

## LEAVE A LASTING LEGACY OF HOMES ON THE RANGE

North St. Louis County Habitat for Humanity has been blessed with great individual, corporate and foundation support. Since 1995, your support has helped 78 families become homeowners in our communities on the Iron Range. This wonderful support is deeply appreciated.

Cyclical economic downturns which affect the Iron Range also affect Habitat's funding resources. In order to continue to be effective for years to come in addressing the affordable housing needs in North St. Louis County, the board of directors has created a Legacy Society this fall. (Please see the enclosed brochure for more details.) The Legacy Society will provide donors a "planned giving" opportunity to include North St. Louis County Habitat for Humanity in their wills or estate plans. In this way, you can help continue to build homes, communities and hope here on the Range for years to come.

"Planned giving" means creating a specific plan for a gift that typically goes beyond the gifts donors make throughout the course of a year. Many people first



consider planned giving when preparing a will or along with other estate planning, but planned giving can be made part of your financial plan at any time in your life.

Those who make planned gifts are often motivated by a strong commitment to an organization whose mission they already support. The planned gifts they make acknowledge their gratefulness to God and fulfill their goal of supporting charitable work important to them, work that reflects their values and commitments. In addition, planned givers may receive tax benefits and lifetime

income through several types of tax-favored plans.

NSLCHFH Legacy Society members are leaving a legacy of their own. One of our first Legacy Society members stated, "I want my gift to continue to help parents and their children have a quality home where the children can...do the things kids do growing up without having to worry where they may be sleeping."

Benefits of joining the Legacy Society include: tax deductions you and your heirs will receive as well as inclusion in donor listings and informational mailings. But the biggest benefit is the knowledge that your gift will support, in perpetuity, Habitat's mission of providing simple, decent and affordable homes to our neighbors in need. By joining the "Legacy Society," you will help us achieve our ultimate vision: a world where everyone has a decent place to live.

~ Susan Garrett  
Community Resources Manager



## MARNIE MAKI—FINDING "HOME" WITH HABITAT

I have found my home, my "job" home that is! The last three months have been a whirlwind of activity here at Habitat. From loan closings to ground breakings, from meeting our amazing volunteer crews to orientating new Habitat partner families, I have been busy learning all about Habitat for Humanity. My background is in education and reconnecting with families has been a welcome change. My position as the Family Services Specialist is centered around our FAMILIES, walking them through the entire process from start to end. This includes the application process, encouraging them through their home build, monitoring sweat equity hours, preparing them for their mortgage closing and then monitoring their mortgage payments. I am looking forward to my first home dedication with the Dow family as well as meeting new families in our community.

We are accepting applications for the 2017 and 2018 build season. Do you know a family that needs a simple, decent and affordable home? Most of our partner families were encouraged to apply by

someone just like you!

When looking for partner families, we consider three basic requirements: Need, Ability to Pay and Willingness to Partner.

**Need:** What is their current living situation? Is it overcrowded? Are their heating costs high? Is the structure unsafe?

**Ability to Pay:** Do they have a steady source of income (total income not to exceed 50% of the median income for North St. Louis County)? Is their debt manageable? Do they have responsible credit?

**Willingness to Partner:** Are they willing to build their home? Are they willing to volunteer to build other partner families' homes? Are they willing to attend homeownership classes?

With a little encouragement from you, a family in need could become our next Habitat home buyer!

Please call me at 218-749-8910 or email me at [marnie@nslchfh.org](mailto:marnie@nslchfh.org) for more information.

~Marnie Maki, Family Services Specialist



EQUAL HOUSING  
OPPORTUNITY

## HABITAT 500—WE LOVED THE IDEA OF LENDING A HAND UP!

Yellow arrows on the pavement directed us on our Habitat 500 cycling journey this summer. I still see them as I wheel out on the roads and trails this fall. Thinking back now, those spray painted symbols were just the right directional tools needed to lead Anna and me in the game of questions: Huh? How? Why? of - cycling 500 miles for Habitat for Humanity.

