



North St. Louis County
**Habitat
for Humanity®**
2015 Building Season
Highlights

Volunteers

Habitat homes are built by volunteers. In the 2015 building season, we estimate that 950 people picked up a hammer, saw, paintbrush or rake to enable five more families to become homeowners. Home construction was also supported by 868 other volunteers who prayed for our projects, served meals to volunteers, provided devotions, helped with mailings and office work, or served on the board of directors and Habitat committees. Thank you!

Construction

- The Buatala family moved into their recycled home in Aurora on a lovely day in October. Work to fix up this home was done by the Buatala family, their friends and our core group of build volunteers: Tom Clayton, Roy ?, Joe ?, Doug Gettle and members of the First Covenant Church, led by Pastor Roger Johnson.
- The Anderson family's home in Ely has had wonderful community involvement, starting with a rainy "blitz build" day in June. Among our many volunteers, the Voyageur's Outward Bound School was an incredible partner, giving us 12 build days! Wells Fargo also provided funding and a work day on this home. Local churches, especially Grace Lutheran and the First Presbyterian, businesses, clubs and community members have contributed of their time and talent as well. Final interior work is proceeding and we are planning a dedication in early December.
- The Rayton and Axelson homes' foundation preparations were done by 3 D Concrete & Construction and The Women of Steel in June. Work on the Rayton home proceeded with groups helping build throughout July, including Delta Call Center, Target, American Bank, our core group of volunteer builders.
- The Axelson's four bedroom home, next door to Rayton's in Virginia, was framed in August with help from Habitat Care-a-Vanners. Both Virginia homes were worked on by community volunteers, including Dom Ex., Blue Cross/Blue Shield, the Edgewood Vista, Gethsemane Lutheran Church, Wells Fargo, Frandsen Bank, Ziegler CAT, our local Credit Unions and many others. Volunteers are currently working on the interiors of both homes, with a dedication for the Rayton home in January and the Axelson home in February. Both homes were partially funded by grants through Wells Fargo.
- The Yaroscak/Gangl home is being build this school year by the carpentry classes of Hibbing and Chisholm High Schools. These students, along with electrical students from the Hibbing Community College, are providing all the labor to build this affordable home. This home along with the other three built this year is sponsored by the United Way of NE Minnesota.
- All homes in 2015 were built according to the Minnesota Green Communities Guidelines making them some of the most energy efficient homes in North St. Louis County!



Phyllis Rayton's home in Virginia ~ In progress



Axelson home in Virginia ~ In progress



Kaylen Anderson's home in Ely ~ Nearing completion

**In Memory or Honor Of Donations
September to November 2015**

Edward & Anita Alto in Memory of Fern Buck
William & Gladys Boril in Memory of Muriel Bauman
William & Gladys Boril in Memory of Betty Borchardt
William & Gladys Boril in Memory of Larry Eugene Wiitla
Terry and Carolyn Dinneen in Memory of Dr. John Haire
Evelyn Faust-Newby in Memory of Dan Buvarp
Amy Jaynes in Memory of Sara Brown
Mara, Herb & Joel Sellars in Memory of Edward H. Gerads
Mara, Herb & Joel Sellars in Memory of Annette Raukar
Herb & Mara Sellars in Memory of Allen Iverson
Mara & Herb Sellars in Memory of Joel Dahlen
Robert & Patricia Tomassoni in Memory of David Hartley

**Special Thanks
September to November 2015**

Cunningham Electric
Dairy Queen of Ely
East Range Shopper
L & M Fleet Supply
Louisiana Pacific Corp.
Perpich TV
Sir G's Restaurant
Subway Restaurant of Ely
Taconite Tire
Ziegler CAT



