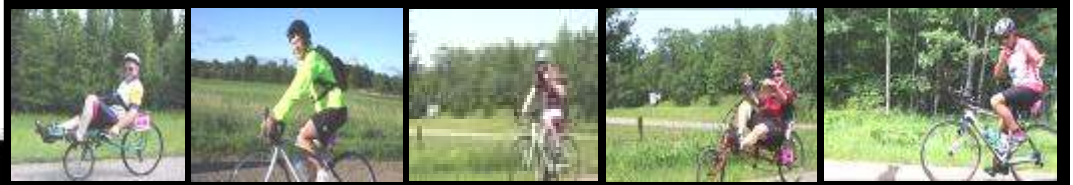




Habitat 500 Bike Ride

Fundraiser for North St. Louis County Habitat for Humanity

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 2015
families and
the riders
who will
bike 500
miles this
July to raise
money and
awareness
for Habitat!**

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Dear Friend of Habitat,

Thank you for supporting Habitat for Humanity's mission. By working together this building season we will have helped a total of 73 of our neighbors in need in North St. Louis County since 1995. You have made it possible for 92 adults and 170 children to have a simple, decent and affordable homes in Aurora, Babbitt, Biwabik, Buhl, Chisholm, Cook, Ely, Embarrass, Eveleth, Hibbing, Mt. Iron, Tower, Soudan, and Virginia.

The building of a home is a significant milestone for any family. It is a Mount Everest sized milestone for our partner families as they have struggled for years in substandard, unsafe and unsustainable housing situations. Picture yourself on the peak of this arduous mountain, reaching down to offer a hand up. You are helping five more families, this year, get out of the valleys of substandard housing which include moving every few months to try and find a better place, watching their children having a hard time breathing because of mold and other environmental issues and not being able to afford proper food and school supplies because they are paying \$600 to \$800 per month on utility bills. Out of this gloom appears your helping hand. A hand that works with them to build a solution; an affordable home.

When our partner families move into their new homes their stories change thanks to you. In 2014, Habitat for Humanity of Minnesota secured Wilder Research's help to conduct a homeowner impact study to help us tell the story of Habitat partner families after they moved into their homes. This study can be found on our website at www.nslchfh.org. What they found can easily be described as life changing.



Above: Greyson Anderson-Carlness of Ely makes plans for a better future!

Over all, 92% of homeowners say their lives were improved by moving into their Habitat home. Families stories include statements like: "My children are safer," "My kids study more and get better grades," "I can breathe better," "I am not dependent on welfare now... I pay my own bills and I save money," "Habitat homeownership has given me a sense of dignity which allowed me to instill that in my kids," "I have more time to spend with my family," and "Watching the community come together helped us as a family realize that we are important, and having a house to live in gives you hope."

Inside this issue you will see the lives of the families you are building homes and hope with this year. You will also meet the bike riders, people just like you, who have a passion to change the life stories of their neighbors in need. Thank you so much for offering a hand to partner with our families this year.

Sincerely,

Nathan Thompson, Executive Director



A Place to call Home!

The Anderson-Carlsness Family, Ely • Riders: Deb Hultman, Caroline Owens, Dave Bergum

**Habitat address:
15 North 3rd. Ave. W. Ely
Ground Breaking:
Sunday, May 17th at 2:00 PM**

Ely riders Caroline Owens, Debbie Hultman and Dave Bergum are exceptionally excited for this year's Habitat 500 Bike Ride. Although this is Caroline's 10th, Dave's 8th and Debbie's 4th ride, this is the first time since 2007 that we are riding for a house in Ely.

On April 27th, the Ely riders visited the Anderson-Carlsness family in their temporary home. Like other families who have partnered with NSLCHFH, their current living conditions are far from ideal. For a while, the family of three was living in a small, one bedroom HRA apartment. Since then, they have moved into Kaylen's mom's home. "It's a nice house," explained Kaylen, "but it's not ours. We need a place to call our own and raise our family."

