lake agassiz habitat for humanity















The fall season finds us working feverishly, preparing for our 2021 build season, and continuing to navigate the obstacles Coronavirus brought our way this year.

Our staff and volunteers are busy with fundraising, property acquisition, and selecting partner families. Meanwhile, our construction team is focused on completing our 2020 builds. The 2020 Habitat build season presented two primary challenges. First, COVID-19 caused protocols that resulted in a significant reduction of volunteers on our job sites. In order to complete our builds on schedule we've hired subcontractors for certain jobs we would typically complete with volunteers, such as framing and drywall. This resulted in increased costs for each house. Second, we experienced a drop in financial contributions, from both individual and corporate donors. Combined, these two challenges caused me to question whether or not we're losing touch with our base. I can't state any more clearly that our Habitat family is essential in fulfilling our mission! We simply cannot function without our Habitat volunteers and the financial support that you provide. I want you to know that



# executive director

the Habitat Staff and Board of Directors remain even more committed to fulfilling our mission during this difficult pandemic.

The Coronavirus hasn't stopped us from pursuing our mission. Frankly, it's made our mission more important now more than ever, as families in our community experience even greater financial pressure with the loss of jobs and more time spent in unhealthy and/or unsafe homes. We served three families in 2020; we completed a home for the Swanson family and they moved in during October, we're building a home for the Hieb family which we anticipate to be completed within 90 days. Finally, we launched a new Critical Home Repairs program that will initially provide accessibility ramps for families in need. So far in 2020, we've served the Cruz family through our Critical Home Repair program. This program allows us to serve more families in need at a fraction of the cost of a new house.

Our 2021 plans call for four homes to be built: a Thrivent Faith build, a 30th Anniversary build to commemorate our 30 years of operation in the Cass Clay area, a WOMEN build which is quickly gaining momentum, and a CEO build that will be the first of its kind in our community! We need your help to make sure we have the funds to realize these four homes. Additionally, we plan to serve two families through our Critical Home Repair program. This will total families served in 2021, doubling the number of families we served in 2020!

Our ReStore continues to thrive providing affordable building materials, appliances, furniture, and more to our customers. We're now offering a new line of paint along with new brushes, rollers, painter's tape, and related paint accessories. All proceeds from the ReStore are used to offset administrative

and overhead expenses. Stop in and take a look if you haven't been in the ReStore lately.

Some of you might remember shopping for groceries in the original Piggly Wiggly store prior to the ReStore opening there in 2008. The building's original roof has served us well and weathered many seasons over the years. With older buildings come necessary maintenance updates over time, and we need to reroof the entire building and install much-needed insulation in the ceiling soon. We're excited to think about having a dry ceiling (and dry offices), a mold-free environment, and a far more energy-efficient building to call home! The roof work will be paid for by a combination of ReStore proceeds and donations specifically restricted to the ReStore roof. This will allow us to use general program donations for their intended use, for house builds, since providing affordable homes is our primary

Please consider how you can help us overcome the challenges brought about by COVID-19 and our worn-out roof. COVID-19 has negatively impacted each one of us. Yet we can't turn our back on our mission to provide homes, communities, and hope for families in need in our community! Will you step forward and make a contribution to improve the lives of others, less fortunate, in our community?

Thank you!

the Velson

Jim Nelson
- Executive Director



What were the most challenging parts of living there? There were many challenging parts. First and foremost, it held a lot of negative and painful memories of our past situation. Our abuser knew where we lived and it wasn't a very secure house, which made it unsafe. The neighborhood and the duplex wasn't very safe either: hearing of stabbings nearby, fighting, emergency vehicles around often. It was an older duplex that had lots of issues and the maintenance was not usually done promptly or property. Also, now that my kids are getting older, a small, two bedroom didn't fit us very well. My kids have some special needs and need some of their own space to thrive.

Did you move often to improve your living conditions? Yes.

**How did you find out about Habitat?** I heard someone suggest it to another family, so I thought it was worth a try to apply!

What caused you to apply? I have gotten so tired of renting. We've never truly felt at home while renting and want to have a home of our own. Renting isn't very ideal for my younger kids who are sensitive with special needs.

What was the first thing that went through

to the news that you were selected?
Happy and excited for my family and me.

What was your favorite part of building your home? Having the opportunity to help with the build and learning how it is all put together. I'm thankful for the learning experience.

