Our Family Will Be Changed Forever

Family: Naomi Stark Riders: Debbie Hultman and David Bergum Habitat address: 1406 W 1st St, Eveleth, MN



Naomi and Kyrie Stark are very excited about this new chapter in their lives. Naomi has worked in health care since she was 16 and currently is working as an LPN, with plans to continue her education in the medical field. Both she and Kyrie love the outdoors, although winter becomes a bit too long for Naomi. Both are also very creative and Naomi says she is "very excited and blessed at the opportunity to design what she can soon call "HOME," while Kyrie, now five years old, is "so excited to be able to decorate her room however she wants, something she has not been able to do prior to having her own home." In looking ahead to what this new home will mean to her and Kyrie, Naomi wrote: "Our family will be changed forever. We will be forever grateful. We will wake up every morning remembering all that went into making our lives what it is today. Our lives will be completely different, even just by knowing that we have an affordable home of our own. We can begin a whole new chapter of our life, something that can be permanent. We can begin to live our days in a better routine, make memories that are more consistent, and start traditions that could last forever!"

My name is Debbie Hultman. Why I ride the Habitat 500: At first, I rode the Habitat 500 because a close friend was a rider and had a passion for Habitat for Humanity. She encouraged me to get fit and ride the ride. Also, I knew a local Habitat family and saw the difference it was making in their lives. I learned so much about Habitat for Humanity on that first ride and I saw the impact in the communities we rode through. I was hooked. Now, I ride not only to raise funds but to raise awareness. Habitat for Humanity is doing great things and I feel like I'm a part of that. I structure my year around the ride and use local fundraisers like breakfasts at my church to raise funds and to let people know that Habitat for Humanity is actively helping people escape the

downward cycle of poverty. Safe, decent, affordable homes





Hello, Habitat supporters! I am Dave Bergum, riding my 10th Habitat 500 since-I retired in 2008. My motto is "Pedaling to build a cycle of hope." I live near Isabella, but volunteer at North St. Louis County Habitat for Humanity. I winter in the Raleigh, NC area and also volunteered at the Wake County Habitat for Humanity this spring. This year I am riding for Naomi Stark, a Habitat Partner in West Eveleth. Naomi, I have many hours of training in order to be ready for the ride and while I train I will be thinking about you and your new life and new home. That is what keeps me going and keeps me feeling positive about what we can do when we work together for the good of our neighbors. Our goal in riding is to raise funds and increase awareness of the Habitat mission. But we all love to ride or we wouldn't be doing it. We are putting our love into action. Over the years we build lasting relationships with other riders and support staff and volunteers. Returning year after year is like a homecoming, where we get to ride, eat and sleep with our friends. On the ride we get to meet Habitat partner families from the hosting affiliate. For me that is one of the moving and motivating aspects of the ride. I love hearing their stories about how coming to own a Habitat home has impacted their lives. So I appeal to you readers, to consider how you can support our mission by donating or volunteering. Thank you!





Without You It Would Not Be Possible

Family: Amber Strand Riders: John and Deb Filander

Habitat address: 1410 W 1st St, Eveleth, MN

The Strand family, Amber and her son, Austin, age five, are currently living in a too-small rental unit in Eveleth, which has leaky windows and very thin walls. The Strand family is not only looking forward to having a home in which they can build equity and that will be energy efficient to heat and cool, but also to having sufficient space for energetic Austin to run and play. When Amber found out she had been selected to partner with Habitat, she "was extremely excited. It was like a weight had been lifted off of my shoulders!" She is very much looking forward to not having neighbors so close that she can hear them through the walls and to setting up her own house rules instead of following a landlord's requirements. In looking ahead at what she is most excited about, Amber said, "Being able to say "this is my home." This is something I will have worked for and on and I'll be able to call it my own." As for Austin, it is "awesome we get our own house!" He is eager to paint his room red, although Amber has countered with "maybe one wall." When Amber thinks of the kind donors and volunteers who will help her build her home, she says "I thank you from the bottom of my heart because, without you it would not be possible for me to have a home of my own!"



Riding for Amber and Austin this year are John and Deb Filander, whom we are delighted to welcome back to the ride after a

several year hiatus. John and Deb have been great supporters over the years, starting as donors in 2008 and joining the bike ride the following year. They have now stepped up their support even further by accepting our request that John join the

each day! "



North St. Louis County Habitat for Humanity Board of Directors. We deeply appreciate John's donation of his time and talent to us! When asked about their experience with the ride, John and Deb said, "This will be our fourth Habitat 500, and we are so looking forward to seeing old friends and riding for affordable housing again. We are both retired and live in Biwabik. Our past rides were in 2009, 2011, and 2014 and bring back fond memories of meeting the Habitat partner families, working on their homes during the "build day", and the joy of spending the week with all the people involved with the Habitat 500 Bike Ride. With the unusually "cool" spring, we are starting to log in the miles necessary to complete the ride and partnering with friends to support our fund raising efforts. The ride this year is mostly on the Iron Range, and many of the trails and roads are familiar to us. We are even looking forward to waking up in the tent at 4:45AM







Enough Room for a Kitchen Table



Family: Samantha Grovenburg Riders: Doug and Christy Gettle

Habitat address: 308 25th St E, Hibbing, MN



When people remark how difficult pedaling five hundred miles must be, I usually say, 'nah, it's not really that hard.' Okay, it is sometimes really hard, especially when you are pedaling up hill. But like so many things, it is the effort it takes to keep grinding on mile after mile when it is hot and windy and you are tired, that is what is really difficult. That takes determination and persistence to make it to the end of the day. And even more determination to do it all over again the next day.