Love and happiness were the first things to strike us when we walked into their home. Kaylen and her son Greyson were laughing and playing. It wasn't long before Greyson and Caroline connected. At the end of our visit, each was reluctant to say goodbye. Caroline is excited to help provide this family with affordable, safe housing. Her memories of Greyson will keep her going for all of the 500 miles she will peddle her bike in July, as she raises money for his home. Caroline has a strong commitment to Habitat For Humanity and is currently NSLCHFH's Treasurer. This year her nephew is spearheading the Blitz Build weekend in June, which will get the construction of Greyson's home off to a strong start.

Dave is happy to be building a home in Ely. Dave often volunteers to work on the home he fundraises for and usually has to drive 70+ miles one way to pound nails. This year volunteering will be closer, easier and watching the progress will be fun. Dave also likes to envision our partner family in their new home to motivate him during training.

Debbie is exceedingly thrilled about this family. She has watched them grow into an amazing family, while struggling in different, difficult living



Above: Riders Caroline Owens, Deb Hultman and Dave Bergum with Greyson

situations. Debbie encouraged them to apply for a Habitat home. When they were denied, she persisted, telling them to make the changes necessary and reapply. Like the other riders, Debbie is happy to see a Habitat House being built in Ely. "The Ely Community is enthusiastic and curious," Debbie says. "Everywhere I go people are asking about the house, the partner family, and what needs to be done to help." She is hoping that more houses will be built in Ely in the future.

Kaylen, Brandon and Greyson are a wonderful Habitat partner family. When asked what they wanted to include in this article, they said, "We are grateful to be involved with a Habitat house and glad that the money for our mortgage goes back to help other Habitat families to build more homes. We are looking forward to our future with our family. Finally, after all of these years, we have a place to call home."

~ Deb Hultman, Caroline Owens, and Dave Bergum



Above: Kaylen Anderson and Brandon Carlsness with their son Greyson

When Can We Go?

The Yaroscak-Gangl Family, Hibbing • Riders: Greg Krog, Mason Gillies, Rev. Brian Birk

**Habitat address:
1220 15th Ave. East, Hibbing
Ground Breaking:
Early September**



Above top to bottom: Riders Greg Krog Mason Gillies and Rev. Brian Birk

Holly, Darin and their three children, Trent (8), Trevor (almost 7) and Jaycee (5), are beyond excited to help build and then move into their own home. Their current housing is very small and filled with allergens, such as cigarette smoke which seeps through thin walls from the neighbors, making it hard for the kids to breath. The space lacks

appropriate insulation to the point that the children cannot take a bath in winter, but must take quick showers, as the bathroom is simply too cold! Over the years, people have encouraged Holly to apply for a Habitat house, but it wasn't until she was actually handed an application by a banker that she started the process. The evening that the family received the news, their phone's battery had died. When they plugged it in, they saw a message from Sara Thompson, chair of the Family Selection Committee, requesting a call back. A very excited Holly texted back to ask if it was too late to call; it was not and the news was great! Holly cannot even recall her reaction clearly, but is pretty sure she started to cry. They woke up the children, who asked immediately "when can we go?"

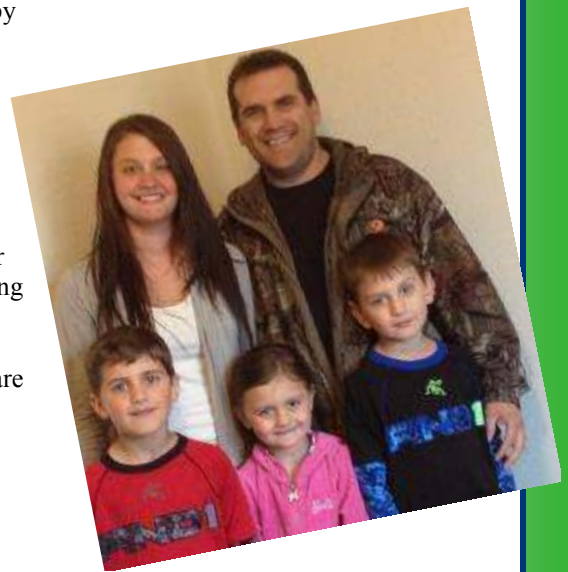
As Holly corrals the children, who are happily playing with their soon-to-be new neighbor, Carly Tupa, Darin says Holly has been so happy ever since that life changing call. They had tried to rent to own and purchase housing, but nothing had panned out. Now they look forward to "a new start for us!" Darin can't wait to go biking with the children and looks forward to playing baseball with them in their new yard. Holly adds she is looking forward to more stability for the family; she will no longer have to worry about where their children are being raised.

