

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.

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Summer 2015

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A HUMAN CHAIN OFFERS A HAND UP

Dear

We have all seen the news headlines and watched the videos that come through when a person is caught in a flooded stream in desperate need of help. The pictures of raging waters and victims, in up to their necks, holding onto a branch for dear life are easy to recall. We have witnessed many such scenes. Then comes the "human chain" - people from the community step up and hold on to each others hands and reach into the dangerous waters to offer a life line.

I often think of this "human chain" as we enter into the Habitat building season. It is nothing short of miraculous to see the organizations, businesses, foundations, clubs, churches and individuals forming a human chain to offer a hand up to a family who is in need of an affordable home.

The raging flood that I see our neighbors suffering through does not consist of literal water but the reality of their precarious situations are just as real. Families are drowning financially as they pay more than 30% of their income to stay in homes that are unsafe, difficult to heat and unaffordable. Minnesota Housing Partnership reported in 2014's "Home is the Foundation in St. Louis County" that 12,149 families are affected by this crisis. The report also states that, "Renters income has fallen. According to the most recent data available, in St. Louis County, real renter incomes have fallen by 10% while rents have risen by 16% since 2000. The supply of places to rent is limited and often in poor condition. There are now 33 rental units affordable and available for every 100 extremely low-income renters in St. Louis County. The county ranks 79 out of the state's 87 counties for the most units affordable and available to this income group."

These statistics back up the stories that we, as Habitat staff, hear regularly as families that are drowning in substandard and unaffordable apartments tell us as they seek for help. This is where you come in, you are joining together to form the human chain! We are so thankful for all of our partners who put God's love into action and offer a hand up to our neighbors. Without you we would not be able to reach out into the community and give hope for a better life. Families would continue to struggle to make ends meet at the end of each month and not have enough to provide adequate food and school supplies for their children. Moms and dads would continue needing to work two and three jobs to pay for the high utility bills to keep their children warm. By working together you are reaching out to build homes, communities and hope in these families' lives. Thank you for your generous support in prayers, finances and volunteer labor.

I would like to encourage you to watch a video that is on our website so that you can witness the heartfelt story that Melissa Wallace told about how your efforts gave her and her family a hand up. She describes what an affordable home will mean to her and her family. Her story is on our website at www.nslchfh.org. Your hands along with those of all our partners provided a hand up that is changing the lives of this family.

Sincerely,



Nathan Thompson, Executive Director

Photo: Volunteers work together to lift the trusses onto the Anderson-Carlness home in Ely.



THE WHY AND HOW OF FINANCIAL SUPPORT

WHY?

Why do we ask our supporters for some of their treasure? The answer is given to us by John the Baptist, who told the group at the Jordan River, "He who has two coats, let him share with him who has none." By sharing what we can, we strengthen our communities and get us all closer to the vision of "a world where everyone has a decent place to live." As an ecumenical Christian ministry, we believe what our Lord Jesus Christ said to us in Matthew 31:40: "Truly I tell you, just as you did it to one of the least of these who are members of my family, you did it to me." And Matthew 31:45: "Truly I tell you, just as you did not do it to one of the least of these, you did not do it to me." We are all one. We do what we do because we want all of us to live lives of hope, lives of compassion and lives that serve each other and thereby serve our Lord. That is why we reach out to you, our Habitat community, to help us reach our vision by your donations of time, talent and treasure!

HOW?

As part of our Habitat community, we know you agree we all need to work together to create the world where everyone has a decent place to live, to share God's love and put that love into action. All of us also have busy lives and limited time. So how can you best share

what treasure you are willing to give without further compromising your already busy schedule? There are many ways to donate. One very quick and easy way is to become a sustaining giver! Instead of waiting to hear from us and then writing out a check and putting it in the mail, or going online and entering your donation, you can go to our website once and set up a monthly sustaining gift! Here's how:

Go to www.nslchfh.org
Click on the green "donate" button on the top, right side of the page
Then click on the big green "DONATE NOW" button on the top of the next page
Beside "recurring" pick from the drop down that you wish to make a monthly gift
Then select how much you wish to donate monthly
Fill out the rest of the fields and **YOU ARE DONE!** You will continue to receive an acknowledgment letter every time your sustaining donation is received, so your donations will be easy to track and hard to forget!

Another way to donate is to include North St. Louis County Habitat for Humanity in your legacy planning. When you are deciding on your legacy with your financial planner, just ask them to add

North St. Louis County Habitat for Humanity to your list of inheritors. The easiest ways to do this are to leave a portion of your retirement plan or IRA, your life insurance policy and/or any insurance annuities to NSLCHFH; these amounts would be taxable to your other heirs but not to us. Any of these funds may be designated to NSLCHFH either in total or in a percentage amount. Other ways to share your legacy with NSLCHFH is via a charitable remainder trust or a donor advised fund; your financial advisor can give you more information on all of these options and help you to decide which option is best for you.

