



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 2017
families and
the riders
who will
bike 500
miles this
July to raise
money and
awareness

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Long distance cycling, a passion for the 12 riders who are helping to raise funds for our six Habitat projects this year, can be a lonely, challenging and sometimes daunting undertaking. Fortunately there is a great team of support staff to help them on their journey. In this newsletter you will be able to get to know our riders. You will also get a short glimpse into the lives of our Habitat partner families, their challenges and their hopes for a better life through homeownership. Our partner families have journeyed far in their quest for a simple, decent and affordable place to live. They have often weathered financial setbacks, frequent moves, substandard living situations and a general feeling that they were on this path alone until they joined the Habitat for Humanity family.

Thanks to your support, their outlooks are changing. Their feelings of hopelessness are fading to a clear path to build a better life where a home will offer them strength, stability and self-reliance. Our Habitat partner families are excited to see foundations get poured, walls raised and bedrooms painted. They can now visualize what "coming home" will mean to them.

The photo above stands in stark contrast to the one below which was taken at the home dedication ceremony of Alexa Colemer's home. The community came together to offer a caring and supportive hand to Alexa and her three boys (standing by the front door) as they built their home. Hibbing and Chisholm High School students, Hibbing Community College's electrical program, the City of Chisholm, the Applied Learning Institute, Alpha Delta Kappa and American Association of University Women were present to celebrate the culmination of the Colemers' journey to homeownership. This ceremony has been replicated 78 times with families since 1995 and has been made possible thanks to your generous donations and volunteer labor.

Thank you for joining us in offering a hand up to six more of our neighbors in need this year. Your support is bringing these families' journeys to homeownership right to their front door!



Nathan Thompson, executive director





This home needs a family!

Recycled Virginia Home • Riders: Nathan, Sara and Marjie Thompson

The Habitat 500 has been a family event in the Thompson household for 14 years! Over the years, Nathan Thompson, NSLCHF's executive director, has participated in the ride and, in one form or another, his family has joined in with enthusiasm. Whether volunteering, riding or helping to raise funds, Nathan's wife, Sara, and daughters Katie, Amy and Marjie, have been a part of this event, sharing a love for serving others and a passion for cycling.

Families grow a lot in 14 years! Katie and Amy are now married and have careers right here on the Range. Marjie, who started riding the Habitat 500 at age 13, will be going on her sixth ride this year, a month after graduating from Eveleth-Gilbert High School. Her involvement in serving the community through Habitat's ministry, her church, Youth for Christ and through school activities earned her the prestigious Community Service Scholarship from Minnesota Power!

This year, Marjie, Sara and Nathan will be cycling in the Habitat 500 to raise awareness and funds for a sixth family's opportunity to become a homeowner through Habitat's

North St. Louis County Habitat for Humanity has three types of projects in its portfolio to help families in need of homes. The majority of Habitat projects, like the other five being built in the 2017 building season, are new construction homes. Usually built on donated lots from individuals, a town or the county, these homes are "built from scratch". Historically, one out of six Habitat home construction projects has been a "Rehab" home. These are homes that have been donated to Habitat that are gutted down to the studs and fully restored with new plumbing, wiring, insulation and fixtures so that they can provide a family with an energy efficient and sustainable home. As you can imagine, it is a special project, especially when it begins with an individual making the significant donation of a home to be remodeled!

Habitat has served families in the northland for the last 22 years. The Habitat family has grown to serve a total of 78 families plus the 6 that are planned for this building season! With this many families served, life does happen. North St. Louis County Habitat for Humanity has received several homes back for various reasons, like families' lives improving greatly and moving on to another home. We have had a couple of homeowners pass away and their families have made the homes available to Habitat.

Families have had to move for jobs. We have also had two instances

where families were not successful in paying their mortgages. When Habitat gets a home back we work to "recycle" it back into the program by selecting a new family who will help freshen it up, complete their sweat equity hours and then purchase the home with an affordable mortgage.

This year, the Thompsons are riding to support the Virginia recycle home project, pictured above. A homeowner has yet to be selected for this home. Families are selected for Habitat

homeownership based on three criteria. Their need for a home, their willingness to be a partner in the program and complete sweat equity requirements by working on homes. Families' financial stability and their ability to repay Habitat's affordable mortgage is also considered. Please join the Thompsons in spreading the news to families who might qualify for the program. More information can be found about qualifying for a Habitat home on the website, nslchfh.org. If you have any questions you can reach Nathan or our family services specialist, Marnie Maki at 218-749-8910. Thank you for your support!



ministry.



Move only one more time!



Carolyn and Easton McDonell/Josh and Mariah Peterson

Greetings friends and family! We are super excited to once again support Habitat for Humanity (HFH) by participating in the Habitat 500. This year on the Habitat 500 our experience will be a little different. Josh will be riding but I will be volunteering at the first rest stop each day with our newest addition to our family! Maizy Joy was born on March 1st, 2017 and will be helping me re-energize the riders at the beginning of their day at rest stop #1. We are very excited to bring Maizy along as we raise funds for a very deserving family.

