

VISION

A world where everyone has a decent place to live.

MISSION

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

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TOGETHER WE MAKE A DIFFERENCE

Dear Friend of Habitat,

The need for simple, decent and affordable housing in our Iron Range communities, unfortunately, continues. The statistics can be overwhelming when we consider that 21,930 households in St. Louis County pay more than 30 percent of their income towards housing costs putting them at risk of being unable to afford basic needs like groceries, clothes, prescriptions and transportation. How can we begin to envision a world where everyone has a decent place to live, even here in our own home towns, with the weight of such need before us? A key word in our mission at Habitat for Humanity is "together." Working together to leverage our resources, strengths and skills makes us a powerful building force for good!



We have been blessed with an excellent staff of skilled, mission driven professionals. Early this summer we had the rare need for some quick work to get done on a foundation project so that the plumber could come in and meet our schedule. With no time to coordinate and schedule volunteers, the four of us, pictured below, left our desks, grabbed shovels and went to work. That's dedication! Except for Jason, who is used to construction, the rest of us experienced the sore muscles and satisfaction that most of our volunteers experience. It was a fun morning putting boots on the ground for a cause we all believe in. It also reminded us that our best efforts as individuals won't accomplish our goals. It is working together with you that truly makes a difference in the need bearing down on our community. Our staff work hard to multiply their efforts exponentially by leveraging our community, our partner families, our churches, our businesses and you to help our neighbors in need.

Expressions like, "Many hands make light work.", "Change Makes Change." and "Ask and you shall receive." remind us that our strength comes in working together. Each one of your contributions (there are none too small!) are helping families break the cycle of poverty by building strength, stability and self-reliance through shelter.



As employees of North St. Louis County Habitat for Humanity, each one of us are truly blessed to be able to interact each day with you, the people who care about the needs facing our community. Its our privilege to combine all of your efforts into the life changing work of building homes, communities and hope.

Thank you for each dollar, each volunteer hour, each prayer.

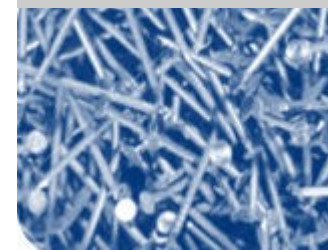
Together we make a difference,



Nathan Thompson
Executive Director

Marnie Maki—Family Services Manager,
Susan Garrett—Community Resources Manager,
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Jason Patterson—Construction Manager

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JOIN JASON ON THE JOB!



Jason Patterson
Construction
Manager

North St. Louis County Habitat for Humanity is delighted to welcome Jason Patterson to our team as our new construction manager.

When Jason was a boy, he told his parents repeatedly that he would one day build them a house. In fact, that promise is what led him to study carpentry at Mesabi Range College, from which he holds a diploma in carpentry. He started his work life as a laborer with Hakala Construction and worked his way up to becoming a lead carpenter with RMB Improvements. He also worked as the Housing and Energy Conservation Inspector at the Arrowhead Economic Opportunity Agency, where he worked extensively with low income families in need of affordable, decent housing.



Jason helps break ground on his parents home in Hibbing, Spring 2018

With his education and experience in new construction, rehab work, general contracting, safety standards and green building techniques, Jason is remarkably well suited for his new role as construction manager with North St. Louis County Habitat for Humanity. His winning smile, easy going personality and ability to put inexperienced people at ease on a job site make him an exceptional person to work with you on our volunteer sites across the Range!

Jason heard about our need for a



construction manager through his parents, Jeff and Linda Patterson who applied to the housing program last year and were selected to be the first project to start in the Spring of 2018. When Steve Burgess retired from the construction manager position last winter and we posted the position, Jeff and Linda encouraged Jason to apply.

