



North St. Louis County

Habitat
for Humanity®

Habitat HIGHLIGHTS

Summer 2014

Volume XX, Edition III

MISSION VISION

A world where everyone has a decent place to live.

MISSION STATEMENT

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

Inside this issue:

- Donations Recycled 2
- Seeking Applicants
- Meet Luran Johnson 3
- Students Build Two Homes
- Tower Home Update 4
- Habitat 500
- Thrivent Choice 5
- Thrivent Builds Home
- Contributors 6
- Contributors 7
- Special Thanks

SOMETIMES A THOUSAND WORDS DOES NOT A PICTURE MAKE!

Dear «Envelope Salutation»,

I was searching for the right picture to go along with this letter when realized that there isn't one good picture that I could use to help describe what its like to be composing this letter from North St. Louis County Habitat for Humanity's permanent base of operations at 5558 Enterprise NE in Virginia, MN.

There are plenty of pictures of our past offices. We have moved seven times since Habitat was incorporated in 1995! We are thankful for all of the donated and discounted spaces we were able to fulfill our mission from over the years. Habitat started out in a cubicle at the BIC Realty office in Virginia. After a few years the offices were moved to the State Farm office, the Home Town Focus office, the Culbert Realty office, the Tini Mechanical shop's offices and office space in Olcott Plaza.

If I took my camera, it would be an adventure to capture pictures of all of the places that Habitat has had building materials and tools stored in. We have materials in several volunteers' and board members' garages and back yards. We have donated storage space at the Ridge Inn Mini Storage, Rapid Rental and Supply and at Pohaki Lumber. One can only imagine the time it has taken our construction manager, Dave Alaspa, to locate and gather the proper materials and tools for volunteers to use on a Habitat home building site!

I can also picture many meetings where our board members would gather to plan strategically for our future. The need for a permanent office and warehouse space was identified as a critical success requirement for our organization. To remain sustainable and become more efficient in our efforts to build affordable homes with our neighbors in need a central location to store and stock pile materials and tools was needed. Now that our warehouse is completed we have begun buying building materials in bulk resulting in significant savings for the program. We were able to buy 15 homes worth of flooring material for the price of 5 homes! We will no longer need to take the time and energy away from building to seek out yet another office space and move. The question, "where are you located now?" will soon be a thing of the past. New applicants, our partner families, volunteers and supporters will know that they can find us at 5558 Enterprise Dr. NE in Virginia, MN.

As the board of directors and staff started to plan the facility, certain criteria were important. We needed a simple, decent and affordable facility; just like the homes we build! Picture a facility that is not gaudy but functional, energy efficient and built to last. The City of Mt. Iron donated the land that we are located on near Floor to Ceiling and Fastenal at the corner of HWY 53 and HWY 169. Northland Buildings provided a significant discount to build the shell of the building during the winter of 2013. Wonderful volunteers from the community and our dedicated Wednesday night volunteer crew from the First Covenant Church in Virginia labored tirelessly for nearly a year to pour the floor, build partition walls, set in suspended ceilings and get the offices ready for occupancy. Mesabi Masonry from Aurora partnered with Habitat to polish the concrete floors to a finish that a picture cannot describe. The Hibbing Community College's electrical class, along with John and Ray from Lightening Electric, donated all of the electrical work, phone and data cabling. Our partners and supporters that have made this office and warehouse facility possible are too numerous to frame into one photograph!

Hopefully the "picture" that I have begun to paint in your mind about some of my thoughts and feelings while composing this letter from Habitat's permanent base of operations has gathered some of your interest and curiosity. I would like to invite you to our grand opening event to complete the picture! You are invited to celebrate with us on October 23rd. We will be having an open house from 4:00 PM to 7:00 PM. There will be a brief program at 4:30. Hors d'oeuvres, music, tours of the facility and information about our mission to build homes with our neighbors in need will all be part of a wonderful evening of celebration. I hope you can come!

Thank you for your support and dedication in helping Habitat into it's new home. With your help we are changing lives and building hope with more and more families in North St. Louis County.

Sincerely,

Nathan Thompson, Executive Director



YOUR DONATIONS KEEP ON GIVING TO HELP OUR NEIGHBORS IN NEED



Your Dollars are Recycled through our “Revolving Fund for Humanity” to keep helping families for years to come!

When you give to North St. Louis County Habitat for Humanity (NSLCHFH) you not only help one family get into a simple, decent, safe and affordable home, your money is recycled every month to help another family.

Take a 2x4 as an example. Your donation helps us by 2x4's which help build a simple, decent and affordable home for a family in need. The home is sold to our

Habitat partner family through an affordable 0% interest 30 year mortgage. As families pay back their mortgages the value of that 2x4 is paid back to Habitat and goes to buy another 2x4 to help yet another family. It is called the Revolving Fund for Humanity!