What made you nervous about this partnership? Telling my story and being able to do the construction hours. But for our own home, I knew I could do both.

**Tell us about some of the struggles that you've had.** One of my biggest struggles has been my illnesses. Suffering from Fibromyalgia and migraine headaches has made life difficult, that's for sure. It made it difficult to keep employment. Now I am focusing on healing while I attend college for a better future.

What are you most excited about? Having our own home, our own indoor and outdoor space that's our very own.

How do you think this will change the lives of you and your kids? Best guess! I feel that we'll be happier and healthier having our own home and yard. Not to mention more hopeful and more productive. I feel it's important for people to have a safe and secure place of their own.

How do you feel like your life goals might change after you move into your home?

I feel with one of my life goals done, I'll have more enthusiasm to work towards my other life goals, such as earning my Accounting AAS degree.

You had to work for this, this isn't a handout, it's a hand up...what do you think of the sweat equity concept? I feel it's a great idea! It gives the families an opportunity to not only help build their own home but to save money on the big down payment.

Anything else you want to add about this next stage of your life? Thank you all at Habitat for Humanity, the volunteers and the donors for the exceptional opportunity!



# donor profile Tom & Carolyn Epsel

How were you introduced to Habitat for Humanity? We have known of Habitat long enough that we have forgotten the original source. Certainly, the work of President Jimmy and First Lady Rosalyn Carter over the past several decades raised Habitat's profile! Our church, First Lutheran Church in Fargo, has been a long-time supporter working with Thrivent to support Habitat, which has helped in our familiarity.



How long have you been supporting the work of Habitat for Humanity? Well over twenty years, both with financial gifts and working on a couple of builds in the F-M area.

How are you inspired by the work that Habitat does? Knowing that safe, affordable

housing is integrally linked to successful life outcomes for everyone, we are eager to support organizations such as Habitat with a mission of providing these resources.

# ReStore customer

Kelly Benefit

### How did you learn about the ReStore?

I have been involved with the Collegiate Challenge of bringing students to the sites, working for Habitat all over the US over their spring breaks as an advisor, and have loved those experiences. To my thrift shopping delight, the sites often had a ReStore, and many times, we were able to volunteer at the ReStore site in addition to the Habitat build site. I think it is an amazing way to repurpose items, to support an amazing charity, and another way for EVERYONE to be able to volunteer! You might not feel confident on a build site, but you might have experience in retail and want to help out but aren't sure where you might fit. ReStore is a great way to give to a great charity! I love any store that repurposes items and keeps them out of the landfill!

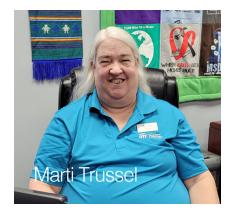
### How often do you shop at the ReStore?

I am in the store probably twice a month, sometimes more. I love it because as a thrifter and repurposing person it is always different and I will find things that I didn't see last time! What is your all-time favorite ReStore purchase? SO many things. Most recently I got 16 steel drawers that I hung on my laundry room wall and framed with barn wood. It was perfect! I also got an industrial shop drawer that is now between my washer and dryer.



How are you inspired by the work that Habitat does? Having volunteered on a build along with the families so many times, I think you really get to see the investment of time that the families are giving to make their home a reality. It's not a gift--they are right in there, building walls and painting. I also love that Habitat works with families to help them with life skills and budgeting aspects involved in homeownership. It is an amazing organization that really has a simple mission: to get families into a home. What's better than that?





# volunteer profile Marti Trussel

# How were you introduced to Habitat for

**Humanity?** Through a table at a neighborhood event set up in the Civic Center. My daughter and I went to see what the event was and came across a table that had a person who talked about needing volunteers at the ReStore. She gave me some contact information for one of the managers, and I agreed to come in two days a week in the afternoons.

My husband and I had moved to Fargo from the Twin Cities in 2006 where I worked as a Para in an all-day Kindergarten classroom after our move, I was feeling the need to be out among people. I wanted to find something that would allow me to give back to my community.

### How long volunteering at Habitat for

**Humanity?** I believe I have been a volunteer at the ReStore for 11 and a half years now. I love

the flexibility they offer me for coming in. I call it my "work" but it is truly a volunteer job!