Not only are Darin and Holly excited about building their new home, they have loved partnering with people involved with Habitat and the relationships they are forming. Darin and Holly have been putting in some of their required "sweat equity" hours with the regular Wednesday night Habitat crew, helping build other partner

families' homes. They both are very dedicated to the work on their home and on the homes of others and will do everything they can to help out now and in the future!

This year, Greg Krog and Brian Birk are riding the Habitat 500 to help raise funds for Holly, Darin and their children's new home. Greg and Brian are old hands at riding their bikes for Habitat projects, which they do because it is important to them to help families like Holly's and Darin's. This year, Greg is sharing the experience and adding a new supporter by having his grandson join him on the ride. As Greg stated, "I am so excited about riding the Habitat 500 again this year. This is my fourth year and it is extra special because my 14 year old grandson Mason Gillies has decided to ride along with me. Thank you for helping us raise funds for Darin and Holly!"

~ Greg Krog, Mason Gillies, and Rev. Brian Birk



Above: Holly and Darin with their children, Trevor, Jaycee and Trent



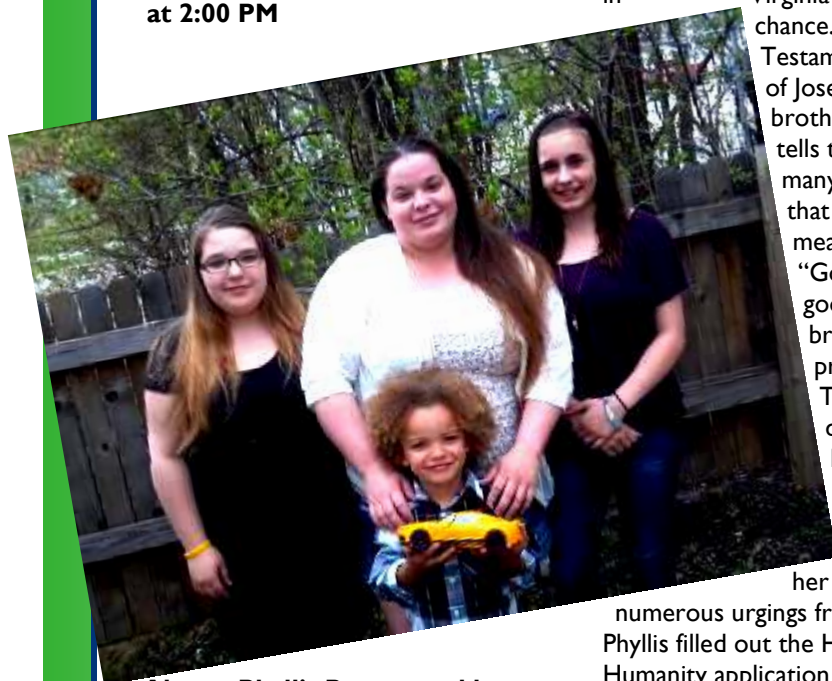


A New Start.

The Rayton Family, Virginia • Riders: Doug and Christy Gettle

**Habitat address:
515 16th St. N. Virginia
Ground Breaking: June 7th
at 2:00 PM**

Our life journeys rarely go as planned—but Phyllis did not end up in Virginia MN by chance.