Your gift to help us build a house this year will be repaid by the homeowner over the next 30 years, much like your home mortgage. Instead of going into the profit of a bank or mortgage company a Habitat for Humanity partner family's homeowner

payments are recycled back into building another home. Your donation keeps on giving.

Over the past 19 years we have helped over 60 families get into homes that provide the stability and safety to improve their lives and make our communities stronger. With over 50 active mortgages being paid back to NSLCHFH, our homeowners provide over \$100,000 in funds to build other homes each year.

Not only is your gift helping to build homes this year and every year going forward but it also reduces the burden on government programs. Habitat for

Humanity of Minnesota's Homeowner Impact Study showed that Habitat families' reliance on government programs decreased by 41%.

Would you please consider making a “Gift that keeps on Giving” today? In doing so you are not only helping a family break the cycle of poverty in sub-standard housing today, you are leaving a legacy that will continue to build homes, hope and stronger communities here in the Northland for many years to come.

Many of us wish we could do more to help today but are limited because we don't know what our needs will be in the future and have only so much expendable income. Please consider a “Planned Gift” by including NSLCHFH in your estate planning. It can be as simple as naming NSLCHFH as one of the benefactors in your insurance policies, retirement or investment accounts, or in your will. There are other means to provide gifts to NSLCHFH and still have your assets available to you until you no longer need them. We would be happy to discuss with you how you can “Give a gift that keeps on Giving”. Please contact the Habitat office at 866-749-8910 to let us know your plans or discuss how to leave a legacy gift that will keep helping families for years to come.

LOOKING FOR FAMILIES IN NEED OF A HOME... WHO DO YOU KNOW?

Who do you know that needs a simple, decent and affordable home? That might be a question that stumps you for a bit. I would venture to say, though, that all of us know more families than we think that have a need for an affordable home.

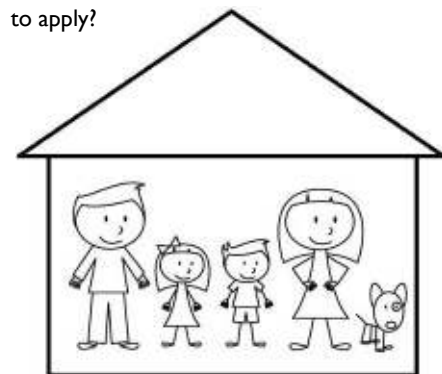
Habitat for Humanity is currently seeking applicants for its homeownership program for the 2015 building season. If you are reading this, you are familiar with Habitat for Humanity and the impact we can have on a family. An affordable home changes a families life in many ways. There is more money at the end of the month to buy school clothes and

supplies when you are not paying more than 30% of your income for housing. There is stability and reassurance that you do not have to worry about moving every few months because a landlord needs to out or you need to find somewhere that doesn't cost as much. The relationships that are built in the Habitat building process also expands a families support systems enabling them to weather difficulties.

You have the opportunity to help build hope in a family's life. Who do you know that has a stable income of about \$20,000 per year? Do they need the stability and safety of a Habitat home? Are they willing to partner with Habitat and its volunteers to build their own home as well as help others through an investment of sweat

equity hours? We select families based on their need for housing, their willingness to partner in the home building process and their ability to repay our mortgage.

Who do you know that you can encourage to apply?



LAURAN JONSON~ IMPROVING THE WAY WE COMMUNICATE WITH YOU!

Hello! My name is Lauran Johnson and I am the new Communication and Marketing AmeriCorps VISTA here at North St. Louis County Habitat for Humanity. I was born and raised in the Mankato, MN area and I just recently graduated from Bethany Lutheran College in Mankato with a degree in Communication. You may be wondering how I came to be here and the answer is simple, I love adventures and I love the work that Habitat for Humanity does! I am really excited about being here.

My job description is a little different from the previous VISTAs that have worked here. Basically what I am going to be doing is looking at the

current forms of communication and marketing techniques that NSLCHFH is using and try to make them even better! I already have some ideas floating around in my head but I would love to hear your opinion! If you would like to share your ideas and opinions (the good and the bad) give me a call at the office, or shoot me an email at vista@nslchfh.org. I'll even gladly take visitors!

Be sure to 'Like' us on Facebook (facebook.com/nslchfh), check out our website, and while you're there, sign up for our weekly email updates! There are going to be new changes happening soon!



TWO STUDENT BUILT HOMES TO CHANGE LIVES IN MT. IRON AND HIBBING



Hibbing and Chisholm High School Students receive NSLCHFH's "Champions of Affordable Housing" award at the Nash's Home dedication in May 2013.