If you are a member of Thrivent Financial for Lutherans, you may also select NSLCHFH as the recipient of Thrivent Choice charitable dollars. Or, if your work place donates money through the United Way, you may select us as the recipient of your charitable payroll deduction dollars.

And, finally, you could help others help us by creating your own fundraising page on givemn.org or by creating your own fundraising event. If you would like to create your own fundraiser for Habitat call Susan at 218-750-7391 to share your ideas, give us your suggestions or share with us any concerns you may have. With your help and God's grace, we will achieve our vision!

NOW SELECTING PARTNER FAMILIES FOR THE 2016 BUILD SEASON

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 2016 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 family's 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 you to move 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 family's 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? Encourage them to give us a call!



EQUAL HOUSING
OPPORTUNITY



AMERICORPS VISTA LAURAN JOHNSON COMPLETES YEAR OF SERVICE

In 1963, President John F. Kennedy envisioned a national service corps "to help provide urgently needed services in urban and rural poverty areas." Less than two years later, President Lyndon B. Johnson realized Kennedy's dream by launching the "War on Poverty." Johnson welcomed the first group of 20 VISTA volunteers saying, "Your pay will be low; the conditions of your labor often will be difficult. But you will have the satisfaction of leading a great national effort and you will have the ultimate reward which comes to those who serve their fellow man."

Lauran Johnson completed her year of VISTA service with NSLCHFH at the end of July. With her help we were

able to increase our ability to communicate the "Habitat story" more effectively to our community. From email updates to brochures, from a revamped website to more media opportunities in the newspapers and TV, Lauran helped increase our capacity to engage more of our community in Habitat's mission. Her dedication and hard work have left a legacy of great templates and a communications plan which our staff will continue to use for years to come. Thank you for a great year of service to North St. Louis County Habitat for Humanity, Lauran!

Over the last twelve years NSLCHFH has had the privilege of hosting VISTA volunteers that have lead

capacity building efforts at our affiliate. These efforts, leveraged with our community volunteers and supporters have allowed us to serve 73 families! After 12 years of capacity building support, the Corporation for National Service has decided to shift their focus to other non-profits in the state. NSLCHFH is grateful for all that we have been able to accomplish with this resource and partnership. It will be greatly missed.



APPLIED LEARNING... WHAT CAN STUDENTS LEARN ABOUT BUILDING A HOME?



Hibbing and Chisholm High School students and students from Hibbing Community College's electrical class receive NSLCHFH's "Champions of Affordable Housing" award at the Tupa's Home dedication in May 2014.

Families in North St. Louis County have benefited from the Applied Learning Initiative as students from Chisholm and Hibbing High Schools and the Hibbing and Mesabi Community Colleges have partnered with Habitat for Humanity to build homes. This great partnership with the Applied Learning Institute and area schools, dating back to 2008, has helped 13 families into their homes in Hibbing, Virginia and Mt. Iron.

As students dream of what they will be doing in their future careers, they need to be highly trained in both technical and problem-solving skills. The Applied Learning Institute prepares students of all ages to be highly trained,

knowledgeable workers who are equipped with the technical and problem-solving skills necessary in our ever-changing world. Students acquire these skills through their high schools and community colleges.

When schools started putting together their applied learning programs in 2008, the idea of partnering with North St. Louis County Habitat for Humanity was brought up as an excellent way for students to learn the construction trade. There was no better way to learn construction than to actually build a house from foundation to the finishing touches! Students have made the Habitat for Humanity build site their

classroom from September through May to learn the skills of residential home construction.

This partnership has also enabled our future community leaders and workers to learn about building community and hope as they work side by side with our neighbors in need to build a simple, decent and affordable home. As homes are dedicated for partner families in May of each year it is easy to see that students have learned how to build a house. It is also evident that they have learned what it means to help a neighbor in need build hope for a better life!

In the 2015-2016 school year, the Chisholm and Hibbing High Schools and the Hibbing Community College will once again partner with Habitat for Humanity to build a home with the Yarosack-Gangl family in Hibbing.



Mesabi Community College's Carpentry Class stands with the Wallace family at the dedication of their home!