We encourage everyone to meet Jason and help him help our partner families build their homes this year. We are currently building two homes in Hibbing with the Patterson and Ducote families, one home in Chisholm with the Norris family and one home in Virginia with the Moschler family. Three recycle projects where we are freshening up a home that has come back to us are also in various stages of completion with the Hunter/Stone family and the Pierce family. The third recycle home is waiting the selection of a partner family. Maybe you

can encourage them to apply! Just give us a call at 218-750-2611 and let us know when you can help. Groups as small as four people are all we need to schedule a day, half day or evening. As an individual, we can put you together with a few others who desire to volunteer and get a workday put together. We look forward to hearing from you!

“Hello, I am Jason Patterson the construction manager and the newest member to the Habitat team. I am enjoying this new adventure and would love to see you on the jobsite with me. So come on out, swing a hammer, grab a shovel or just offer some moral support. No matter the task we will try and have some fun while building a home for one of our neighbors in need!”

~Jason Patterson



HABITAT 500 – A BYCICLE HELPS BUILD A NEW LIFE!

Thoughts from a First Year Habitat 500 Rider



This year was my first year riding the Habitat 500 bike ride—July 15-21. After getting home, I read a quote in a magazine that described perfectly how I felt after my 500 mile ride.

After the ride is over, there's just a feeling left behind. Miserable rainstorms turn funny and missed meals are forgotten. What's left is nothing less than the reason why you went in the first place. – Adventure Cyclist Aug/Sept 2018

For me the Habitat 500 was a great adventure which had hills, gravel, easy trails, hard trails, wind, rain and heat. All of that was nothing compared to the



new friends I made on the ride.

I'm what you might call an avid cyclist who loves getting out on my bike. I could go on and on about the actual ride but I won't. I first thought it would be all about the ride but it is much more than that. For me it was an awakening to all the people who are committed to

the mission of Habitat for Humanity.

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

I met volunteers who enthusiastically coordinate behind the scenes of the ride to make it all happen. I met riders who have done this every year for well over 15 years. I met some people from the local Habitat affiliates whose towns we rode through who build houses and help people get into homes which gives the new homeowners hope. I met church ladies who got up very early to make us coffee and breakfast. There were even local business leaders who fired up their grills to feed 100 riders and volunteers dinner in a park.

Best of all, I heard the success stories of Habitat Homeowners who have built a new life in their new homes. Sending kids to college, getting into new and safe neighborhoods, improved grades for their children, and safe environments for families to thrive in. These are things that many of us take for granted.

Yes, the ride was a lot of fun and I made of ton of new friends. But best of all I met a community of people who are committed to putting God's love into action.

I am extremely grateful for the people who supported me and all the riders financially with their donations to help us raise money to help our neighbors into

affordable and safe homes as we rode our bikes this year. I hope to be able to tell them all the details what the ride meant to me and the impact that their contributions have made to North St. Louis County Habitat for Humanity.

After getting home, I am now laughing at the driving rain we had one day. I'm kind of laughing at the hockey rink and smelly locker rooms we slept, ate, and changed in. And, I'm laughing at the sore muscles but the whole experience is bringing families closer to home and that makes it all worth it.

Will I be back for next year? You bet!

~ Rolf Swanson

Thank you from Team NSLCHFH!!

We all share in Rolf's sentiments and wish to thank you, our supporters and sponsors for donating to help us raise awareness and funds to help five of our neighbors into safe and affordable homes this year. With your help we have already raised over \$17,000 which is making a big impact on Habitat's work in North St. Louis County.

If any of you are interested in joining in on the fun with us next year, there are three, four and seven day options available. You can also get in on the fun by being a volunteer on the ride. Give us a call and we can help you join Team NSLCHFH!

Who knew a bike could build a home, strength, stability and self-reliance!