"Thank you for the opportunity to learn while changing a family's life!" was a comment we received from one of the students that will be involved in one of our student built homes this year. NSLCH Habitat for Humanity will be partnering with schools again this year to build a home with the Tupa family in Hibbing and the Wallace family in Mt. Iron. The two homes will become classrooms for students during the 2014-2015 school year with the goal of having the homes ready to move in by the time school is letting out in May of 2015.

The school partnerships has been an excellent program for both North St. Louis County Habitat for Humanity as well as participating schools. Since 2008 have partnered with the Chisholm, Hibbing, Nashwauk, Virginia High Schools and the Hibbing and Mesabi Community colleges to build a total of 11 homes with our neighbors in need of homes.

This year we will join with Hibbing and Chisholm High School students and teachers to build a home in the Brooklyn neighborhood in Hibbing. Students from Mesabi Community and Technical Colleges Second Year

Carpentry class will build a home in Mt. Iron with the Wallace family. The electrical work for both of these projects will be donated by Hibbing Community Colleges Electrical Class.

Join us in ground breaking ceremonies to celebrating the beginning of these two projects!

The ground breaking ceremony for the Wallace family will be held on Thursday, September 18th at 9:00 AM at 5699 Mineral Ave in Mt. Iron.

The ground breaking ceremony for the Tupa family will be held on Friday, September 19th at 10:00 am at 1216 15th Ave E, in Hibbing.

Thank you for supporting these great learning opportunities that also build home with our neighbors!



Mesabi Community College's Carpentry Class forms the foundation on the Wallace's home.

BUILDING HOPE WITH HABITAT FOR HUMANITY IN TOWER



How sad it is to see an old house that is no longer a home and is destined only for demolition. This was the case in Tower in the Spring of 2014. As part of the "Structure Burn", training exercise by area Fire Department, the house went up in flames.

In the days that followed the debris was removed with the aid of the IRRRB, fill was brought in and leveled, and work was begun on a new home for a Habitat's partner family, Jessica Kinnunen.

Many hands, hours, and skills needed for the build began to appear. A slab was poured and the basic structure took shape. Then an electrician, a plumber, the partner family and friends and volunteer builders began work under the direction of Earl Zimmerman, the construction leader, with advice and

information from Dave Alaspa, Habitat's Construction Manager.

When crews started working on the home, other people in the community began helping to provide snacks and treats during the working hours. As I checked the site nearly every morning to be sure there is water or any other needed supplies, I can see the progress each day as the home takes shape.

If one were to make a list of all the "good things" this home is bringing, it would include:

- The Kinnunen family will have a safe, comfortable, affordable home.
- The construction leader is able to share skills honed over many years of building houses with others in the community.
- Volunteers are sharing their time and are

often learning new skills.

- The city of Tower will benefit from a new tax source.

- The Tower school will gain a new student.

- The Kinnunen family will have a home to be proud of and an affordable mortgage. (The monies from this mortgage will go toward future homes.)

- The neighborhood will have a new family and a home that adds to rather than detracts from the appearance of their block.

When this home is completed, everyone who has volunteered or donated money can be proud of their efforts and be ready to be part of the next Habitat for Humanity project! Thanks so much for your support.

~ Marge McPeak, Habitat board member



HABITAT 500 BIKE RIDE, A HAND UP TO FAMILIES IN NEED!

We have been back 6 weeks now from the Habitat 500 fundraiser. The aches and pains and sore muscles from riding our bikes 500 miles are gone. At this point I can say that the ride was a success. We had eleven riders and three volunteers representing North St. Louis County HFH this year and we raised over \$24,000 for our affiliate. The 130 or so riders this year raised over \$287,000 for Habitat affiliates in Minnesota, around the country and as far away as the Philippines.

On any long bicycle ride, the weather can be your friend or it can make things very challenging. Hot or cold, wet or dry, calm or windy—we put up with it but it is beyond our control. It was the last thing—wind—that made several

days of this year's loop ride from St. Joseph to Bemidji and back memorable. The second day, we awoke to cool damp temperatures and rode for 75 miles into a very strong headwind north to Menasha. In a strong headwind, drafting becomes almost necessary to survive. You have probably seen it done in the Tour de France or other races. The lead bicycle 'pulls' a string of bikes following at relatively close distance in his draft. When the leader tires another rider takes the lead. The interesting thing about drafting is that although the lead rider is working hard riding into the wind, she is doing no more work 'pulling' a string of bikes behind or riding alone—the same effort expended. For those riders that are following in the draft, it is a totally different story. It is not

a free ride, but is much easier.

