

North St. Louis Habitat for Humanity

Virginia, MN

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ABOUT

IMPACT (2019-2020)

- 4 direct jobs created or retained
- 5 households/families assisted
- 5 new homes constructed
- www.nslchfh.org

North St. Louis County Habitat for Humanity (NSLCHFH) seeks to put God's love into action by bringing people together to build homes, communities, and hope. NSLCHFH has served 100 families in 14 rural communities in North St. Louis county. Families served fall between 30% and 60% of the county's Area Median Income. Families served typically would not qualify for a conventional loan due to low income, high home costs and other barriers. NSLCHFH offers hope for a better future and sustainability for many individuals and families who are working critical service jobs in the area. Typically, NSLCHFH partners with individuals and families to engage them in building an 1100 square foot three-bedroom home. Homes are built according to the Minnesota Green Communities standards and are very efficient for the harsh winters experienced in Northern Minnesota. Heating bills for Habitat homes are averaging \$65 per month which significantly increases the affordability for low income homebuyers.

In 2019, NSLCHFH had the volunteer and organizational capacity to serve five families with homeownership opportunities but only had the financial capacity to purchase building materials and hire the necessary licensed subcontractors to serve four. The USDA 502 program helped NSLCHFH reach its full building capacity potential by assisting a family in need of affordable housing with the needed funds to allow us to work together to build a fifth home.

SUCCESS STORY



Welcome HOME Amber and Austin

THE STRAND FAMILY

Amber Strand was accepted into the Habitat Homeownership program in September 2018. Upon hearing this news, Amber said, “I was extremely excited. It was like a weight had been lifted off my shoulders!” Amber and her son Austin, started building in West Eveleth, MN in June 2019 and they looked forward to having a home of their own and a yard for a very energetic boy to play in. Based on Amber’s stable source of income and excellent credit, she was asked to partner with the USDA Rural Housing program to fund her home build. Amber successfully closed on her home in July 2019 and received \$97,320 from the USDA.

According to World Population Review, the average household income for Eveleth is \$55,234 with a poverty rate of 15.82%. The median rental costs in recent years comes to \$690 per month, and the median house value is \$79,200.

This family’s income was well below the median income for Eveleth and home ownership was simply out of reach. However, this mother had the dream of providing a stable home for her son and partnering with Habitat provided a way for her to make that dream a reality.

The projected cost was \$120,000.

MORE ON NORTH ST. LOUIS COUNTY HABITAT

- Founded in 1995
- Since founding, NSLCHFH has served 100 families (337 people) with affordable housing opportunities
- 14 clients served by community development projects