That's the attitude that Christy and I noticed when we visited Samantha Grovenburg and her two daughters in Hibbing. Many applicants for Habitat For Humanity houses get discouraged when they are turned down with their initial application and give up but that was not the case with Sam.

One of the core requirements of Habitat For Humanity is that the homeowner applicant earn enough money to be able to afford Habitat's affordable mortgage which includes insurance and taxes. We don't put

folks in homes if they don't have a high enough income to be able to afford home ownership. Sam applied and was turned down because her income was not high enough. But she did not let that discourage her. She found a different job with better pay. In fact, she walked into the place of business and asked for an application to fill out onsite and was immediately hired; they knew they had a determined worker. When she applied to Habitat the second time, a scant month after starting her new job, she was accepted. She received the good news on Valentine's Day this year. Construction on her house is slated to begin later this summer in Hibbing.

Samantha is from the area, born in Grand Rapids, but her family moved frequently. From Texas to Warroad and back to

Grand Rapids—never in one place too long. She spent several years in foster care before moving to Hibbing to attend community college. Her parents have passed away and she has one brother living in Warroad. As a student, she had her first contact with Habitat for Humanity, volunteering on a build in Eveleth. One of the family members in that household had a disability and Sam incorrectly assumed that Habitat For Humanity only built for disabled people. Years later she was encouraged by a co-worker to apply and learned that disability was not a requirement for acceptance.

Samantha has two daughters. Yuki is 3 and Esme is 1. Samantha is looking forward to being able to paint her walls if she likes. And having a yard for the girls to play in and perhaps have a small garden. Yuki is into Spiderman and Peppa Pig and not really understanding the big changes that will be happening in the next year. Esme, at 18 months, will only have childhood memories of the new house. Samantha's sense of humor is



evident when she tells of Yuki's recent self-given "haircut," laughing that it is as short as a man's with little tufts on the top of her head. "It's terrific." But, when asked what she is most looking forward to in her new home, she has to pause to gather herself. Through tears she says," It makes me so excited and happy to be able to have enough room for a kitchen table just to be able to sit down to dinner with my girls!"

Stability will be the result of having a simple, decent, and affordable place to call home. Samantha and her family are the reason why we are riding the Habitat 500 again this summer. ~Doug an Christy Gettle



Habitat 500—Critical to our Success!

Susan M. Garrett, Community Resources Manager

The Habitat 500 is a special event, as it not only raises funds for Habitat, but it makes us new friends as well. Each rider is riding for a specific family and engages their network to raise funds that will directly impact the life of that family. As the riders travel through our area, they are also raising more friends just by showing the level of support we have throughout our state and by reminding passersby of the ongoing need for housing in our area. At each rest stop, the riders meet area volunteers, which creates more opportunities for person to person connections and chats about why each person supports our home ownership program and our vision of a world where EVERYONE has a decent place to live. And every afternoon, when they are done with their ride, participants often stop by area businesses and restaurants to get a quick snack or a souvenir of their time here, again providing opportunities for them to share their stories and why they ride.

The funding raised by the Habitat 500 bike ride is critical as well, of course! This year, as four day ride hosts for the event, we have the privilege of having the "bike.home". This is the home that riders are helping to work on for a day during the bike



ride week. The "bike.home," is also supported by riders in the event who designate a portion of their fundraising to the effort which itself brings in approximately \$15,000 worth of funds to help with the project. This will be the fourth time that North St. Louis County Habitat for Humanity has had the "bike.home" designation and grant! Over the years, the Habitat 500 bike ride, our riders and you our donors have raised over \$342,000 for our program through this event. You are truly helping us build homes, communities and hope with our neighbors in need!

You can see how the success of the Habitat 500 bike ride is critical to our success. We need the funds raised to ensure we will be able to partner with our 2019 families and put us in a position of financial stability to build with five or more families in 2020 – the year we will serve our 100th family! Let's keep our success rolling and help our neighbors by providing the funding to provide a hand UP into strength, stability and self-reliance through shelter. You can help us by providing funding! You can continue to spread the word and help us make more friends! You can donate your time and talent to help us on the bike ride, on a house, by providing a lunch, by keeping our ministry in your prayers? However you can help, we thank you!!

A Family You Know Could Build With Us in 2020

Marnie Maki, Family Services Manager

"A world where everyone has a decent place to live", that's our mission, yet too many families in our area still struggle to find a decent place to live. An aging housing stock and increasing rents add to the struggle for many to meet one of our most basic needs, housing. Shaun Donovan, Former U.S. Secretary of Housing and Urban Development, summed it up perfectly when he said, "Home should be a source of happiness and hope. Home should offer a safe and stable environment. Home should help, not hinder, a person's ability to thrive." We are here to offer an hand up out of substandard housing by partnering with families to build a simple, decent and affordable place to live.

We need your help to spread our vision! Do you know of a family that could use a hand up? A family willing to partner with us to receive a hand up out of substandard housing?

When looking for families, we consider three basic criteria:

Need: What is their current living situation? Is the structure safe? Overcrowded? Are their heating costs or rent high?

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 help build their home? Are they willing to volunteer to build other partner families' homes? Are they willing to attend homeownership classes?

A family you know could be one of our 2020 building season Habitat home buyer!