This is not unlike Habitat For Humanity's philosophy of a 'hand up and not a hand out'. The time and money and effort that we put into Habitat For Humanity can create a 'draft' to help a Habitat homeowner make it when they might not have made it on their own.

A big thank you to those who supported riders this year with a sponsoring donation!



THRIVENT CHOICE AN EXCELLENT WAY TO DONATE

Giving back has always been important to Thrivent and our members. Thrivent has provided more than \$174 million to help congregations, educational institutions and other nonprofit organizations through the Thrivent Choice® charitable grant program since its 2010 introduction. The program gives eligible benefit members an opportunity to recommend where Thrivent distributes some of its charitable outreach funds each year.

Eligible members can take advantage of this charitable grant program and member benefit by directing Choice Dollars® to organizations they are passionate about.

2013 year in review:

- ◆ More than 270,600 eligible members directed Choice Dollars.
- ◆ More than \$49 million in charitable grant funds has been distributed.
- ◆ More than 24,200 congregations and nonprofit organizations are enrolled in the program.
- ◆ Of those, more than 22,785 congregations and nonprofit organizations have received grant funding through Thrivent Choice.

Thanks to Thrivent and its members, North St. Louis County Habitat for Humanity has already



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received over \$5,000 in Thrivent Choice program funding. Make a difference today, learn more by visiting www.Thrivent.com/thriventchoice or contact the Habitat office at 218-749-8910 or 866-749-8910 to find out how you might be able to designate your Thrivent Choice Dollars to help your neighbors in need of a simple, decent and affordable home.

THRIVENT BUILDS HOME IN VIRGINIA

The Thompson-England Family is excited to get started with this next step in their journey to homeownership. Earlier this summer, ground was broken on the 5th Ave N site in Virginia along with partners from Thrivent Financial for Lutherans, Wells Fargo and US Bank.

Wells Fargo Foundation is helping to sponsor this home with a \$15,000 grant and volunteer support for the project. US Bank Corporation is also helping with funding for the Thompson-England home.

This will be the 12th year that North St. Louis County Habitat for Humanity has received a Thrivent Builds grant to sponsor a home. As a major partner in home building, Thrivent Financial will be providing a grant for 50% of the funds needed to build this home. Along with the much needed funding, Thrivent also encourages its members as well as local Lutheran congregation members to volunteer to help build the home.

The goal is to have local Lutheran congregation members to provide 50% of the volunteers needed to build the home. Thrivent members will also be encouraged to participate with the goal of having 25% of the volunteers be people who have invested with Thrivent Financial.

Greg and Virginia Krog, Habitat for Humanity board members, are also Thrivent Financial representatives and are working along with other Thrivent representatives in the area to invite their members to participate in helping the Thompson-England family become homeowners.

Habitat is hosting a Care-a-Vanner crew from Habitat International with the goal of "blitz building" the framing and exterior portion of the home in the two weeks of September 8th through the 19th. So far volunteers from Our Saviors Lutheran in Hibbing and Virginia, United In Christ Lutheran in

Eveleth, Faith United Lutheran in Iron and Gethsemane Lutheran Church from Virginia have committed volunteers to help out in the effort. Thanks!

There are many more volunteers needed to complete the home. 50% of the volunteers will be coming from other sources in the community! Many thanks to Peace United Methodist Church in Virginia, United Methodist Church in Gilbert, Edgewood Vista employees and service members from Delta Airlines for signing up to help during the blitz build.

We will be looking to schedule in many more groups from churches and businesses in the community as we work to complete the home by the holidays. Please call us to get on the schedule! 866-749-8910. Groups, churches and individuals are all needed and welcome.

Thanks for your generous support in funds, prayers and volunteer hours!



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CONTRIBUTORS

Thank you for your generous support! Habitat for Humanity extends a word of thanks to those who have contributed money, materials, and professional services.

Donors listed from 2-27-14 thru 8-31-14

If we have missed your name, please inform us so that we can recognize you in the next newsletter.

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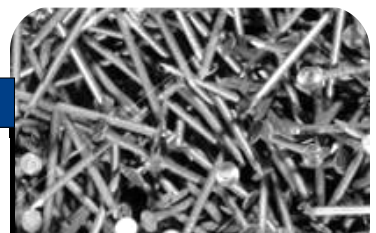
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-Ralph Waldo
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I John 3:18



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Finally, a place to call HOME

After helping more than 60 families find a place to call home, we finally get to do the same. And we want to celebrate with you! We will be hosting our grand opening on **October 23, 2014, 4pm-7pm.** There will be entertainment, food, tours of the new office, and more!

Come and celebrate with us!

GRAND OPENING

October 23, 2014 and 4pm-7pm
5558 Enterprise Drive NE, Virginia, MN