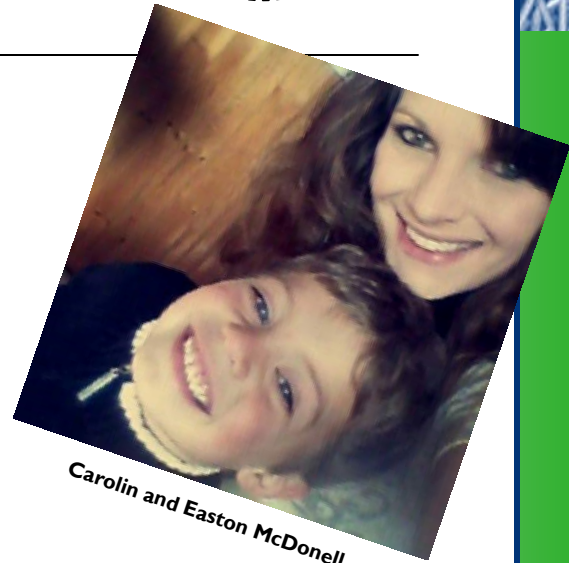
This year Josh and I are raising funds to build a home with Carolyn McDonell and her six year old son Easton. Their ground breaking will be scheduled for September and proceed throughout the school year with students doing the work. Due to her dad being in the military, Carolyn was born in Germany and lived there till she was three years old before moving back to the states.

Eventually their family moved to Duluth. Since Easton was born he has moved 12 times. Carolyn has

tried to look for a more permeant living situation but found it very difficult. She told me she knows how important stability is for kids but has found that goal unattainable before Habitat for Humanity. They are currently renting a one bedroom apartment in Hibbing. Carolyn lets Easton sleep in the bedroom while she is on the couch in the living room.

When I asked Carolyn about how she heard of Habitat for Humanity (HFH) she said that her friend who partnered with Habitat tried to get her to apply as well. Like every other Habitat family I have met, Carolyn didn't think that she would be accepted and it took her friend a couple years to persuade her to apply. When Carolyn got the call that she was accepted to receive a home she cried tears of joy. When Easton saw her he asked her why she was crying. Carolyn said she was very happy to which Easton replied that was weird because you should only cry when you're sad. When Easton found out that he would get a new house he was full of questions, including if he could paint his new room bright red. He also wants a snake but mom has her own feelings about that request.

When the family first found out they were going to have the opportunity to build and buy a Habitat house they didn't know where exactly it would be located, but Easton said it didn't matter because they would have to move only one more time and then they would be in that spot forever and wouldn't have to move anymore. It turns out that their new house will be a school build, meaning it will be built by students from Hibbing High school, Chisholm High school and Hibbing Community College. These schools have been working with Habitat for 11 years! Eleven



Carolyn and Easton McDonell

families now have affordable housing because of the amazing partnership between HFH and these schools. Carolyn and Easton's house will be located in Chisholm so Easton, who went to kindergarten in Chisholm, won't have to move schools again after first grade.

These homes are not free. Families affordably purchase their homes and are required to put in a minimum of 200 hours of sweat equity in to their house before they can move in. Carolyn has already put in a good chunk of time painting, helping the office with sending out mailings, and helping with the Earth Fest Booth. She plans on helping as much as possible by doing more than the 200 required hours as HFH is a great cause and she wants to help other families.

Even though it has been a long road for Carolyn and Easton, they have persevered through the trials of life and are now only months away from seeing the start of their home being built. 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. Thank you for joining us in supporting this family. With a little bit of generosity WE CAN make a positive difference in this world.

~ Mariah Peterson
NSLCHFH Board Member



Josh, Maizy and Mariah Peterson





Homeownership Brings Security

Doug and Christy Gettle/Karen, Landon, Caleb and Austin Kniefel

Christy and Doug Gettle will be riding to support the building of Karen Kniefel and her family's new home. Building will begin in Mt. Iron late this summer with the help of Care-a-vanners students and many volunteers. Her new home will be near the Locomotive Park and near the Mesabi Trail.

Like so many of our partner families, Karen was aware of Habitat For Humanity, had a friend who owned a Habitat home, and was even vaguely aware that she might qualify for a Habitat house—but she never applied. What it took was a little prodding and encouragement from someone who loved her and wanted the best for her family—her parents! Her father, Steve, attended an informational meeting in Hibbing, came home with the application and that was all it took.

