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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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Do you remember your first home? That feeling you got when you were moving in on the first day and the realization after your first night of I'm not moving, I'm home?

Summer 2019

For many of us that might have been a while ago, but we still remember. For most of us, those feelings were ones that came easily, planned and expected.

The mission of Habitat is to provide a simple, decent and affordable place to live to those who need a hand up out of substandard housing. We are saying yes to families who have received lots of "no's" in their struggle to find a decent place to live. The housing stock to rent or purchase is not adequate, safe, efficient, affordable or, in most cases, even available! This puts up a big mountain of challenges for low income families. Our goal is to that they can afford and thrive in.

So what does it feel like to get that hand up, that opportunity to work along side caring people to get out of the cycle of poverty caused by substandard housing? And what does it feel like to spend that first day in your own decent and affordable home? Ethan and Brittney told us in detail at the dedication of their home in Midway this summer. Audrianna's expression in the picture above, though, says it all! You are making "home" possible for our neighbors in need. Thank you!

Thank you for joining in the effort to help families out of substandard housing and into a safe, adequate and affordable shelter. With your help, 91 families have already experienced their "Audrianna ta-da" moment. With your continued support five more will get there as the 2019 families experience their move in day!

Changing families lives together with you,

Nathan Thompson, executive director phone: (218) 749-8910 toll free: (866) 749-8910 email: habitat@nslchfh.org website: www.nslchfh.org

«Envelope Salutation» «Company» «Address Lines» «City», «State/Province» «Postal Code»

Building Hope with NORTH ST. LOUIS COUNTY HABITAT FOR HUMANITY

Make your plans to partner

With NSLCHFH this Antumn!

*Volunteer on a build site individually or gather family, friends and fellow churchgoers * **Provide** a meal for volunteers on the build site * Volunteer in the office and help *prepare* mailings and fold newsletters *Volunteer to *support* our mission by serving on a committee

To schedule one of these activities please call **Susan** at 218-750-2611

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TA-DA!



Ethan, Brittney, Helena and Audrianna on their first day home. reach out and provide a hand up, that boost of opportunity to help a family over the challenges and into a home

The 2019 building season is already successfully started. Another five families await that "ta-da" moment expectantly as they are working with you to install foundations, walls, siding, flooring and trim. Each day, each week, each month in the process is one step closer to move in day! This year's five construction projects are under way. Our first project for the year is making progress in Biwabik with the Edstrom family, who is in the finishing carpentry stage. Two homes in partnership with the Stark and Strand families are framed up in West Eveleth with plumbers and electricians set to start their work. The foundation process for our two final homes of the season has begun in Hibbing on the corner of 25th Street East and 3rd Avenue East. The Grovenburg and Forsman families are excited to have the official kickoff ceremonies for their homes in early September as community volunteers and Hibbing High School and Community College students begin construction.

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NEW CONSTRUCTION MANAGER BRANDON ANWILER HITS THE GROUND RUNNING!



North St. Louis County Habitat for Humanity is delighted to welcome Brandon Anwiler to our team as our new construction manager. Brandon joined the team in late May. As you can imagine, May, with all our building activity, is a challenging time to get orientated to a new job, but Brandon has "hit the ground running!"

"Being a construction manager for Habitat for Humanity the last few months has been a very memorable, exciting and unique experience like no other I've encountered before. I have met so many interesting, caring, unique and talented people throughout the region to work alongside with. I'm learning there are so many kind and caring people in the world willing to help another, a complete stranger, a family with building a home together. Working with volunteers in the construction field has helped me be a better leader and a better person as well. There are so many ideas and ways to accomplish things and we are doing so by working together!

enjoy when volunteers experience doing things they never thought they



Brandon raising walls with our Habitat 500 bike riders in West Eveleth

would be able to do before such as installing windows & doors, operating saws, tools or constructing walls. It is very rewarding for both the volunteers as well as me, very heart warming. It's such an enjoyable experience when volunteers learn, build and succeed in constructing things together in a safe manner while having fun doing it. Working for Habitat isn't like a regular job, it's helping others, learning, teaching, making a difference in a family and a child's life that truly makes it most rewarding.

I basically have 3 main rules at the job site.

#I-Safety first, work safely, step safely, help others to work safely so we all can have

a great experience.

#2-Have fun, it's not like any other job, we are making a difference in a family's life, lets have fun doing it. Construction is fun!

#3-Get'er done! Let's work together to construct something. It's very rewarding when we leave for the day and we look back at what we have accomplished and what we have learned. We can take that with us forever, it's our story!

Come join me on the construction site! Thank you so much for all your help!"

Sincerely, Brandon Anwiler Construction Manager



West Eveleth Homes Coming Along!





Susan Garrett. Community Resources Manager

I have the great pleasure of reaching out to members of our Iron Range communities to ask them to donate their time, treasure and talent. I say "great pleasure" because I know that every person who helps us help our families with a hand UP into a simple, decent and affordable home will get that help paid back many times over! How so? When you volunteer your time to help build, you get to meet new friends, among whom are often members of the family whose home you are helping build. You get closer to existing friends, colleagues or family members if you have coordinated a build day with your church, social group, business or family. You learn new skills and sharpen up old ones. And you know you are not only helping a family that has been trapped in the cycle of poverty due to poor and expensive housing, you are strengthening your own community by helping that family put down roots and, through their taxes, pay for our infrastructure and support our schools. You are also strengthening our schools by providing a stable home to youngsters who will now be able to put down their own roots, no longer embarrassed to invite new friends to their home, no longer struggling with homework due to an overcrowded home or to the parents' need to work extra hours that cannot be spent helping.



