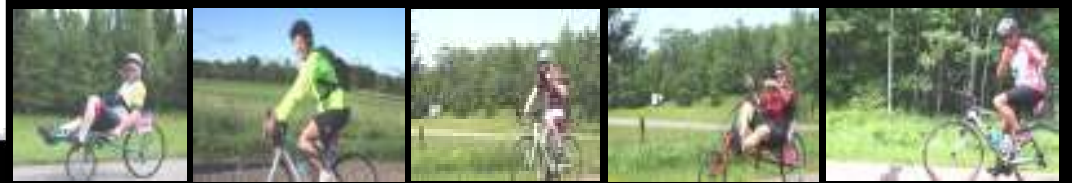




Habitat 500 Bike Ride Fundraiser

Support a Rider . . .



. . . pave the way to a better life!



North St. Louis County
Habitat
for Humanity®

Seeking to put God's love into action,
Habitat for Humanity brings people
together to build homes,
communities and hope.

**Inside, meet
our 2016
families and
the riders
who will
bike 500
miles this
July to raise
money and
awareness
for Habitat!**

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Call us for the latest volunteer
opportunities!
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Toll Free: 866-749-8910

The first mosquito bite, the first lawn mowing, the first fish caught, the first time out on a bicycle, all mark the transition from spring into the "summer" season for me in the Northland.

Another indicator of the seasons changing for us at North St. Louis County Habitat for Humanity was the dedication of the final 2015 home building project. On May 10th, the Yaroscak-Gangl home, built by students from Chisholm and Hibbing during the 2015-2016 school year, was dedicated. Nearly fifty students from three schools were involved providing the Yaroscak-Gangl family with a hand up into an affordable home.



This "hand up" (as illustrated in the photo above) is what brings us together as we display God's love to a family in need. Our partner families have a part in this as they take the opportunity to reach for a better future for themselves and their families. They work hard putting in "sweat equity" as they learn new skills and build life long relationships with all of our wonderful volunteers. Habitat's hand up provides a way of escape from a cycle of poverty where families are paying over 30% of their limited incomes for apartments that are, a lot of times, substandard, unsafe, unhealthy and costly to heat.

With an affordable Habitat for Humanity mortgage, our partner families are no longer faced with choosing to pay unsustainable rent instead of good food, clothing and educational supplies for their children. Your efforts are giving families strength, stability and self-reliance through shelter!



Holly and Darin Yaroscak-Gangl and kids at their "chilly" home dedication ceremony on May 10th

This year your help is greatly needed as the Range is experiencing a tough economic downturn. Every volunteer hour, in-kind donation of labor, land or materials and every dollar given is critical to our efforts to build hope with five of our neighbors in need of an affordable home. Thank you so much for taking the time to read their stories and those of our bike riders. With your help we can turn five more ground breakings into open houses where families can grow and thrive.

Sincerely,

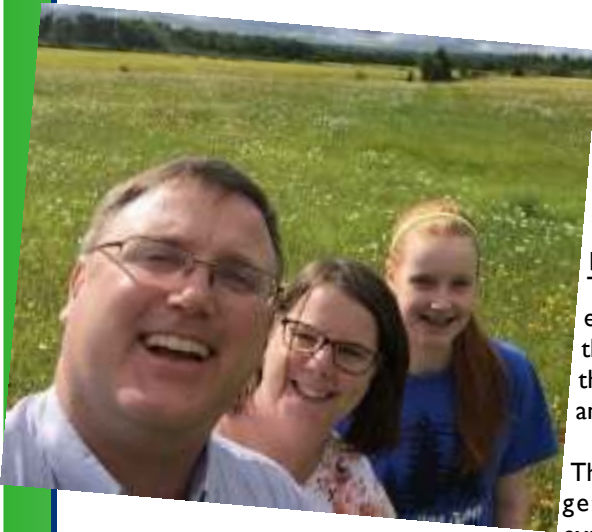
Nathan Thompson, Executive Director





You can help find a family!

Hibbing School Built Home • Riders: Nathan, Sara and Marjie Thompson



Above: Nathan Thompson, NSLCHFH executive

We are excited to be preparing for another Habitat 500 bike ride! This will be the 13th ride for Nathan and the 5th ride for Marjie Thompson. Sara Thompson has worked for the last 12 years to feed and support Habitat 500 bike riders as a Rest Stop One volunteer. This year she will be joining the team as a first time RIDER! The three of us have been busy putting in training miles and prepping “mom” for her great adventure in riding 500 miles in seven days.