FISCAL YEAR JULY 1, 2014 - June 30, 2015
FINANCIAL HIGHLIGHTS

Sources of Funding

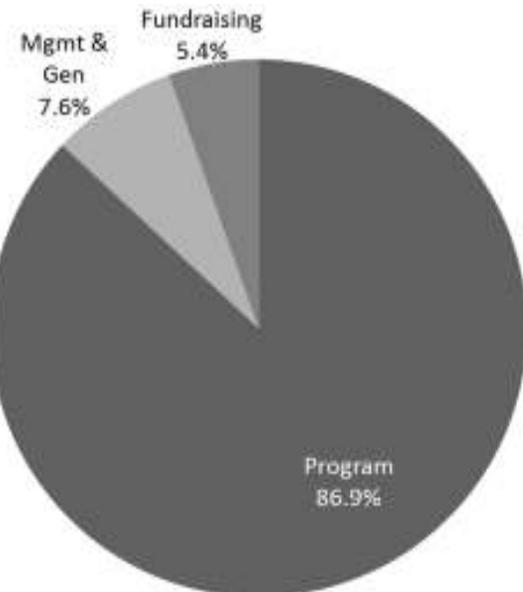
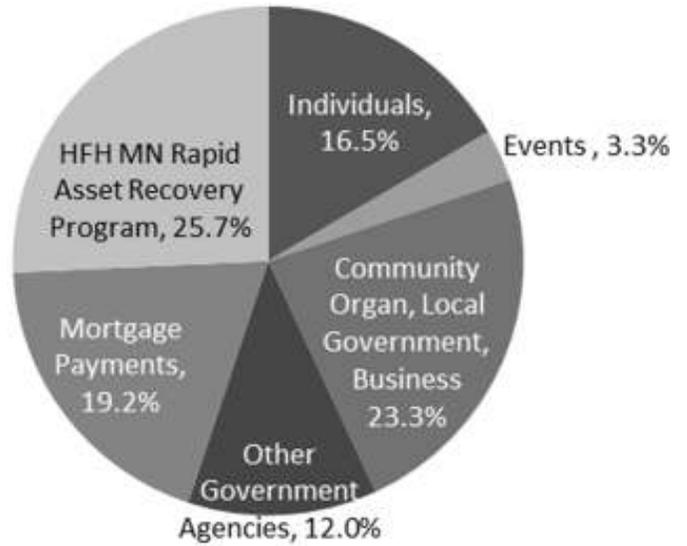
Individuals contributed \$173,600 to North St. Louis County Habitat for Humanity, \$42,300 in cash, plus in-kind donations valued at \$131,300. The in-kind donations included professional services, a building lot, and a house, which was sold, with the proceeds used for the program.

NSLCHFH raised \$34,400 through two fundraising events: its annual dinner with a silent auction, and the Habitat Minnesota 500 bike ride.

Community organizations, local governments and businesses contributed cash and in-kind donations. Grants and contributions totaling \$224,900 were received from local churches, the United Way of NE Minnesota, Thrivent for Lutherans, the AEOA Homeowner Assistance Program, Wells Fargo Foundation, US Bank, and the Community Development Block Grant program. In addition, local governments contributed a lot valued at \$13,500 and local businesses contributed professional services valued at \$5,800.

NSLCHFH received government and agency grants totaling \$97,000 from the Community Revitalization Program, a HUD Capacity Building grant, and the Federal Home Loan Bank. Non-local businesses contributed building materials valued at 28,800.

Homeowners paid \$201,200 through down payments on their homes and monthly payments on their mortgages, providing resources for construction of more homes. NSLCHFH leverages its mortgage portfolio by participating in Habitat Minnesota’s Rapid Asset Recovery Program. During the fiscal year ended June 30, 2015, it borrowed \$170,010 in additional funds through this program. It also borrowed \$100,000 from the Northland Foundation, collateralized by its newly completed office/warehouse.



Cash Expenditures

During fiscal year 2015, three homes were completed and sold, and two homes were refurbished and resold. In addition, construction was started on six more homes, and renovations were started on one former Habitat home, which will be resold to a new partner family. The cost of construction materials and professional labor expended for these homes during FY2015 was \$333,000. Two building lots were purchased for \$6,000 each, and one home was purchased from a Habitat homeowner for \$10,000.

NSLCHFH made loan repayments to HFH Minnesota under the Rapid Asset Recovery Program totaling \$69,100 and paid loan fees of \$13,600. NSLCHFH made loan repayments of \$6,900 to the Northland Foundation and paid \$2,900 in fees. Expenditures in FY2015 for the construction of NSLCHFH’s new office/warehouse building were \$42,700. NSLCHFH moved into its new facility in the fall of 2014, and the land and building were recorded as a fixed

asset. The remaining expenditures for program totaled \$202,900, bringing total program expenditures to \$693,100.

Administrative expenditures were \$66,800, and fundraising expenditures were \$43,300.

Audited financial statements on an accrual basis are available upon request.