Karen is a single mom with three boys. Landon is the oldest at age 11 and attends Merritt Elementary in Mt. Iron. He likes to do the usual things that 5th graders like to do, including riding his bicycle. Caleb is 4 and in pre-Kindergarten and looking forward to Kindergarten next fall. Austin is 2½ years old and is for the most part unaware of the major changes that are going to take place in the next year.

Karen graduated from Eveleth High School in 2001, attended community college and received a Bachelor's degree in Graphic Design from Bemidji State University. For the last three years, she has



Christy and Doug Gettle with Karen, Caleb, Landon and Austin

been working for Thies and Talle in the Raintree Apartments leasing office.

Like many of our Habitat homeowners, Karen is in that in-between income range. She makes just enough income to not qualify for housing assistance but not enough to qualify for a bank mortgage and home ownership. Yet it is very difficult to rent a decent apartment for a family of four and make ends meet on that limited income. This is one of the differences that Karen hopes for with her own Habitat for Humanity home—she will have money left at the end of the month to do things with her children that she can't afford now. She will also begin saving a bit more and have the security that home ownership brings. Living on the edge financially is very stressful.

Landon looks forward to having his own yard, a fire pit, and being able to invite his friends over to play. Caleb and Austin are not quite old enough to understand what is happening, at least until the building begins. In addition to the security aspect, Karen looks forward to having a back yard and a spot for a garden.



In addition to all the support from her new Habitat family (that's you and me!), Karen has support from her parents and church. It will be a pleasure to raise money by pedaling 500 miles for Karen and her boys this summer. Your generous support will cheer us on as we train this spring and ride in July. Come join us as we begin building later this summer!

Christy and Doug Gettle on the road!

Homeownership—a grand adventure!

Brian Birk/Jay, Krystal and Phinehas Oksanen



Jay, Phinehas and Krystal Oksanen

This year I am riding for a house in Hibbing. The house will be close to the Memorial building and the construction is scheduled to start in June. Jay and Krystal Oksanen will live in that house along with their son, Phinehas. Phinehas is two years old and he has already moved three times.

When Jay and Krystal got married 5-1/2 years ago, Krystal moved half way across the country. Moving out of her parents' home, where she had lived her entire life, and being so far away from everyone, was very difficult for Krystal. They first lived in the basement of a friend's home, then moved to an apartment in Virginia and now live in an apartment in Hibbing.

Jay and Krystal are looking forward to

owning their own home. They don't want Phinehas to have to move three times every two years. They don't want to move that often either. This opportunity to help build and then purchase a home through Habitat is providing this young family a place to call home again. This will be the first home of their own, providing a secure place for their children to grow up through the years, like Krystal did in Pennsylvania. They are looking forward to deciding what color to paint their walls and whether or not to hang up a picture without needing to get approval from a landlord.

Jay and Krystal are also looking forward to being involved in the construction of their new home. They are very involved members of the Open Door Church in Hibbing. Their pastor and quite a number of their fellow church members have expressed interest in participating in the construction work with them. They know that their home will not be extravagant because Habitat for Humanity builds simple, decent and affordable homes. They

also know that it will be well insulated. They are looking forward to the even heat of an in-floor heating system. They are looking forward to a reduced heating bill that comes with living in a well-insulated home.

As Krystal said, "Thinking back, building our own house was not something that I ever thought I would get the opportunity to do. Now that this is a reality, I am pretty excited about it. It not only gives us greater appreciation for the materials and labor, but it also allows us to get a wonderful education in different skills. Here we go on another grand adventure!"

I love riding my bicycle. This will be my 18th Habitat 500. This year I am proud to be riding to raise funds for the Oksanen family. I'm also hoping to get to pound a few nails during the construction process. I hope you can join me in supporting this family!



Brian Birk riding last year

Donate to the Habitat 500 Bike Riders by credit card

\$_____ VISA \$_____ Master Card \$_____ Discover \$_____ American Express

Card Number: _____

The CVV2 code or security code on back of card: _____

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Card holder's name on card: _____





Building Enthusiasm... Inspires

Harley and Liam Pajari/Keith Nelson and Debbie Hultman



Keith Nelson and Debbie Hultman met with Harley and Liam Pajari in Cook; they are

Keith Nelson, Debbie Hultman, and Doug and Christy Gettle (riding for another NSLCHFH home) decided to make a training ride to meet the Pajari family in Cook, MN. We were warmly greeted by Harley, Liam and Lizzy (their basset hound) as we rode up to their current residence. Harley welcomed us into her home and graciously served us good coffee. Conversation immediately turned to Habitat for Humanity and the excitement surrounding her new home.

Harley is the office manager at a local real estate office. Liam is a bright and active 2 1/2 year old boy that will be starting preschool this summer. He was a joyful addition to our meeting, playing and interacting with the Gettles as we talked. Harley, Liam and Lizzy's current living situation is less than ideal. Harley does not feel safe and is constantly worrying about her living situation. Due to the cost of housing, she was unable to make the desperately needed

move to something better until the opportunity arrived with Habitat for Humanity.