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

Phyllis Rayton needed to get her three children out of Topeka, KS—not that the city of Topeka was an undesirable place to live—but there was a domestic situation that she needed to get away from and start over. The promise of a job and a secure place to live in a small town in northern Minnesota was enough to cause her to pack her bags and move north. But the dream became a nightmare. There was no job or housing and she found herself at the mercy of strangers. She found temporary housing and a job, got help from such organizations as the Salvation Army in order to support her family. In spite of the difficulties, she decided to stay and not go back to Kansas.

In the Old Testament of Joseph and his brothers, Joseph tells them again many years later that what they meant for evil, “God meant it for good in order to bring about this present result.” Though deception may have brought Phyllis here, God is using it to preserve her family. After numerous urgings from her boss, Phyllis filled out the Habitat for Humanity application and to her surprise and joy was approved last year. Construction on her house will begin this summer on the north side of Virginia.

Phyllis has three children, ranging from age 4 to 14 and all look forward to a home with more bedroom space, a modern kitchen and no neighbors downstairs to be disturbed by a 4 year old stomping around playing with his transformer and other toys. And, oh yes, a dog. Jeremiah, the youngest, wants a Dalmatian. His two sisters, Ashley and Chelsea (8th and 7th grade respectively) think a Labrador might be a better breed. Chelsea, who by her own

account does most of the housecleaning, and Ashley, who by her own account, does much of the cooking, will have a modern, low maintenance and energy efficient home to share with their mom and brother. Safe and affordable.

On her way from Kansas two years ago, Phyllis traveled through Owatonna, MN. That just happens to be the start of this year’s MN Habitat 500. We will be riding in support of Phyllis Rayton this summer. We train and ride almost exclusively for this one event. It is about 700 miles from Topeka to Virginia—several hundred miles less than the miles we will pedal getting in shape and riding the 7 day 500 mile ride through southern MN this July. We ride to raise awareness for Habitat for Humanity’s cause and to raise money to get Phyllis’s house built this year.

~ Doug and Christy Gettle



Above: Riders Doug and Christy Gettle

A long road to home.

The Axelson Family, Virginia • Riders: Josh and Mariah Peterson



**Habitat address:
518 17th St. N. Virginia
Ground Breaking: June 7th
at 2:00 PM**

This year we have the privilege of sponsoring the Axelson family. Jessica Axelson, a loving mother of four, holds multiple jobs which includes working as a para in the Virginia School. Rico is a 10th grader at Virginia who plays hockey for the school team, plays the trombone in band and has been a part of the Virginia Marching Blues for the past two years. Josh was his band director for two years when he worked at Virginia. Axel is an 8th grader and loves to sing in choir. Bella, a 6th grader, plays the clarinet and wants to be on the golf team next year. Jackson is a lively 4 year old who loves playing on the playground.

Several years ago Jessica and her family were living in a trailer home when her dad bought a foreclosed home. Jessica and her dad made an arrangement that let her family live in the house on a temporary basis. Bella and Axel have rooms while Rico sleeps in the open loft and Jessica sleeps in the open basement.

A friend of Jessica's, who also works as a para in Virginia and who also has a Habitat home, pushed her to apply for a Habitat For Humanity house. Jessica thought about it but never acted on it until a banker suggested it (a few years later) and put the application in her hands. A few months later Jessica learned that her application was accepted and that she and her family would be receiving a Habitat house within the next year.

The kids are very excited. Rico has already been planning what his bedroom will look like. He plans to

paint the wall blue and fill it with things that he makes in his wood shop class. He already has a mirror and clock ready to hang on the walls. Axel generously volunteered to share a bedroom with Jackson since it will be a four bedroom house. He is pretty sure his room will be filled with Lego's. Bella has already purchased a comforter set and plans to decorate her room to match; blue and yellow!