The curiosity and concern from our family and friends didn't go unnoticed as Anna and I began our Habitat 500 marketing and fundraising campaign. "HUH?? You are going to do what?" I have to admit; my first reason was purely selfish. Spending one whole week with my daughter at my side, the last summer before her senior year, doing something I love: I Couldn't ask for more than that! Anna and I loved the idea of lending a "hand up" to those that are in need.

Next question to respond to was the HOW & WHY of our Habitat 500 purpose.... Our Habitat for Humanity education began with my husband and Anna's father, Keith.

Through the years, he has volunteered his masonry talents, to provide foundations and floors for Habitat homes. I'm proud that he helped out when needed. Other subtle hints kept appearing, that maybe we should do more... This year the Habitat 500 route came right through North St. Louis County and stopped in our home town of Aurora, where a Habitat home was being built! Fate was knocking at our door.

Most importantly though, and above all reasons, to mesh our love of biking with a great organization like Habitat for Humanity, was front and center; the people involved! Friends like Debbie Hultman, John and Deb Filander, my co-coaches on the Mesabi East Ski team, Mariah and Josh Peterson, have all ridden the Habitat 500 - for years! Their enthusiasm, dedication and encouragement, to champion the cause - of changing hearts, lives, and communities, is endless! All this led us to our first Habitat 500 ride, with the achieved reward being greater than cycling 500 miles.

The stories we heard, and the individuals we met, was the real bonus of cycling 500 miles. Those arrows guided us to know that, with God's word and our work, we can make a difference.

And what a difference you have helped us make! The total Habitat 500 effort has raised over \$60,000 towards giving five of our family neighbors a hand up into affordable, sustainable and safe housing this year. Thank You!

~Cheri Johnson, rider # 65



## 2016 "SCHOOL BUILD" SEASON BEGINS!

### COME TO THE GROUNDBREAKINGS IN CHISHOLM AND VIRGINIA!

Over the past eight years, North St. Louis County Habitat for Humanity (NSLCHFH) and Applied Learning Institute (ALI) have partnered to build homes with our partner families in North St. Louis County. This partnership offers hands-on learning opportunities to students enrolled in the Hibbing and Chisholm High Schools' Construction courses, Mesabi College's second year Carpentry classes and Hibbing Community College's Electrical Maintenance classes. Indeed, this partnership built the Brooklyn Block in Hibbing and has housed 16 partner families in Virginia, Mountain Iron and Eveleth! In addition to learning construction and electrical skills, these students also work side by side with our partner families, which allow them to learn about the needs of families in our Range communities as well as the hard work our partner families put into the homes they are purchasing from Habitat. This is a lesson well learned by Ande Jarvi, graduate of the Hibbing Community College's Electrical

Maintenance class, who decided to donate his house to Habitat after a disaster made it unlivable. Instead of selling the lot to a neighbor for storage or parking, Ande and his wife, Jen, wanted another family to experience the joys of home ownership in a place in which their family had thrived. "Donating to Habitat for Humanity seemed the perfect fit," said Ande. He had seen first hand how Habitat's program provided hope and safety to a family in need. His donation of property would make homeownership a reality for another family in the community and neighborhood they love.

NSLCHFH is excited to be partnering again this year with ALI students, building a home in Chisholm and a home in Virginia. You

are invited to help launch these projects on **Tuesday, September 13th at 10:15 a.m. at 329 8th St. SW in Chisholm and at 1:00 on the 13th at 218 12th St. South in Virginia.** As with all of our groundbreakings, there will be short program, but the highlight will be hearing a few words from the partner family about what working with Habitat to build and purchase a simple, decent and affordable home means to them.

We certainly hope you will be able to join us at one or both of these celebrations! Your support makes affordable housing as well as a great educational opportunity available in our communities. Thank You!



Students celebrate the completion of the eighth and final home in the Brooklyn Block in Hibbing... A hand up for another family!