Team NSLCHFH riders: Debbie Hultman, Shianne Gheen, Marjorie & Nathan Thompson, Dave Bergum, Rolf Swanson and Greg Krog (not pictured—Riders Doug and Christy Gettle, Brian Birk, volunteers Virginia Krog, Mel Moschler and Sara Thompson)

ONE SIMPLE APPLICATION - ONE BIG IMPACT



Marnie Maki, Family Services Manager

With summer winding down, at my home we are preparing for the next school year to begin. From shopping for clothes and school supplies to figuring out schedules, we are busy getting ready for another year. I'd like to share a story with you about a young boy and the life changing decision his family made and how that impacted his education and therefore, his life. Boris Henderson, Board Chair for Habitat for Humanity in Charlotte, NC, was a young boy when his family moved into his Habitat home. During the first 8 years of his life, he lived in a home without indoor plumbing and later moved to one of the most dangerous neighborhoods in his city. He and his siblings witnessed things that no child should ever be a part of. He was a struggling student and was told he would never amount to much. He remembers the day his family found out that they had been accepted for a Habitat home. The look on his mom's face was one he had never seen before—pure joy! At the age of 11, he moved into his Habitat home and his life was forever changed. He went from hopeless to hopeful and from failing first grade to graduating from college and business school. "I remember feeling so proud of our house," Henderson says. "I remember the chandelier and thinking how beautiful it was. I had my own room for the first time. It is really hard to know who you are if you don't have your own personal space." In that space, Henderson discovered that he was a good student after all. Having a decent place to call home was one less worry for young Boris. To hear Boris talk about his story, visit our website at www.nslchfh.org. His story can be found on our home page.

According to Wilder Research (survey of Minnesota Habitat homeowners conducted in 2015), 90% of homeowners said they feel better about their children's future and 64% feel that their children's study habits improved after moving into their Habitat home. As a former teacher, education is very important to me. I have seen first hand how living environments impact children

and their ability to learn. I love working with all of our families, even singles can apply for the housing program, but families with children hold a special place in my heart. By working with families to achieve homeownership, we are helping parents provide a stable home for their children to succeed. Having a stable and sustainable home is more than a roof over your head, it is a safe place to call home where a family can thrive.

Could you or someone you know benefit from an affordable, sustainable home? Do you have or know children who need a better living environment?

We are accepting applications for our 2019 build season. When looking for applicants, we consider three basic criteria:

- **Need:** What is their current living situation? Is the structure safe? Overcrowded? Are their high heating costs or rent?
- **Ability to Pay:** Do they have a stable source of income (total income not to exceed 60% of the median income for North St. Louis County)? Is their debt manageable? Do they have responsible credit?
- **Willingness to Partner:** Are they willing to build their home with us? Are they willing to volunteer to build other partner families' homes? Are they willing to attend homeownership classes?

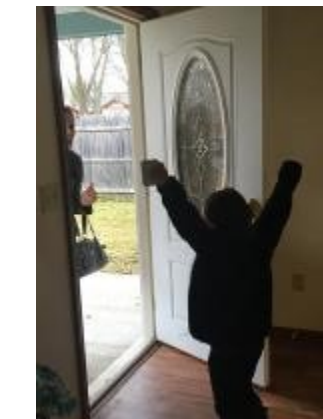
Whether a family of one or many, you or a family you know could be our next Habitat home buyer!

Please contact me at 218-749-8910 or email at marnie@nslchfh.org for more information.

For clarification, we define a family as one or more people.



Liam picks his Bedroom



Marnie being greeted by Nakoya at her Home Dedication.



Phinehas and his New Home



Greyson Checking out his House Plan



"COMMUNITY RESOURCES MANAGER" IS JUST A FANCY TITLE FOR FRIEND-RAISER!