### What types of volunteer roles have you

done with Habitat? I've volunteered in many different ways. Cashier, stocking, cleaning/ reorganizing shelves as needed. Answering the phone, redirecting calls, helping to answer questions about merchandise. I have helped design/make a few new signs for the store. I file, do data entry, create financial reports and various other administrative duties as needed. I have helped interview candidates for the selection process on who receives a home. I did limited deconstruction of a flood buyout home. I've helped plan events and learned how to construct a picnic table from start to finish! One year, I followed up on a request from the Moorhead Police asking if Habitat would donate a Christmas tree. We just happened to have an extra one or three in back!

The key to my volunteering is the flexibility that Habitat has offered me with the days/hours I come in to work.

# staff profile

# Brad & Anna Poitra

# How long have you been working at the ReStore?

Brad - I've been at the ReStore for over two years.

Anna - I volunteered for three months to help Brad out. I guess I did a good job because they hired me they hired me this spring.

# What has been the most interesting thing you've seen donated?

Brad - The one that stands out for me is a large and very nice roll-top desk.

Anna - I think it's interesting when people donate cars and the number of cash donations that people give.

### What is your favorite part of the job?

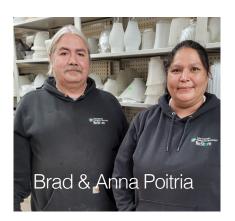
Brad - I like dealing with our customers and being helpful. I like my Habitat family.

Anna - Being able to interact with the customers.

# What's your favorite part of Habitat's mission?

Brad - I love how much we are helping the environment by reducing and recycling. Plus, helping families have safe and affordable housing is really rewarding.

Anna - Helping people have nice homes.





# 30<sup>th</sup> anniversary build

https://www.lakeagassizhabitat.org/30

# 2021 lake agassiz habitat for humanity builds

# woman build

https://www.lakeagassizhabitat.org/womanbuild





# a new beginning Marni Hieb

# Three-year-old Rhett loves pointing at the rooms in his soon-to-be home and chanting at the top of his voice, "Mom room, my room, sissy room!"

One year ago, Marni Hieb did not consider being a homeowner a possibility in her near future. When her case manager-turned-best friend, Hilary at the domestic violence shelter, pushed Marni to apply for a home through Habitat for Humanity, she mailed the application materials with zero faith in ever hearing from anyone in the program.

"We came from a very dark place. I can't even explain how painful the past is and how hard moving forward has been," Marni said.

Marni is the mother of two children, Presleigh and Rhett. She was surprised to hear from Habitat almost a month after submitting her application. She received a call asking her to attend a class, after which she qualified for the second round, a panel interview. Later, she received a note in the mail saying she had made it to the next round, where she would be paid a home visit.

Even after making it so far, Marni had little hope in receiving a home. There was no further information for a while after the home visit. She received a couple of emails stating the process was taking longer than usual, so Marni and her family waited patiently for a rejection. Silence often is interpreted as the precursor for bad news. Then, to her surprise, she was told she had been selected as one of the two finalists and the board would be making the final decision. It was back to waiting, hoping, and keeping the phone as close as possible at all times.

After receiving the phone call that changed her life for the better, Marni was at a loss for what she should do next.

"I called my 11-year-old daughter and gave her the news. All I could



hear were shrieks of joy from her. There were no words." she said. Everyday, Marni and her family drive by where their home is being built. Sometimes they stop, take pictures and chat with the people on site. Rhett and Presleigh cannot contain their excitement in those moments. Marni has been taking as much time off of work to help with the build.

Sharing what the house means to her family, Marni said, "It's a real true fresh start, in a brand new home to make positive, happy memories and traditions. It's given us something to be proud of." Despite all the hardships she has faced, Marni is a woman of faith and truly believes in the power of God. She said, "God won't give you anything you can't handle."

Moved to tears, she added, "Faith, prayer and hope are what got me through and it still does."



As a board member for Lake Agassiz Habitat for Humanity, Nick Hamilton can uniquely empathize with partner families—because not so long ago, he was one.

In 2010, Nick and Hillary Hamilton were living with their two young children, ages four and three, in a rundown, overcrowded, overpriced apartment with no yard to speak of. Due to mounting medical bills, the Hamiltons had declared bankruptcy and couldn't seem to get back on track financially. Homeownership was beyond reach for the family.

Hillary brought home a partner family application, and soon after, the couple attended an informational meeting.

