

Habitat Happenings



Habitat
for Humanity®
South Central Minnesota

A newsletter for friends of Habitat for Humanity of South Central Minnesota

Spring/Summer 2020

Letter from the EXECUTIVE DIRECTOR



Connie Ireland

I cannot believe how fast one year has gone by since joining this great organization. The past year has been filled with many changes at Habitat, which includes several major accomplishments. We have closed 17 mortgages including our three 2019 builds; plus, we have completed a major technology overhaul. Additionally, the Board of Directors has been very active

in building and serving on our committees; they continue to volunteer in all sorts of capacities and are committed to getting to know some of our past and future homeowners. Last but not least, we continue to develop services to support our Habitat families to ensure their journey into successful homeownership.

I cannot express my gratitude enough for the board and our team who continue to believe in our mission to change the lives of individuals and families through safe, decent, and affordable housing. We invite you to be a part of this fulfilling experience and join us in building the future wealth and well-being of our Habitat families.

In this edition of our newsletter, we take a look back over the last six months and also take a look into our future to keep you well informed of what we've done and where we intend to go. Please help us celebrate our past accomplishments and join us in embracing our commitment to optimize the future of our organization!

Thank you again for all of your continued support of Habitat!



Admirable Salute to WARREN PETERSON!

After teaching 350 students a total of 6,250 hours, Warren Peterson—the Buildings Trade teacher at St. Peter High School—is hanging up his hammer for retirement! For the last 25 years of his 30-year teaching career, Mr. Peterson

has taught a hands-on, homebuilding class to 12 – 14 seniors every year. The houses they build are for Habitat for Humanity of South Central Minnesota, which builds affordable homes for hard-working families in a five-county area. Habitat pays for the supplies and materials used by the high school class to construct the home; and, it also covers the costs of picking up the home from the high school lot and transporting it to the property where the house's final construction takes place. We believe this program was the first in the country that utilizes the labor of high-school students to meet the needs of a local Habitat family. We would like to give Mr. Peterson an admirable salute for leading the way on this innovative partnership for all of these years!

Mr. Peterson is going to be sorely missed by his past and current students. His reputation as a “fun and engaging” teacher precedes him wherever he goes. Every morning, he greets students during breakfast. “He’s ultra-friendly and always talks with students in the hallways,” says Bradley Doherty-Bohn, a current student in the Buildings Trade class. Mr. P—as he is fondly referred to by his students—“is also an excellent teacher. He really gives a lot of individualized support and has an incredible amount of knowledge,” Bradley added. Another student, Sarah Fadness, says that “Mr. Peterson treats us as the young adults that we are. He teaches in a way that we can understand. . . he’s fun, but he keeps it balanced to enhance our learning.”

Both students hope that the school can find a comparable replacement when Mr. Peterson leaves. “I’m not irreplaceable” Mr. Peterson modestly responds; however, he’s quick to add that he “really enjoys working with kids.” Both Bradley and Sarah acknowledge this sentiment because it’s so obvious in how Mr. P

WARREN PETERSON! continued on page 3.

MINDY WESCOTT

Before applying to become a Habitat homeowner, Mindy had been forced to move 11 times in the previous 12 years and could barely afford her rent. Some of her friends suggested that she look into getting a home through Habitat for Humanity. After thinking about it, she decided to dive right in. Mindy quickly learned that you have to rely on everyone—the builders, the volunteers and the people at the Habitat office—to help you along the way. “It is a substantial commitment and there were times when I was wondering if I did the right thing. With attending monthly meetings and putting in your sweat equity hours, you are very busy to say the least. Now as I look back, I can say that it was very rewarding taking part in the building of my own house, and I am so appreciative as I wake up and realize that this is my home. Habitat for Humanity teaches you that your community cares. I was so humbled at all the New Prague volunteers who gave of their time! They truly wanted to see me have an opportunity in life that wasn’t attainable without some assistance.”



Mindy is so grateful for her experiences with Habitat and is very appreciative to feel established in New Prague as a homeowner. What excites her most is that her children have come to visit with her grandchildren, and she actually has space to allow them to stay with her.

She says, “It’s not a mansion but it allows me to at least have time with my family! So for this, I am forever grateful. I hope to create memories where my grandchildren will be excited to visit Grammy Mindy’s little house!”