Susan Garrett, Community Resources Manager

If you have had the great good fortune of being able to attend one of our home dedications, you have likely heard executive director Nathan Thompson refer to me as your affiliate's "friend-raiser." I prefer that to the fancier "community resources manager" title! But what do either of these titles really mean? What does this work entail? If you look at our mission statement, you will see a critical part of it is that, in addition to building homes and hope, we build **community**. We not only partner with our families, helping them help themselves into simple, decent and affordable housing, we also partner with the communities in which these families are putting down their roots and where they will start the next chapter of their lives as tax paying, neighborhood dwelling, local school and work attending home owners. Without partnering with our communities, we would never be able to build one home a year, much less five! So what do I do all day to make this happen? I make friends! I call business owners, church leaders, school teachers, club and organization leaders, individuals who have indicated any interest at all in helping us build homes, **communities** and hope. I meet with them, present slide shows and videos showing our great work, our wonderful families and the lovely homes we build with them. I ask them for donations of their time, their talent and, yes, their treasure so that we may partner with more families, build more homes and strengthen more communities.

By virtue of the fact that you are receiving this newsletter, you are already a friend of Habitat. You have donated your time, your talent, your treasure or maybe all three! For that, we are deeply grateful. We send this newsletter to you in large part as a thank you for your support and as an easy means for us to keep you informed of all we have been doing. We also, of course, send it in the hopes you will decide to donate again, one or all of the above! If you have decided to help us complete our build season with a donation of treasure, thereby helping us help the Patterson, the Norris, the Hunter/Stone, the Moschler and the Ducote families have their own home dedications, that support just became a bit easier. You can fill out the enclosed envelope, write that generous check and drop it in the mail or you can go to www.nslchfh.org and do it online. Yes, our

credit card users have been able to do that for quite a while, but if you prefer to donate out of your checking or savings account, you may now do that online as well!



Sustaining Donors: North St. Louis County Habitat for Humanity does a deep and thoughtful strategic planning session each year with our very talented and engaged board of directors. And every year, we ask the question, "how can we build more homes?" Of course, we'd love to work ourselves out of our jobs, but the need for housing in our Iron Range communities is, if anything, increasing and we are eager to increase our response to that need. One clear path forward is to further engage our friends with our work by asking them to become sustaining monthly donors. If we could get 250 of our current donors to commit to a monthly donation of just \$20, we would be raising the cost of half of a house just through that generosity! Think about it, Habitat would **know**, every year, that \$60,000 would be coming in from our sustaining donors alone. In our rural communities, which don't house a bunch of corporations with large foundations, we need to, as our families do, help **ourselves** into the safe, family-friendly and affordable communities we want to live in. Becoming a sustaining donor is extremely easy! Just go to our website, www.nslchfh.org, click on the "donate now" button and simply choose "monthly" under recurrence. You can do this with a credit card or your checking account. We and our families, both current and future, thank you!



Legacy Donors: You may be a friend whose donations have, by necessity, been limited to time and talent. Not all of us have a the means to send out our treasure,

even to our most beloved charities. We understand that and are so grateful for your support; time and talent are also extremely critical to our success! But have you ever thought about what you might want to leave to the next generation? Can you envision a part of your legacy being that you ensured the great work your time and talent has made happen will continue into the future, further strengthening our communities and the families that live here? Creating a legacy donation is not difficult or time consuming. And all of us do have the means to do so! It could be as simple as assigning some or all of your life insurance policy or your IRA to our Habitat. Of course, you may also wish to place a gift in your will. You may even be interested in something a bit more involved, things called "charitable gift annuities" and "life income gifts." No matter what you are thinking in terms of how you'd leave a legacy of support for the futures of our communities, we can help you do so! Just call me and let me know you wish to look more deeply into how you can leave a legacy of hope.



In Kind Giving: Perhaps you have finished a building project and have some materials or tools you no longer need. Or maybe you have received a house or a plot of land you can't use and you want it to make a big impact on a family and a community. These and other types of non-cash gifts are also very welcome from our friends! Whether we use the gift ourselves or use it to raise funds, your in-kind donations are also building homes, communities and hope!



Thank you for being a friend! Whatever your level of support, we are deeply grateful to you, our friends, for your help as we work to achieve our vision. Together, we can achieve a world where everyone has a decent place to live! Thank you!