Harley's enthusiasm about the build is inspiring. As we listened to her talk about her new Habitat home build, it became obvious that she had truly accepted this partnership with Habitat and wants to move forward as fast as possible. She has a wealth of local support and has exceeded her friends and family hours requirement in a very short amount of time. She is eager to get her sweat equity in on her new home.

When we asked Harley what will be different after she becomes a Habitat homeowner, she had a long list. Some of the things she mentioned were:

1. Liam will be next to his preschool and her daycare situation will improve
2. She won't have to share a wall with loud neighbors or worry about Liam crying or making noise
3. Lizzy (basset hound) will have a yard and won't have to go down and up a steep flight of stairs to go outside—it's a big deal
4. She wants to go back to college and become an RN, something she can't do in her current living situation
5. Lower heating and utility costs
6. Safe housing

Keith Nelson will be riding for the first time this year. Although he has helped with building days on houses and participated in Habitat for Humanity fundraisers, his busy job at Northern Tier Boy Scout Base in Ely, MN prevents him from taking a week off work in July to participate in

the 500 mile bike ride. This year he will be riding with us one day—the 100 mile day!

Phyllis Ruper will also be riding in support of Harley and Liam. An experienced long-distance biker, this is Phyllis' second year riding in support of Habitat projects. She is eager to continue her support of the Habitat and combining it with her passion for cycling. "Habitat for Humanity, is not just a "good cause". It's WAY more than that!!" said Phyllis. She loves that the families help build and then purchase their homes, providing strength, stability and self-reliance through shelter.

This is Debbie Hultman's 6th ride. What started out as, "I just want to ride the Habitat 500 once," has turned into, "maybe one more year." To Debbie, it's become more than just a ride to raise funds for local Habitat homes. It's becoming a lifestyle, something to structure her year around and give more meaning to it. Each year brings Habitat for Humanity's mission closer to her heart. This year is no exception; the Pajari family will be easy to ride for.

When we left the Pajari home, we decided to ride by their new home. It was fun to see the progress as we walked through it. Our ride back was full of fun chatter.

As the miles pass by on the Habitat 500 mile bike ride, Liam, Harley and Lizzy will keep us motivated to ride on! Thank you for supporting this family with a donation this year!

A Journey on the Avenue of Hope

Sakima and Josh • Riders: Christian Dane and Greg Krog

Josh and Sakima have two young boys: Micah and Josidiah. They have been living in their apartment in Virginia for two years, and over that time, they have struggled to feel secure in their home. The neighborhood is unsafe, and on multiple occasions they have had intruders in their home. The building has water problems, which have led to damaged ceilings and even a pet's fatal illness. Josh and Sakima are not unaccustomed to questionable housing. Both grew up in unstable homes. Both moved around the Range frequently as kids. At one point, Josh was homeless. But this particular apartment is the only home Micah and Josidiah have known.

Last year, Josh heard about Habitat for Humanity through a Facebook post by his Aunt Cindy, a Habitat Board Member. After applying, Josh, Sakima, Micah, and Josidiah were selected to be the partner family for one of the Mt Iron builds this summer! To Josh, building a home with Habitat is much

more than a way out of unacceptable housing or a break in a generational cycle. Josh feels that there is an exclusive value in being part of the construction of the home. He feels that, by partnering with Habitat, he is receiving the very best possible opportunity to take ownership in his family's housing situation. He has some family members who have worked in construction, and he aspires to working in construction, too. Building with Habitat has given his family an avenue of hope that offers much more satisfaction than a handout.

On June 4th, ground will be broken for their new home. Josh and Sakima say they are "very excited" to get started. They are most looking forward to having a peaceful home for their family.

As a Financial Advisors, my work and that of Greg Krog revolves around the ideas of being efficient and making the most of every opportunity. Usually, that means taking steps to quickly make progress towards goals or away from uncomfortable circumstances (debt, high



Josh and Sakima Brooks-King and Micah

expenses, etc). This summer I am spending some time to raise money for Habitat for Humanity because people like Josh and Sakima are trapped in a catch-22 where the path out of unstable, unaffordable housing is impossible to access while they are in unstable, unaffordable housing. Their circumstances, and the circumstances of many others on the Range, have precluded them from making progress. That's why they need a hand up. That's also why a part of my work is to help my clients to "Live Generously" – because you haven't really made progress until you're helping others to progress as well. Thank you for joining me in helping Josh and Sakima make progress in their journey to owning a simple, decent and affordable home.

~Christian Dane,
Thrivent Financial

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

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.



Greg Krog and Christian Dane



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RIDING TO BUILD A CYCLE OF HOPE!



This July 9th-15th, 12 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 2017 partner families to share and celebrate their Habitat stories.

We invite you into their stories