Jessica and the kids sat down together and picked out the plans for their new house together with great excitement. They learned that their new house will be on the north side of Virginia. Currently there are only stakes in the ground but they sometimes visit the plot and imagine what their house will look like. Jessica has already put in 65 of the required 200 work hours. The new Habitat warehouse allows for projects to get a head start during the winter and Jessica's house already has its interior and exterior walls framed.

Groundbreaking for their house will be the first Sunday in June at 2:00 pm and construction of the house will start soon after. Jessica's dad, who owns Hietala Lumber, is donating and installing the siding for the home. It will be one of the last things to be finished on the house. The plan is to have the house completed by winter but everything depends on how many helping hands there are to build.

As we talked, Jessica expressed her



Above: Riders Josh and Mariah Peterson with the Axelson family; Jessica, Rico, Axel, Bella, and Jackson.

thankfulness and gratitude for all who work with Habitat, both with personal time and financial support. Even though it has been a long, hard road for the Axelson family, they have persevered through the trials of life and are now only months away from owning their very own home. We have a feeling that this house will become more than a place of residence. It will be a constant reminder that even when things look ugly and nothing seems like it can be fixed, there is help in the world and there is hope. And with those two together, great things can happen. We look forward to working with you to raise funds for their home while creating memories that will last a lifetime. Congratulations Jessica, Rico, Axel, Bella, and Jackson on your soon to be new home.

~ Josh and Mariah Peterson





You can help find a family!

The Aurora Home • Riders: Margi and Nathan Thompson

Habitat address:
322 South First St East
Aurora, MN 55705
Dedication: TBA

The fifth family that will be the new owner of the pictured home located in Aurora is yet to be identified. This home is one that NSLCHFH recently reacquired and will be working with a new partner family to refresh it to make it their new affordable home.

You can help find the family for this home by sharing the word about the Habitat program and its application process.

We are looking for this fifth and final family for the 2015 construction projects and are also seeking families for the 2016 building projects across the Range.

Habitat staff and volunteers as they work together with them to build their homes. They learn many valuable life lessons as well as homeownership and maintenance skills as they work to build their homes.

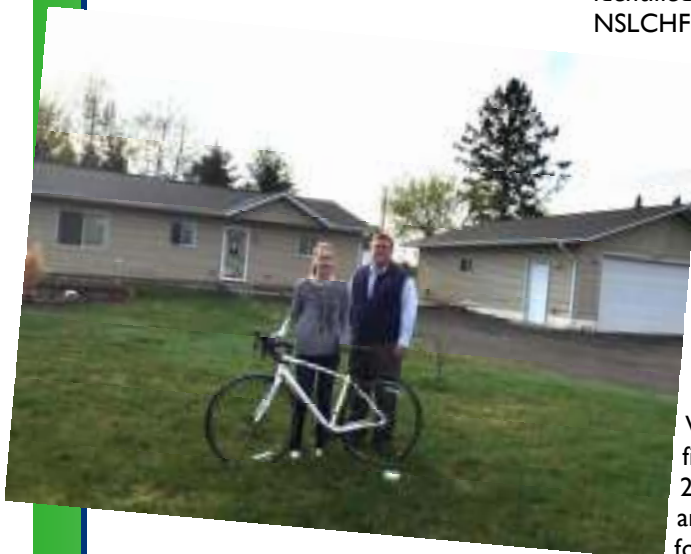
We like to say that “Habitat is not a hand out, it is a hand up!” This principle stands true as each homeowner buys their Habitat home through a 0%, 30 year mortgage. The payments from Habitat homeowners then go back into the building program to build more homes for other families in our communities. The third consideration in selecting a family is centered around their ability to pay Habitat’s affordable mortgage. A family must have a stable, minimum income of approximately \$20,000 per year in order to afford a Habitat home. More information about the application process can be found at www.nslchfh.org.



In Habitat’s Christian ministry we acknowledge the fact that God is in control and has a family in mind for this and the rest of our 2016 projects. He may just be waiting for you to spread the good news of what Habitat’s ministry can do to the right family who desperately needs our help.