ELY BUILD STARTS OFF WITH A BANG (AND SOME RAIN)

NSLCHFH was delighted when Kaylen, Brandon and Grayson were selected as our 2015 Ely partner family. For the first time in nearly a decade, we would be returning build with our friends in Ely! Longtime supporter and NSLCHFH board treasurer, Caroline Owens, helped to coordinate a “blitz build” to start the project off. Her nephew and longtime Habitat supporter, Nate Tollefson of Olympic Framers, brought a group of experienced carpenters and a group of University of Minnesota architecture students to join a cadre of excited community members. The date was chosen; dinner and supper ordered from the wonderful folks at Ledgerrock Church, we were ready to go! As the group happily gathered, the cloudy day began to give



way to a rainy one. Soon, our industrial-sized garbage bags were being made into makeshift raincoats as everyone slipped and slid around the build site. Despite the cloudy skies, no one complained, instead joking, during the brief breaks in the weather, “don’t take off your rain gear! That will only make it rain again!” Caroline dashed off to Grace Lutheran Church for some much needed hot coffee. Not a soul complained. In a way, it made the group even more cohesive; we were sharing this rainy day with a young family excited to start a new chapter of their lives and we were also sharing our skills, at whatever level, with each other. Bit by bit, over the course of

a 12+ hour day, walls went up, sheathing was added, foundation insulation installed and trusses went up, all because a group of open hearted people, hailing from as far away as Japan and Harlem, New York and as near as Chapman St., came together to make it happen. The day didn’t go as planned; it helped to remind us all that we are not in charge.

However, in many, many ways, it went better than we could ever have hoped! The home is now complete on the exterior and volunteer groups are being signed up to complete the interior in September and October. Come join the fun!



CAROLINE OWENS SHARES 10TH YEAR OF HABITAT 500 ADVENTURES!

The Habitat 500 bike ride has been a long tradition in North St. Louis County Habitat for Humanity. A former board member, Rev. Brian Birk, rode for several years before encouraging others to join him in 2004. NSLCHFH has had a strong presence in the Habitat 500 ever since. This year was no exception. Twelve riders participated in 2015, and with your help raised nearly \$25,000 to purchase materials for five houses, which volunteers will build this year throughout north St. Louis County. Thank You! As a result, five more families will live in a safe and affordable home. These families not only help with the construction of their homes, but will pay for the cost of their homes through a zero interest 30 year loan. Funds will then return to Habitat to build more homes.

The Habitat 500 ride is sponsored by Habitat Minnesota, and riders come from all over Minnesota as well as other states. Each rider designates the Habitat affiliate he or she supports. Planning a successful bike ride, with 120 – 135 participants, is no small feat. The planning committee is already thinking about the route for the 2016 ride. Riders and the support team stay in

schools, or camp on the school grounds. Dinners are usually provided by local churches. During the week, about 50 volunteers support the riders, providing: food at rest stops, giving extra help crossing dangerous intersections, providing first aid if needed, marking the route, ensuring no one gets lost, transporting luggage, repairing bikes, and many more unseen tasks. Three volunteers from North St. Louis County were in charge of rest stop #1, bringing the number of NSLCHFH participants in 2015 to fifteen.

This year’s route was through southeast Minnesota, beginning and ending in Owatonna. We rode to Albert Lea on July 12th, and onto Spring Valley on July 13th. For the next three days we descended and climbed out of the Root River and Mississippi River valleys numerous times. These were not long gradual climbs nor short steep climbs. They were one to two mile steep climbs. Of course the downhill were exciting. We rode to Winona on July 14th. The one hundred mile day was on July 15th. Riders chose to help build a Habitat house, rest, or ride 100 miles from Winona to La Crosse and back. For those who rode, crossing the Mississippi via three bridges was spectacular. On July 16th, we rode back to Spring Valley, leaving the hilly

terrain behind. On July 17th we rode to Kasson, and back to Owatonna on the 18th.

Consider joining the riders from NSLCHFH on the next Habitat 500 ride. Neither speed nor experience is a requirement. The benefits include the gratification of supporting Habitat, spending a week with great people, and reaching and enjoying a higher level of physical fitness. For more information, visit the Habitat 500 webpage – www.habitat500.org or call the NSLCHFH office. See you next year!

~Caroline Owens, NSLCHFH Board Member



Caroline Owens receives congratulations and 10th year participation shirt!

VOLUNTEERING IS GOOD FOR YOU!

"It is in giving oneself that one receives." —
Saint Francis of Assisi

If you have ever given of your time for another, you know how wonderful it made you feel. Even if all you could give was an hour of your time, it was time well spent in service of another. At Habitat for Humanity, we rely on the time and talent of volunteers to achieve our mission of sharing God's love. Without our volunteers, not one house would have been built by us, not one family housed in a simple, decent and affordable home wherein they would feel the benefits of stability and a connection to the community that came together to help them. We would be so much poorer in a world without volunteers! And we each would be spiritually poorer if we never gave of ourselves.