KIMBERLY GALLARDO



Kimberly knows from personal experience that the only constant in life is change. Born in Los Angeles, Kimberly moved to MN with her mother and brothers in 2001 when she was 11 years old. They moved to Le Center where her maternal grandmother lived. While she lived there until she moved into her Habitat home in Le Sueur in November 2019, those 18 years were filled with some life-transforming changes.

During her time in Le Center, Kimberly dropped out of high school, had her son Deandre at age 17, got married, had her daughter Kylani a couple of years later, and then divorced her husband after he was deported for driving without a seat belt. None of these changes were simple, and Kimberly found herself working hard to adapt to her new life as a single mom. As life would have it, her family suffered some major setbacks along the way. In 2015, she and her kids lost everything they owned in an apartment fire. Two years later, she experienced some health issues; and, in early 2019, she was laid off from a job that she had held for six years. During this timeframe, Kimberly decided to change the course of her life, hired a dietician, and started a healthier lifestyle resulting in a nearly 150-pound weight loss. She got a new job and continued to work on obtaining her GED by taking night classes after work twice a week. It was during this period that she decided to apply to become a Habitat homeowner.

Kimberly was extremely excited to be accepted into the Habitat program in early 2019. She and her kids moved into their Habitat home in November 2019, which is on a beautiful lot in Le Sueur. Her son and daughter were thrilled to move into a place that they can call home.

She said, “It was the highlight of my year. Habitat gave me a lot of faith and hope while there was a lot of trauma going on in my life the first half of 2019. The whole staff has been awesome. They really made us feel cared for. Thank you for working to help bring stability to my family and for caring about us. Your efforts are incredibly appreciated. We love our new home!”

Listening & Sharing Tour

Over the last six months, Habitat staff have been out and about meeting with stakeholders to discover what we can do to transform old relationships and develop new partnerships. During this tour, we met with representatives from more than 20 different agencies and municipalities including the likes of Partners for Affordable Housing and the Area Agency on Aging to the cities of Lake Crystal, Le Sueur, Mankato, Madelia, North Mankato, and Eagle Lake. Some of the agencies knew us well, while many had little or no relationship with us in the past. Everyone agreed, however, that affordable housing has become a critical need in our five-county service area. There was also agreement that partnerships are essential in building a continuum of housing options for residents of South Central Minnesota.



Some of the questions we asked along the way included:

How do we help families who are transitioning from homelessness to homeownership?

How do we create career pathways for high school students who are interested in pursuing the building trades offered by South Central College and MSU-Mankato?

What businesses and organizations would be willing to offer their employees a workday to volunteer on a Habitat construction site?

How do we assist our seniors age in place?

How do we build more affordable homes in Mankato and North Mankato when the costs of lots have skyrocketed?

Some of the answers to these questions are simpler than others. But, one thing is for sure, partnerships are the key! We need the input, feedback, and commitment of others in order to better understand our communities' needs and figure out how we can best fill the gaps in providing affordable housing options. Only then can we begin to redesign ourselves into the best possible version of who we can be.

WARREN PETERSON! continued from page 1.



treats his students. They added that they feel very honored to be in his last class of students before retiring. They're hoping he remembers their class with a special fondness. Both Bradley and Sarah are intending to build upon what they've learned in Mr. Peterson's class in their pursuit of post-secondary education. Bradley wants to get a carpentry certificate in an Associate of Arts and Science program; and, Sarah wants to attend Dunwoody College of Technology to launch her studies into becoming an architect.

While we are very sad to lose him as a dedicated member of Habitat's extended "family," we are happy that he and his wife will now get to spend more time together with their two children and three grandchildren. As most retirees, the couple also has plans to travel more.

Please join us in thanking Warren for the decades of dedication he has delivered to his students and to Habitat. Mr. Peterson and his students have left an indelible footprint in St. Peter, one that will last a lifetime. We wish him the best of everything in his retirement. He has certainly earned and deserves every bit of it.

We will miss you Mr. P!

Thank You - to nearly 250 donors who generously gave to

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Habitat during the last half of 2019

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A Successful End to our 2019:

Habitat would like to offer heaps of gratitude to our generous donors who contributed more than \$22,500 through our 2019 end-of-year giving campaign! These funds—contributed by 84 donors—will help us lay the foundation of our upcoming 2020 construction season. Again, we thank you for your enormous generosity!

