmy Carter (1924-2024) served as the United States' 39th president from 1977 to 1981. In March 1984, and former First Lady Rosalynn Carter (1927-2023) worked with Habitat in Americus, Georgia, near President Carter's hometown, Plains. They quickly realized that Habitat's mission closely aligned with their values, and a partnership was formed. Just a few months later, in September of that same year, the Carters led a Habitat for Humanity work group to New York, serving 19 families in need of safe, affordable housing.



Rosalynn and Jimmy Carter at the 2018 Carter Work Project in South Bend and Mishawaka, Indiana. *Photo: Habitat for Humanity International.*



President Carter at the 2010 Jimmy and Rosalynn Carter Work Project in Minneapolis/St. Paul, 2010.

Photo: Andrea Cole.

The Carters personally hosted Habitat for Humanity's Jimmy & Rosalynn Carter Work Project through 2019, then continued their support of Habitat for Humanity's mission through advocacy. The Twin Cities hosted the 2010 and 2024 Carter Work Projects, and the next project will take place in Austin, Texas in October 2025.

President and Mrs. Carter have been referred to by many as Habitat for Humanity's most famous volunteers during the 35 years they helped build decent and affordable housing with the organization. The Carters lent a hand to Habitat for Humanity as a young, fledgling organization and created broad awareness of its work and of its mission. Their efforts helped raise awareness of the critical need for decent and affordable housing in the U.S. and around the world.

In 2016, President and Mrs. Carter were named inaugural Habitat Humanitarians in recognition of their extraordinary dedication to service in alignment with Habitat's vision of a world where everyone has a decent place to live. Habitat Humanitarians are a group of volunteers who also serve as tireless champions, advocates and spokespeople to raise awareness of the need for decent, affordable shelter in the U.S. and around the world.

Learn more about President and Mrs. Carter and pay your respects at www.jimmycartertribute.org and www.rosalynncartertribute.org. *Biographical information by Habitat for Humanity International.*

Jonathan Reckford, CEO of Habitat for Humanity International:

"While we say goodbye to President Carter on Earth, this is not the end, as his spirit will carry on through every nail hammered, every Habitat house built, and every person helped through the security of a safe and decent place to live. His true legacy lives on through all of the people that continue to help others, inspired by his life of service, humbleness and grace."

President Jimmy Carter:

"To have a decent place to live is to have a chance to live in peace and to have adequate health care and adequate education, so you can take advantage of your talents."

"I think every human being has within himself or herself a desire to reach out to others and to share some of our blessings with those who are in need. What's opened up that avenue for me and my wife and hundreds and thousands of others is Habitat for Humanity."

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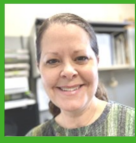
Tucker Nelson
Community Engagement Coordinator

Isaac Mathison-Bowie
Construction Manager

Tim Officer
Construction Coordinator

Thank you to outgoing board members Rosalyn Prebeg and Debra Warner for their service in helping to lead our organization!





Marnie Maki
Family
Services
Manager

Habitat is seeking families for 2025 and 2026!

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:

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 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. Come raise walls with us!

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 the QR code below. 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.

Acceptance in the program—now what?

Expect to jump right in and start working towards your sweat equity goals! 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.

Add the first Monday of the month to your calendar to attend our required Partner Family Meeting, where we cover educational topics. Topics include “What to Expect at Closing,” “How to be a Good Neighbor,” and “Financial Literacy Basics.” The goal is providing families with information that sets them up for successful homeownership. We often invite community members 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.

To learn more about our 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!



EQUAL HOUSING
OPPORTUNITY





North St. Louis County

Habitat
for Humanity®

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VIRGINIA, MN

Join us at our annual dinner—invitation inside!

 *Building the Future*
with Habitat



What were you doing in 1995? Buying your first Beanie Babies? Taping episodes of Seinfeld? Waiting for a new Minnesota NHL team?

Our 2025 annual dinner honors the 30th anniversary of our Habitat for Humanity affiliate's incorporation. Our past is important, but we keep looking to the future as we bring people together to serve more families with homeownership opportunities.

Don't wait to RSVP. This event sells out!

Join us on February 27 for an evening of entertainment, speakers, food, and fellowship! Tickets are now available. See the insert in this newsletter for event details and how to reserve your tickets today.

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