Thank your 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 and Marjie Thompson



Above: Nathan Thompson, NSLCHFH executive director and sixteen year old daughter Marjie

We are excited to be preparing for another Habitat 500 bike ride! This will be the 12th ride for Nathan and the 4th ride for Marjie Thompson.

Spring time is exciting and busy for families as kids get their last bit of studying in at school and parents are generally gearing up as jobs and home projects get ready to bloom.

We are once again pared up to help raise awareness and funds for the five families that North St. Louis County Habitat for Humanity will be serving in the 2015 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.

Families are selected using three basic criteria. They must demonstrate a need for affordable housing. This is generally determined by their income level, the conditions of their current housing as well as their lack of success in being able to find a viable solution for a simple, decent and affordable home on their own.

Applicant families must also be willing to be a partner in the home building process. We like to say that we are not building homes “for” families but that we are building homes “with” families. Families partner with Habitat by putting in 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 a plays a big part in our homeowners success. With “sweat equity” families are gaining ownership of their homes as they work to build them. They are also building lasting relationships with



Putting God's love into action!

One of the most moving experiences I have had was at Melissa Wallace's home dedication this past April. As a new staff member, this was my first experience with a home dedication and it was amazing. Melissa's impromptu speech was so heartfelt and loving that there was hardly a dry eye in the house. She spoke of her deep gratitude to all the volunteers and funders, of the circumstances she was leaving behind now that she has an affordable home, but the kicker for me was when she said "my heart grows every time I stand in here". At that point, she turned the microphone to

Nathan Thompson, who had to take a moment himself before he could continue the program. This is what Habitat is all about; this is putting God's love into action!

But Melissa and her family were not the only people in that house whose hearts had grown over the course of building this home. The young men from Mesabi Community College, the volunteers, the donors, the family and friends who had worked on the house, the Habitat board members who helped select and guide this family, members of the local community who are welcoming this family, all feel the beauty of love as they share their time, their labor, their knowledge and their treasure. The gift they all received in return is the gift of gratitude and fellowship. These gifts are the true gifts to our spirit: they speak to our inner life and inner peace, which grow with our relationship with God. In our busy, materialistic world, we sometimes forget

that the gift of generosity, as well as the ability to be generous, is a gift from God. As we have been taught, Lord Jesus said: "It is more blessed to give than to receive." While standing in that lovely, almost finished house and seeing the looks on the faces of the many that came together to dedicate a new home, that truth was so apparent. Whatever form your gift may take, time, labor, knowledge or treasure, it will be returned to you many times over. Join us in spreading this truth. Thank you for helping us put God's love in action!

~ Susan Garrett



Above: Melissa Wallace with her children, Donald, Skyla and Aryona



Above: Members of the Mesabi College's second year carpentry class

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.

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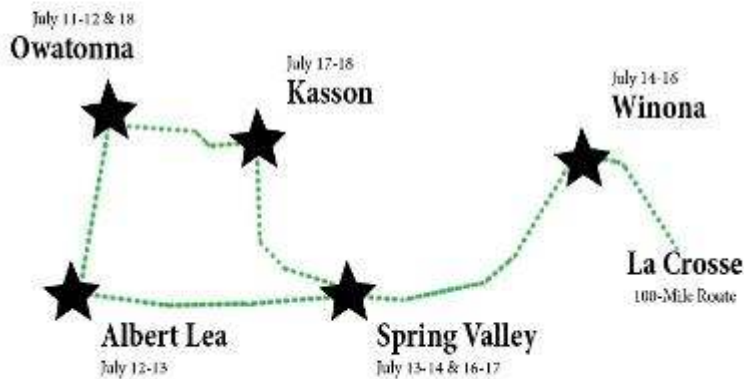


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RIDING TO BUILD A CYCLE OF HOPE!

2015 HABITAT 500 ROUTE



This July 12th –18th, eleven 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 2015 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”.