Volunteering for Habitat for Humanity is as easy as giving us a call and scheduling a time. Can only stay for an hour? We'll take you! Don't have a group to bring us? Join our regular volunteers and help them out! Not only will you feel wonderful because you are giving of yourself, you'll

meet new people and even learn new skills. You'll be part of a wonderful and growing group of Iron Rangers who know that helping others is actually helping themselves and their whole community.

Not physically able to help on a build site? We always need volunteers to provide lunch for our work crews. We also need a lot of help every quarter to get this newsletter put together and ready to go into the mail. We need people to help us sell tickets to our annual fundraising dinner, which has been called "the best annual dinner on the Range!" We need folks to help us

find partner families, to spread the word of Habitat's mission, to pray for us, for our volunteers, for our donors, for our families. We need people to help us raise funds to build more homes on the Iron Range. You might even have an idea for a new fundraiser; call us and let us know. We'd love to work with you!

Call or write me at any time: 218-750-7391 or susan@nslchfh.org I look forward to chatting with you!

It is one of the most beautiful compensations of this life that no man can sincerely try to help another without helping himself. —
Ralph Waldo Emerson



Grace Lutheran Church, with Bishop Tom Aiken, prepare for sidewalk in Ely



Target team hard at work on Rayton home in Virginia

SECOND VIRGINIA HOME UNDERWAY!

Two new homes in partnership with the Axelson and Rayton families are going up side by side in Virginia. Stop by 515 16th St. North and 518 17th St. North to see how they are progressing! With two homes in Virginia this year, we need more community support to get these homes built. Many groups have given of their time and talent to get these new homes started, including a group from Habitat International Care-a-Vanners who gave us two weeks of help at the end of August, Delta's Force for Good, Target, American Bank of the North, AEOA Youth Build, Gethsemane Lutheran Church, Joy Global and Blue Cross Blue Shield. Local restaurants Northgate Café and Catering, the Sawmill Saloon and Restaurant, the Village Inn, Perkins Restaurant and Bakery and Dave's Pizza have also helped us feed our volunteer builders, as did the Catholic Daughters of America from Eveleth. Two regular volunteer crews are also helping to keep the continuity on the build sites. Our Tuesday!

Thursday group works from 9 to 4 each week and a group from the First Covenant Church in Virginia works each Wednesday night from 4 to 8 pm.

With both houses now well underway, we are looking for more groups and individuals to help us help these families finish their new homes. Already scheduled to help us this month are the Edgewood Vista, Dom-Ex, the Laurentian Chamber of Commerce, Frandsen Bank and our local Credit Unions! Also planning a build days are Cleveland Cliffs and Northland Foundations, Iron Range Engineering, Walmart and Katherine's House.

Join in the fun! Get together a group or come by yourself and help one of our regular crews. Volunteer builders and lunch providers are always needed and deeply appreciated. A day on the build site is a fun, educational and heart expanding experience! Call or write and let us know how and when you can help us: 218-750-7391 or susan@nslchfh.org.



Jeremiah Rayton signs a stud on his new home!



2015 Care-a-Vanners join the Women of Steel and homeowner Jessica Axelson

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

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If we have missed your name, we sincerely apologize. Please inform us so that we can recognize you in the next newsletter!



IN MEMORIUM

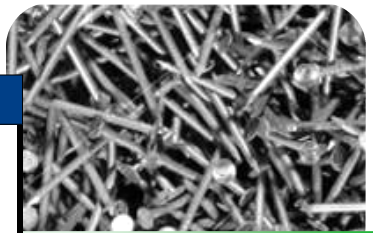
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The only gift
 is a portion of
 thyself.

-Ralph Waldo Emerson

WEBSITE AND EMAIL

For the latest news on building projects, volunteer opportunities and events please check our website often at:

www.nslchfh.org

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

Love in Action!
*"My Children,
 our love should not
 just be
 words and talk;
 it must be true love,
 which shows itself in
 action."*
 I John 3:18



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Turning Foundations into Homes... How Will You Help Build?

Huge thanks to **3D Concrete and Construction** and the **Women of Steel** who prepared and helped set up our two Virginia foundations, poured and finished the concrete!

The next step is up to you, our supporters. How are you going to help build? Not everyone wants to wield a hammer or climb on a roof. Can you make a lunch for hungry volunteers? Can you spearhead a group from your church, group, family or club? Can you come to our next newsletter folding session this fall or winter? Would you like to create a donations page or an event to help us raise funds? Can you pray for our successful building season and the safety of our volunteers? Any way in which you might be able to help us will be welcomed with open arms! Just contact Susan at susan@nslchfh.org or via phone at 218-750-7391. All ideas and suggestions will be gratefully entertained. We look forward to hearing from you! Without you, our vision of a world where everyone has a decent place to live would not be possible. Let's build that world together.