We are once again paired up to help raise awareness and funds for the five families that North St. Louis County Habitat for Humanity will be serving in the 2016 building season. Four of the five families that are partnering with Habitat for Humanity this year have been identified and have picked out their plans. Their home building projects are well under way as described in the other articles in this letter.



The fifth home building project is planned to be the student built home. This home will be built in

partnership with the Chisholm and Hibbing High Schools and the Hibbing Community College. The high school students will build the home from the foundation to the final finishing touches. This home will be the ninth in a wonderful partnership with our local schools! The Hibbing Community College’s electrical class will also be providing the professional electrical labor through their trades class for this and one other home this year.

This partnership allows students to get real world construction experience while also learning to help their neighbors in need of a home.

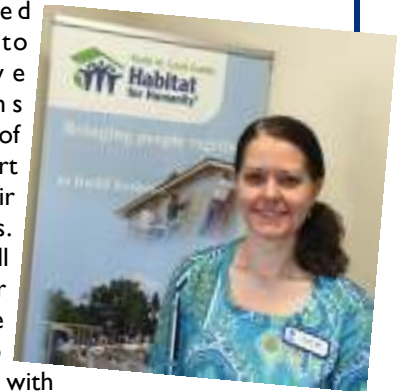
The family selection committee is currently working to select the partner family for this home project, which will start in September. Marnie Maki has joined North St. Louis County Habitat for Humanity’s staff team as our Family Services Specialist. Marnie will be working with the family selection committee, the community and YOU to identify one of our neighbors in need of this affordable home that our area students will build.

Habitat partner families are selected using three basic criteria. They must demonstrate a need for affordable housing. Applicant families must also be willing to be a partner in the home building process. Families partner with Habitat by completing a minimum of 200 hours of sweat equity per adult on their and other’s projects. This partnership is a vital part of the process and plays a big part in our homeowners’ success. With “sweat equity,” families are gaining ownership of their homes as well as valuable home maintenance experience.

We like to say that “Habitat is not a hand out, it is a hand up!” This

principle stands true as each homeowner buys their Habitat home. Affordable mortgage payments from Habitat homeowners then go back into the building program to build more homes. The third consideration in selecting a family is centered around their ability to pay Habitat’s affordable mortgage.

As our Family Services Specialist, Marnie comes to Habitat with experience in finance, mortgage origination, education and marketing; valuable skills which will help in getting the word of Habitat’s mission out to our neighbors in need and working with them to qualify them for Habitat’s affordable mortgage. Marnie is excited to work with you to increase the pool of applicants so that families can be selected six to twelve months ahead of the start of their projects. This will give her ample time to work with the family support committee to prepare our partners to be successful homeowners. More information about the application process can be found at www.nslchfh.org.



Thank you for partnering with us by encouraging your neighbors in need to consider Habitat for Humanity as a solution to their housing need. Your prayers, volunteer efforts as well as every dollar you donate to help us fulfill our mission is greatly appreciated!

~ Nathan, Sara and Marjie Thompson



Putting God's love into action!

As we finish up our 2015 build season homes and begin to launch our 2016 build season, I am amazed that my first year with North St. Louis County Habitat for Humanity has gone by so quickly! It has been my deep privilege and honor to meet and work with our partner families. They all put in many more than the required 200 hours of sweat equity labor and are incredibly supportive of each other, the volunteers and of our staff. It is truly a pleasure to work with them. The highlight of any build is the home dedication ceremony, during which our partner families share what the process of building and then buying a simple, decent and affordable home has meant to them. Phyllis Rayton of Virginia cited the fact that her children were able to see a community come

together to help them help themselves. "[the community said] we don't know this family, but we are going to...help them build a foundation and a home. It's unbelievable!" Her new neighbor, Jessica Axelson, also reflected on the deep impact the support of the community has had upon her and her family: "the perfect gift...is the love that has been shown to my children and me" throughout the process. Jessica also noted that she initially rejected the idea of applying for a home as "I thought, as many others, that it was a free home and I wasn't looking for handouts." Those are two key features of Habitat for Humanity that we are constantly sharing with all potential partners and volunteers. A Habitat for Humanity house is a hand UP not a hand OUT. All of our partner families are true partners in the building of their homes. Once they have purchased their home, they also know their mortgage payments are going to help another family help themselves into a simple, decent and affordable home. And when those partner



Above: Phyllis Rayton with her children Chelsea, Ashley and Jeremiah

families work alongside our community volunteers, they truly see God's love in action! They see themselves welcomed into the community and valued by that community.