Also, we would like to extend our sincerest appreciation to Erica DeLeon for letting us tell her family's heart-wrenching story as the centerpiece to this campaign. Her story is a moving reminder of how life can take tragic turns while also underscoring the importance of Habitat's work to provide a "hand-up" to those families in need of stabilized housing. Her persistence in improving her family's life will inspire us throughout the construction of her new home this coming spring and summer.

***Are you or someone you know tired of renting?
Have you been turned down for a conventional mortgage?
Or maybe, you just don't have enough saved for a down payment.***

These are the typical reasons cited by families who come to Habitat to see if they're eligible to become a Habitat homeowner.

Families may be eligible for a Habitat home if they:

- Have a reliable source of income.
- Fall within our income guidelines. (Families of four can make up to \$57,866 - \$64,560 and still qualify).
- Have lived or worked within our service area for at least six months. Our service area covers Blue Earth, Le Sueur, Nicollet, Sibley and Watonwan counties plus the city of New Prague.
- Are willing to invest 200 hours of sweat equity per adult during the home-building process.
- Have a low debt-to-income ratio. Monthly debt must not exceed 41% of monthly income.
- Are willing to attend financial literacy and homeowner education classes and meetings.



We help applicants every step of the way, and provide the education and support needed to become successful homeowners. There are many financial benefits to buying a Habitat home, including affordable mortgage payments that will not exceed 30% of the family's gross monthly income. A Habitat home is a strong foundation for a family, an opportunity on which they can build a better life. For more information on applying for a Habitat home, go to <https://habitatscmn.org/homeownership/> and complete the Pre-Application Form. Our Family Services Manager will contact you once you've completed the form to help you with the process.



Want to Live a Happier, Healthier Life?

Research shows that people engaged in meaningful activities live happier, healthier lives. Habitat would love to play a role in helping you achieve new levels of health and happiness. Come volunteer with us! Habitat offers an array of opportunities for individuals and groups who are wanting to participate in a volunteer gig or commit to a day of service. Volunteering is fun, fast-paced and fulfilling. There are many

ways to get involved. We are always looking for volunteers who want to help on our construction sites. You don't need to have prior construction experience. Just come out with a positive attitude and a willingness to learn. All skill levels—from willing learner to the professional builder—are welcome. Instruction is provided and volunteers are never required to do any work they're uncomfortable doing. You'll get the satisfaction of helping Habitat provide families with a decent, safe and affordable place to live!

Please go to <https://habitatscmn.org/signup-2/> and fill out the Construction Volunteer Interest Form and our Volunteer Coordinator will follow up with you.

Thank you so much for your interest!



DEANE & DIANE PETERSON *Construction Volunteers*

When I asked Deane and Diane what compelled them to become construction volunteers with Habitat, they both responded that a major factor was their own experience of having been in the home-purchasing process for three long years due to a housing shortage in St. Peter. All-in-all, they passionately embrace Habitat's vision and can identify with the families who want to own a Habitat home. They know how it feels to want permanency... a stable home with a yard... a house to invest in... the longing to further their own self-sufficiency.

It all started for them in 1984 when Deane and Diane moved from Sioux Falls, South Dakota to Minnesota so that Deane could finish an accounting degree at MSU. After school, Deane worked at the Free Press as a District Manager until being promoted to the business office to work as an accountant there. At the same time, Diane worked with Precision Press—a subdivision of Taylor Corporation. They were blessed with three sons and started juggling the rigors of working and raising a family. After a five-year stint with the St. Clair Public School District, they moved to St. Peter, and Deane started working with the St. Peter School District, where he stayed until he retired. After working a few shorter gigs, Diane landed at Gustavus Adolphus College where she worked for the next 17 years.

They volunteered for the first time on a Habitat construction site 12 years ago. "It was an opportunity to do something for someone else, get to meet new people, and learn new skills. Deane has always liked building and tinkering, so Habitat was the logical place for him to start volunteering. Since that time, he has helped build six homes, and Diane has helped on three of them. Together, they estimate they contributed around 700 hours during the 2019 construction season. Diane commented... "it's an easy transition for retired people who are looking for ways to structure their time. Anyone with an interest can help. It's not like you need experience... there's definitely on-the-job training that comes with it. You can just show up!" They also explained that they are captivated with the feeling they get from helping others. The fellowship and camaraderie that it inspires when they work in concert with others to shape someone else's future. "There's a feeling in the air when you step onto the construction site where everyone is working towards the same goal and doing it from a place of goodness and generosity. It's a remarkable feeling" says Deane, "one that's hard to beat!" They both hope that their enthusiasm for volunteering will attract a younger generation of new volunteers.