"There were probably 60 people," Nick said.
"There were a lot of single mothers and people with disabilities. I thought it was a pipe dream that we would be selected."

In October 2010, the Hamilton family was moved through the first round of the application process. They began meeting with the Family Selection Committee and Executive Committee, which help choose partner families. In addition to those meetings, the family had their current living situation inspected, completed background checks, and met with financial advisors to determine their viability as candidates.

"What most people don't understand is that it's actually a mortgage. It's not just a free house. You need to have the financial wherewithal to carry that mortgage," Nick said.

In March, Hillary received the phone call that they had been selected as a partner family.

"She had to pull over because she was on her way home from work and she was completely overwhelmed," Nick said. "At that point it was a weird, surreal feeling. We never thought we'd be able to buy a house. With one phone call, our lives had completely changed."

## A labor of love and gratitude

Thus began the process of building their new home. Hillary and Nick completed their respective 250 sweat equity hours by helping build their home and other partner families' homes, volunteering in the office, and helping at the ReStore.

"It was quite an undertaking because 250 hours on top of everything else in life within about six months is a lot," Nick said. "We were encouraged to get out to the build sites just to interact with the volunteers and partner families. Getting to meet the families really helps make it more concrete and reaffirm just how important it is."

The Hamilton family moved into their new house on October 1, 2011. They became homeowners with a mortgage payment less than what they had been paying for rent.

For the Hamiltons, having a house that they helped build was life-changing. Nick was able to go back to work and they could afford daycare. Their kids had access to what they didn't have before: a backyard, a safe and

healthy place to play and grow, and freedom. The home allowed the Hamilton family to build a future, as opposed to just trying to get by.

partner families alongside his wife, spoke at various luncheons, and most recently became a board member in February 2020.

"I wouldn't be where I am today without that home," Nick said.
"My wife and I would probably still be struggling in an apartment and never really improving our life. I can honestly say that her and I probably wouldn't be together anymore because of all the financial struggles and the stress that it puts on a relationship. I don't know if we would have survived that. There's so many improvements to our life that I don't think I could ever describe them."

"I really like that feeling of helping first-time homebuyers get out of an apartment and into something that is actually theirs. With our house, all of a sudden we had a future. Habitat for me is hope for the future."

Five years after the build, the Hamiltons welcomed another little one into their family. They were grateful to be in a position to buy a new house to accommodate the needs of their growing family.

Their experience with Habitat for Humanity even set Nick on a new career path; today, he helps families find freedom and stability in his job as a realtor.

"The feeling that I got the first day when I unlocked the door—I want to help people do that," Nick said.

"I really like that feeling of helping first-time homebuyers get out of an apartment and into something that is actually theirs. With our house, all of a sudden we had a future. Habitat for me is hope for the future."

## Giving back generously

Since 2011, Nick has become passionate about giving back to the organization that gave so much to him and his family. He volunteered on home builds for several summers after their house was built, mentored







# Did you know your spare change can help build homes?

Text HABITAT to 269-89 to link your favorite credit or debit card. Every purchase you make will be rounded up to the next dollar & you'll help more families like the Swansons, Hiebs, and Hamiltons. A few cents per purchase will change lives.



text **HABITAT**to
269-89



# other ways to give

www.lakeagassizhabitat.org/donate or mail checks to 210 11th Street N Moorhead MN 56560



# by the numbers

# 5 million dollars

in sales 2006 - 2020.

# 14,776 shoppers

in the last year alone, including 6,008 shoppers who rounded up their purchase to help us build more homes.

# 1,418,743 million pounds

of materials diverted from the landfill in 2020.

# 684 ReStore volunteer hours

June – October \*down do to COVID.



1,075 homeless



## number of homeless individuals

A study done in 2020 by the FM Coalition for the Homeless, counted 1,075 homeless in Fargo and Moorhead.

### how many people are hungry

Habitat Minnesota reports there is at least a 15% point reduction in every type of government assistance program used except for disability, which is expected to remain the same after families move into their Habitat home.



### how many people live in poverty

In Clay County, 11.8% of the population is at or below the poverty line. In Cass County, the percentage is similar at 10.4%.

below poverty line

11.8% 10 (18,919 people) (7,5

10.4% (7,578 people)

In Cass and Clay Counites, over 10,000 families pay more than 50% of their income on housing.



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