And another five wonderful families are beginning their own journey toward home ownership. As Stan Dow said at his kick off ceremony, when they received the call saying they had been selected "it was like the ringing of a bell, it's just resounding through the rest of my life." Help us help our 2016 families into the lives they so richly deserve, in a home they helped to build!

~ Susan Garrett



Above: Almost 60 community members gather to welcome Jessica Axelson's family home!

Seek the LORD and his strength, seek his presence continually.

-1 Chronicles 16:11

WEBSITE AND EMAIL

Track the progress of this year's projects and find when and where volunteers are needed by visiting our website:



www.nslchfh.org

Or feel free to call us for the latest volunteer opportunities:

(866)749-8910

If you would like to receive email updates on volunteer opportunities and events please send us an email with that request to:

habitat@nslchfh.org

Mission:

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

Donate to the Habitat 500 Bike Riders by credit card

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RIDING TO BUILD A CYCLE OF HOPE!



This July 10th-16th, sixteen cyclists will embark on a 500 mile journey to raise money for Habitat for Humanity homes.

To truly come to understand the heart and mission of Habitat for Humanity, they have met with Habitat's 2016 partner families to share and celebrate their Habitat stories.

We invite you into their stories and on their journeys as together we are:

"Building homes and hope in North St. Louis County".



Bringing a Family Back Together!

The Padora-Thronson Family, Hibbing • Riders: Rev. Brian Birk and Doug and Christy Gettle

Habitat address:
2712 6th Ave. E., Hibbing
Ground
Breaking:
June 2016

We are a nation of laws, and even most libertarians would agree that some rules and regulations are necessary to protect the welfare of the citizens. But sometimes we get carried away and over-regulate.

In 1991, the Department of Housing and Urban Development

(HUD) set standards for occupancy in rental housing. Most cities have occupancy codes that reflect these guidelines. The maximum occupancy for a rental unit is two persons per bedroom. Other restrictions involve persons of different generations, children of opposite gender, and unrelated adults sharing a bedroom. The rules were probably established to prevent discrimination against families with children but in the case of one of the selected families for this year, it had the opposite effect.

Heather and Jerry were both born on the Iron Range. Heather grew up in the Twin Cities and she moved back to Hibbing when she was 16. She met Jerry when he was living in Fargo. Four years ago, Heather moved to Fargo to be with him. Their first daughter was born. Heather had two girls from a previous relationship so they were now a family of five. Two years ago, they moved back to Hibbing and here is where the living situation became difficult. Affordable three bedroom apartments are difficult to find but they did find an affordable two bedroom apartment. Unfortunately, the landlord strictly enforced the two people per bedroom occupancy code. Heather and the girls lived in the apartment while Jerry stayed at his mother's house. Not an ideal family situation at all.

Co-workers at the bank where Heather worked urged her to apply for a Habitat for

Humanity home. However, like so many Habitat applicants, they didn't feel



Doug, Rev. Brian & Christy with the family

like they would qualify. Why bother? But her friends persisted and so finally they filled out the application. They were amazed at how fast the process worked once the application information was complete. When they got the call from family selection late last year that their application had been approved, they were in a state of disbelief.

They were approved as a family of five. Baby Loveah was born in February of this year. Even without Jerry, Heather would no longer be able to stay in a two bedroom apartment so they were forced to move and at least now all live together.

This year, the Habitat 500 fundraiser bicycle ride will be staying in Hibbing two nights, and the Thronson/Padora home has been

designated the "Bike.home". Cyclists from the ride will join Hibbing

community volunteers in beginning to erect Heather and Jerry's home on Wednesday July 13th. This will also be the home for Heaven (age 9), Laila (age 5), Legacy (age 2), and Loveah (3 months).

Their hopes are like most young families. Jerry is hoping his painting business will eventually be able to support the family so that Heather can be home more with the children. Jerry grew up without a father in the home and so didn't learn a lot of those hands-on skills that kids learn from their dads. By the time they move into their new home later this year, he hopes to have acquired many new carpentry skills. The girls look forward to more space and a safe yard to play in.

Brian Birk, Doug Gettle and Christy Gettle will be riding to raise support for Jerry and Heather and the "Bike.home". This will be Brian's 18th year, Doug's 12th and Christy's 11th year riding, so it is not a new experience for them. Through volunteer efforts and giving, we were able to place five families last year and we are confident that we can do it again this year. Our mission for providing affordable, decent housing in North St. Louis County is not complete, so please cheer us on as we ride by this summer and please pledge financial support for all our riders and for the families we are building homes with.