If their story inspires you, please reach out to us by calling 507-388-2081 extension 206 or express your interest on-line at habitatscmn.org.



DAVE GJERDE *ReStore Volunteer*

Volunteers are the lifeblood of Habitat's ReStore. In fact, over a three-month period, volunteers provided more than 1,115 hours of work at the ReStore. Dave Gjerde—a faithful ReStore volunteer—contributed regularly to those total hours.

Dave worked with the Registrar's Office at MSU-Mankato for a total of 33 years—the last 15 years as the Registrar. As he was nearing retirement, he saw an advertisement for volunteers at Habitat. In addition to needing to structure his time after retirement, Habitat's philosophy is what compelled him to volunteer. In addition to needing to structure his time after retirement, Habitat's philosophy compelled him to volunteer. His tenure with Habitat began before Habitat even had a ReStore. He saw an advertisement in a church bulletin and has been hooked ever since. Initially, his involvement included recruiting new volunteers primarily from churches. He also helped train those volunteers. When the ReStore came into existence in 2007, Dave was one of the first ReStore volunteers in line to help out. His duties included accepting donations, cleaning and pricing them, and getting them out onto the floor. He has continued in this role over the past 13 years. In particular, Dave enjoys getting interesting and unique items recycled and into the hands of someone who needs them. If you've ever bought something from the ReStore, it has likely passed through Dave's hands.

Living on a one-acre lot with a 115-year house gives Dave and his wife Cathy a lot of projects. Cathy is also retired from MSU-Mankato where she served as the Assistant Director of Financial Aid and the Academic Advisor for the College of Science Engineering and Technology. Being avid vegetable gardeners, they donate 100-200 pounds of fresh food to the food shelf every season. This is in addition to the vegetables Cathy freezes from their garden. In his spare time, Dave enjoys reading. Science fiction, adventure, mystery, and suspense are his favorite genres. Dave and Cathy are lucky enough to have one daughter—Megan—who also lives in Mankato.

We are so grateful for Dave's undying support and thank him for his commitment to building community!

OUR VISION: A world where everyone has a decent place to live.

OUR MISSION: Habitat for Humanity of South Central Minnesota is a non-profit, Christian housing ministry dedicated to building decent and affordable housing for families in need.

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A Look Forward: We need EVERYONE!

HABITAT'S RESPONSE TO COVID-19

Because you are an incredibly valuable member of our Habitat community, we want to share how our organization is responding during the COVID-19 crisis to slow its spread. The following operations will be suspended until further notice. Please stay up to date by checking our website frequently at www.habitatscmn.org.

• **Administrative Office:** We will be closed to the public; however, staff will be available by e-mail and through phone calls at 507-388-2081. Homeowners and applicants are encouraged to call the office for updates on how to conduct business with us.

• **ReStore:** Our ReStore will also be closed until further notice. We may be accepting donations. Please look for the latest updates on our COVID-19 Response website at <https://habitatscmn.org/covid-19-response/>.

• **Volunteers:** All volunteer activities will be cancelled at this time. Again, refer to our website for updates.

• **Events:**
▶ Our **Hard Hat Breakfast**, which was scheduled for 5/6/20, has been cancelled until we have had time to further evaluate how to proceed. Look for further developments.
▶ Our **Golf Tournament** is currently scheduled for Friday, 7/24/20. More details will be provided as we get closer to the event date.

As you know, our Habitat families are already financially vulnerable. Many of them are in positions at the forefront of this crisis, including healthcare workers, civil servants, and service sector employees. We realize that a missed paycheck can have catastrophic results. If you were planning on volunteering or supporting Habitat in the next few weeks, I strongly encourage you to support our mission through an online donation today at www.habitatscmn.org.

We will continue to monitor the situation closely, and we'll re-open as soon as it is safe to do so.

Look for periodic updates on our COVID-19 Response website at <https://habitatscmn.org/covid-19-response/>.

