

## HABITAT WELCOMES THREE NEW BOARD MEMBERS!

**Andrew Finco, Branch Manager, Wells Fargo, Eveleth**



Andrew graduated from Hibbing High School in 2006 and attended Bemidji State University, obtaining his B.S. in Business Administration with an Emphasis in Marketing. During his college years, he continued his passion

for hockey and baseball. Toward the end of his college career, he took over the Bemidji State Club hockey program, which he ran until graduation. He then returned to the Range and started his career with Wells Fargo as a teller in Virginia. After a year, he worked his way up to be a personal banker within the same branch. After another year there, he moved over to the Hoyt Lakes branch as the Branch manager. He then moved over to Eveleth as their branch manager, a position he holds today.

During his four years with Wells Fargo, he has found another passion within Habitat, volunteering his time as he was able. He enjoys the hands-on aspect of helping with Habitat and enjoys the outcomes of the hard work that's put in to helping families get into a home. It's been a very rewarding experience and a nice change of pace from his every day job.

**Kyle Ellefson, Branch Manager, Northern State Bank, Aurora**



Kyle grew up in Ely, Minnesota so, when the family moved to Ashland in 1994, he

was no stranger to the north woods lifestyle. College and a teaching career took him first west to California and then South to Nashville, Tennessee. Anxious to return to his roots, he leapt at the opportunity to start a banking career in Northern State Bank's Aurora, Minnesota office. Kyle joins his grandfather and father in a strong family tradition of community banking. He is looking forward to reconnecting to the area and increasing the bank's presence in Minnesota. When not at work, Kyle enjoys running in the beautiful northern woods with his dog, Meesha, woodworking and spending time with his wife, Kim, and son Cody.

**Dave Langfeld, Sales Consultant, Hibbing Chrysler Center**



David Langfeld is married with two sons, one pursuing his teaching certification and the other pursuing a degree in electrical engineering. His wife, Kim, is employed with Delta Airlines.

Born and raised in Aurora, he attended Mesabi Community College and Bemidji State University. After college, he accepted employment with a small city in Minnesota, where he remained from 1985 until 1997. He became involved with the volunteer fire department and is E.M.T. and C.P.R. teaching certified. He was also involved with the fledgling County E.M.S., was chair of the Lions Club's annual rodeo and served as secretary on a community club.

In 1997, he accepted a position with the State of Minnesota and moved to Grand Rapids. In the fall of 1998, he moved to Chisholm and in 2000 he accepted a job with Sykes Enterprises in Eveleth, MN, where he worked as a Customer Service Agent and Team Manager until the site closed in December of 2002.

After the Sykes closure, he returned to college and attained his Bachelor of Arts in both Organizational Behavior (HR) and Management in 2005.

David started working for Hibbing Chrysler Center in 2005.

## HABITAT THANKS BOARD MEMBERS DOUG GETTLE AND CAROLINE OWENS WHOSE CURRENT TERMS ENDED THIS YEAR



Doug Gettle, instrumental in founding North St. Louis County Habitat for Humanity in 1995, has served the organization as a construction supervisor on many Habitat homes

across the Range. He has also served the organization as treasurer, president and secretary. Though Doug is leaving the board due to term limits, he is continuing to serve on the construction committee.

Caroline Owens has volunteered with Habitat for Humanity since 2004 and has served the board of directors as treasurer, board president and most recently as the finance committee chair. Though Caroline is leaving the board due to term limits, she continues to offer her finance expertise to the finance committee. Both Doug and



Caroline have raised funds through the Habitat 500 bike ride for 10 years.

**Thank You for your faithful service!**

# HABITAT IMPACTS OUR AREA'S NEED FOR HOUSING

According to the Minnesota Housing Partnership's 2015 "A Place to Call Home in St. Louis County": "In St. Louis County, 8% of owner and 29% of renter households pay half or more of their income for housing, which places them at-risk for being unable to afford some of their basic needs. A safe, modest 2-bedroom apartment costs \$755 per month in St. Louis

County. A family could afford-ably spend \$533 per month on rent at the median renter household income of \$21,333. By definition, half of the county's renters earn less than this median and need less expensive housing. There are now only 37 units affordable and available for every 100 extremely low-income renters in St. Louis County. The county ranks 71 out of the state's 87 counties for the most units affordable/available." The aging housing stock in North St. Louis County is also a factor. In our interaction with families in need, the conditions of the apartments that applicants for the Habitat program are living in are substandard with safety, health and energy efficiency issues that compound the affordability gap.



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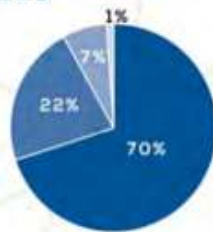
Number of Households Cost Burdened<sup>11</sup>

Household Income	Renters	Owners
Below \$20,000	9,047	4,949
\$20,000-\$34,999	3,151	3,864
\$35,000-\$49,999	621	2,112
Over \$50,000	245	2,968

NSLCHF serves families and individuals whose incomes are 50% or below the median income for North St. Louis County and who reside in substandard housing, which includes housing that is unsafe, overcrowded, too expensive, non-accessible for someone in the family or is subsidized. According to a survey of all Minnesota Habitat families, conducted by Wilder Research, the impact of a simple, decent and affordable Habitat house, which the families have helped to build themselves, are many.

## CHANGE IN HOMEOWNER AND FAMILY MEMBERS' LIVES

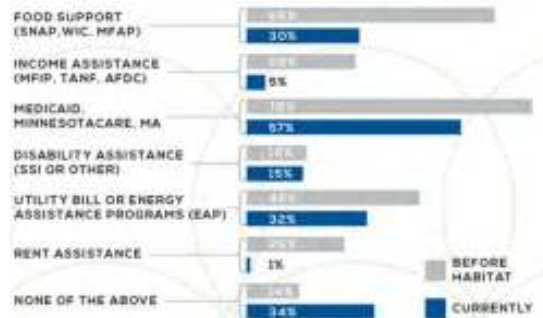
- MUCH BETTER
- SOMEWHAT BETTER
- NO CHANGE
- SOMEWHAT WORSE



The families are healthier, their children do better in school and the parents do better at work. Many are able to quit second jobs and return to school to obtain better paid jobs. They also feel more connected to their communities, have reduced reliance on government assistance and feel better about themselves and much more positive about their and their families' futures. The full study can be accessed at <http://www.nslchf.org/making-a-difference>.

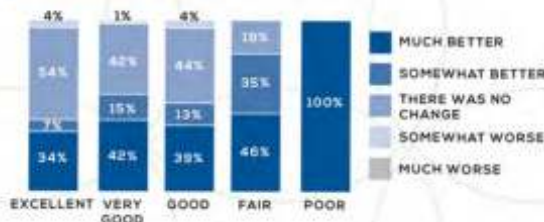
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## GOVERNMENT ASSISTANCE PROGRAM USE



Though working with five families per year to help them break the cycle of poverty and become self-sustainable in the community seems to be a small number, the cumulative impact of the program is having a significant effect. There are now 78 families (97 adults and 183 children) who are currently thriving in sustainable, stable, energy efficient and healthy homes in our communities in North St. Louis County. In addition, moving families from substandard and un-affordable housing into volunteer-built, simple, decent and affordable homes increases the stability and vibrancy of the community as whole by anchoring the family as a tax paying member of their community and creating the opportunity to build relationships between partner families, volunteers and neighbors that continue long after the home has been built. Your support is making a difference, thank you!

## CHILDREN'S GRADES BEFORE HABITAT AND IMPROVEMENT LEVELS



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