~ Rev. Brian Birk and Doug and Christy Gettle



Above: Jerry and Heather with their children Heaven 8, Laila 4, Legacy 1 and brand new Loveah





A New Start.

Michael Bane, Virginia • Riders: April Paschke and Phyllis Ruper

Habitat address:
218 12th St. S., Virginia
Ground Breaking:

Hello, my name is Phyllis and I decided, this year, to ride the Habitat for Humanity bike ride. I have always loved to ride a bicycle. I have done many long distance tours. The biggest one I did was in 2011, I did the Coast to Coast

only participate in building their own homes, they help build other families' homes as well. April and Joe had over 500 "sweat equity" hours in building their home and continue now to volunteer for Habitat. I learned that Habitat partner families start "giving back" to their community, before they even start building on their own homes! Habitat also rehabilitates old run down

will be her first long distance ride. I find it so impressive that not only does she help with the volunteering and the construction; she is now fund raising through the Habitat 500 bike ride to "give back" even more.

April and I will be riding to support Mike Bane's home building project and had the chance to sit down and visit with him. He will be starting to build his home alongside Habitat volunteers this September. Mike used to be a deputy Sheriff in Hastings, MN. Mike suffered a stroke many years ago, at the age of 33. The main lasting effect he has is a difficulty expressing what he wants to say. Mike is no longer able to work and is on disability. Mike said housing has been tough. He's had to move from apartment to apartment many times and currently lives in Virginia. Mike's "roots" and family are here on the Range. His family has a hunting shack right up here in Buyck, MN, not far from my own family's lake home. When we asked Mike what he enjoys doing for fun, the first thing he said was working on the Habitat houses! We pressed him more for information about RECREATIONAL activities and he said he loves hunting, fishing and also having coffee with friends and family and playing smear!



Above: Phyllis Ruper, April Paschke, Mike Bane (holding Coffee Cream), Joe Paschke

ride. We pedaled 3,700 miles in 7 weeks. It was wonderful, and also a life changing experience for me.

This year, I decided to do the Habitat for Humanity ride. I decided it's time to ride my bike and raise money for a "good cause". Habitat for Humanity, is not just a "good cause". It's WAY more than that!! After meeting April and Joe Paschke, who helped build their own Habitat home in 2011, and then meeting Mike Bane, who is scheduled to start building his home this September, I am very impressed with Habitat for Humanity. Habitat partner families not

homes, greatly improving our communities. I am

proud to be a part of this summer's cycling fundraiser. We will be cycling 500 miles in 7 days to raise money which will provide affordable homes for five families, all in our Iron Range area. The money raised stays here in our area, improving our communities and greatly improving the lives of families in need of an affordable home.

April, a Habitat homeowner, has also decided to do the ride this year. She's been trying and succeeding at getting back in shape. I will be spending some time with April giving her some good tips on long distance cycling since this

April and I are looking forward to doing the ride this July. The main reason I'm doing the ride is to raise money to help families into their future Habitat homes.

In order to raise the money, I am asking for your support. Riders are asked to raise \$1,000 for Habitat projects. I want to exceed that goal!

With your support, we can help another family own a safe and healthy home they can afford. Please help us give more to our community and meet Mike Bane's housing need and those of four other families this year.

Thank you so much,

Phyllis Ruper

A New Chapter, A Warm Home

The Koller Family, Aurora • Riders: Josh and Mariah Peterson and Cheri and Anna Johnson



Habitat address:

Sunset Acres, Aurora, MN

Groundbreaking: June 2016

This year will be our (Josh and Mariah's) 7th Habitat 500 ride together! This year we are excited to bring along Cheri and Anna Johnson, longtime friends from Aurora. Cheri is the head cross country ski coach for Mesabi East, Eveleth-Gilbert and Virginia. Anna Johnson will be a senior at Mesabi East next year. The four of us are fundraising for a family right here in Aurora, MN.

We first met Jessica (mom), Travis (dad) and Aleeya (4 year old daughter) earlier this month at Mesabi East High School to listen to their story. Both Jessica and Travis grew up on the Iron Range. Jessica is a graduate from Mesabi East and Travis from Biwabik. When we first met them, Aleeya was carrying a plastic raptor named Charlie. Not only did we find out that Aleeya loves dinosaurs but she can also rattle off their names. We are not just talking about the easy T-Rex name, we are talking about those long scientific names that all of us wish we could remember.



Above: Jessica, Aleeya and Travis

Aleeya is very smart and she certainly wasn't shy talking to us. She will start kindergarten at Mesabi East next fall.

Jessica works at the Holiday Gas Station in Aurora and Travis works for Poor Gary's Pizza. The two are engaged to be married at the end of June! Very exciting. The family has been living in a

small, old, two bedroom apartment above a garage for three years. Travis has been there for six years. It is heated by natural gas and the living area can only be heated if the garage is heated first. Even now in the spring the heating bill is high.

Jessica heard about Habitat for Humanity through a friend of her mom, who also received a Habitat house. After two years of being encouraged to apply, Jessica and Travis filled out the application and were accepted within 6 months. They will break ground on their new house this June with major construction starting in August. Their lot is located in Aurora the in Sunset Addition on Arrowhead St.

Jessica and Travis were very eager to pick out their floor plans. They will have a three bedroom, one bath home with in-floor heating.

Even though Aleeya is obsessed with dinosaurs she still wants her room to be pink. She also thinks she is going to get a pet snake when they move into their new place. Mom says she can have one if she can hold one without being scared, but since Aleeya is scared of spiders, Mom is confident a new snake won't be a part of the family.



Above: Travis, Jessica holding Aleeya, Josh and Mariah Peterson and Anna and Cheri Johnson

Jessica and Travis are excited for this new chapter in their life. They have already put in more than 20 hours each of volunteer hours helping build other homes. 20 hours is only a fraction of the 200 hours each of them need to accrue before moving into their house. They will also need 100 volunteer hours from friends and family. If you are interested in volunteering contact Susan at the Habitat office. 218-749-8910

Even though it has been a long road for them, they have persevered through the trials of life and are now only months away from owning their very own home. We have a feeling this house will become more than a place of residence. It will be a constant reminder of the good in this world and that, with a little bit of help, we can all make a difference in the lives of others. Thank you for your support!

Congratulations Jessica, Travis and Aleeya on your soon to be new home.

~ Josh and Mariah Peterson





A Place to call Home!

The Dow Family, Virginia • Riders: Deb Hultman, Dave Bergum, Greg Krog and Mason Gillies

Habitat address:
922 15th St. N., Virginia

Greg Krog, his grandson, Mason Gillies, Dave Bergum and Debbie Hultman are riding the Habitat for Humanity 500 mile bike ride this summer for the Dow family. What would motivate four people to do this? All four of them feel passionate about being part of a solution to helping families live in safe, affordable decent housing.

Stan and Aliisa Dow took time out of their busy schedule to meet with Greg and Debbie to talk about their journey to homeownership with North St. Louis County Habitat for Humanity (NSLCHF). It is not easy for them to find time in their schedules; they work three jobs between the two of them and have two daughters that have kept them busy. But, they made time and their excitement and enthusiasm was apparent throughout the meeting.

Skye (16 years old) and Eden (12 years old) can't wait to move into their Habitat home. They are hoping to be able to participate in more activities since they will now



Above: Riders Debbie Hultman and Greg Krog with Stan and Aliisa Dow (center)



Above: Skye, Aliisa, Eden and Stan Dow ready to build!

be living much closer to their school. They are also excited to be planning the decoration of their new rooms. Stan and Aliisa are looking forward to having a stable and affordable home.

The Dow family has been living in Eveleth for the past 10 years in a home they were renting. It was costing them as much money as they earned to barely survive in the home. This spring they realized they could no longer afford to live

there. They currently live in a very small rental, which is the size of one big room, close to where their house is being rebuilt.

Sharon Rantala, a member of their church, encouraged them to apply for a Habitat home. They were ecstatic when they were approved. They are moving into a rehabilitated home. NSLCHF received the house as a donation from a generous community member; there had been a fire in the basement, but the structure of the

house was good. With help from community groups, such as the staff of Kiewit Infrastructure, Barr Engineering, United Taconite, the Voyageurs' Outward Bound School and a core group of "regulars", the Dow house was gutted and a new floor installed. The interior currently under construction and volunteer help is needed!

As we pedal 500 miles this summer, thinking about what this home means to this family will push us down the road with hope. Thank you for helping us raise the much needed funds to complete this home with the Dow family. ~Debbie Hultman



Above: Eden Dow's thank you to the Kiewit and Voyageur's Outward Bound School volunteers who helped start her home!