Mesahi Range College Football Team volunteer with the Edstrom family in Biwabik

If you are willing and able to provide a lunch to our build volunteers, you are greeted at the site with cheers and gratitude and you, again, get to meet new friends and strengthen existing friendships. By providing a healthy and energizing meal, you are also helping to build a home and a community and, thereby, HOPE!



The Catholic Daughter of American, Eveleth, feeding a LARGE group of Habitat 500 riders in Eveleth

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If you come and help us prepare a newsletter or direct mailing, you experience a fun day of comradery with new and existing friends as you work. You also get the first, sneak peek at what is going on at Habitat! Maybe you help with the Habitat 500 newsletter, wherein you get to meet the new year's families. Maybe you helped with this newsletter, learning more about what our staff does and who we are as well as getting the scoop on our Habitat 500 and building experiences this summer



Partner family members, community volunteers, Soroptimists International of Virginia membe and our great partners at Blue Cross Blue Shield prepared the Habitat 500 newsletter

If you join our many prayer partners, you know your words of love and gratitude on behalf of our staff, our volunteers and, most especially, our families are helping to work miracles in our communities.



Construction volunteers pause for prayer before a hearty lunch If you are among our generous donors, you have that great

feeling of sharing your treasure where it is needed and where it

will be put to good use. You know that, as a result of your

generosity, our Habitat can continue to partner with these

strong and hardworking Iron Range families that will, again,

strengthen our communities as we help them become stronger

through the stability of an affordable home.

So, friends, my job of asking you to help others is really a job of asking you to become more fully a part of this wonderful place we call home and to expand your own horizons as you help others improve their lives. How could I NOT enjoy this work? And, in so doing, I get to meet so many of you and hear your input about your experiences with Habitat, your meeting our families, your joy in knowing your friendship is so very important to our communities. When I see you gather at a home dedication, my heart swells with gratitude at all you have done to help this particular family and with happiness at seeing you share in their joy as they embark on a new and sustainable chapter of their lives. When I say Habitat is a "win-win-win." I am speaking the truth! And I thank you from the bottom of my heart for all you do to make my job such a pleasure!

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IS YOUR NEIGHBOR STRUGGLING WITH HOUSING NEED?



Marnie Maki. Family Services Manager

Habitat for Humanity's vision is, "A world where everyone has a decent place to live." Decent, affordable housing is important to families. Shelter is a basic human need and when that need is not being met, every area of life is affected. Based on the most recent St. Louis County Profile, provided by the Minnesota Housing Partnership, our housing stock does not meet the needs of a growing Minnesota. Families in our service area and beyond are struggling to find affordable housing that meets their needs. In addition, the State of the

State's Housing shows that more than a quarter of Minnesota families pay more than they can afford for housing. When housing costs require more than 30 percent of a household's income each month, families are more likely to have insufficient resources to pay for basic needs, like food and medicine.

When a family applies for the Habitat Homeownership program, we ask for a description of their current house or apartment and answer the guestion. "Why do you need a Habitat home?" Some of the answers are practical while some fall under the "want" category but most are simply heartbreaking. From poor insulation to overcrowding and from ancient wiring to accessibility barriers, the needs are evident. One family shared on their application, "My 3 year old fell through the bathroom floor. There are broken windows and a hole in the wall-leading right outside." Another shared, "I live in an apartment which is known for drugs and fighting. I need a Habitat home for a safer area for my children to grow up in." Yet another wrote, "The current house we live in is falling apart. From the inside to the outside, walls are crumbling." A common mention is lack of proper insulation causing high heating bills making it not only cold, but expensive.

Part of our application process includes a home visit. This is where we can really access a family's need for housing. Often times, we leave wishing they could move immediately! You name it, we've seen it! If you ask Nathan Thompson, our executive director, about home visits, he will more than likely mention finding a child's blanket frozen to the side of an exterior wall. Talk about poor insulation!

The Habitat for Humanity homeownership program provides, for qualifying individuals and families, an opportunity to build a safe, sustainable a home. Upon completion, we sell the home to our partners with an affordable mortgage. Those monthly mortgage payments are deposited into a fund that helps us build more homes. Our current homeowners are literally helping others in need by making their mortgage payment. In fact, Habitat homeowner's monthly mortgage payments are currently building one house per year!



Do you know someone who is struggling to find affordable housing? Could you or someone you know benefit from an affordable, sustainable home?

We are accepting applications for our 2020 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 of at least \$22,000/year? (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 person 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.



HABITAT 500 – A PERSPECTIVE FROM HABITAT MINNESOTA

Thoughts from a Kristin Skaar, Habitat Minnesota's Ride Coordinator food, music and root beer floats.



This was the 27th year of the Habitat 500, which is coordinated by Habitat for Humanity of Minnesota. Habitat Minnesota is a statewide resource development and support organization that serves, advocates for and advances the work of Minnesota's Habitat for Humanity affiliates. The Habitat 500 is one of the ways we carry out this mission. Habitat 500 riders raise money from people they know in support of up to three Habitat affiliates. In addition to raising funds for Habitat, the Habitat 500 spreads excitement and awareness for the mission of Habitat and helps to engage thousands of donors each year. It has also become a great opportunity for networking and relationship-building for Habitat staff and board members, a way to spend time

still supporting Habitat.

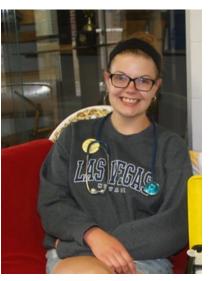
Humanity (NSLCHFH) was a great partner temperatures. and wonderful bike.home. host! The staff and volunteers with NSLCHFH planned and Riders love the opportunity to go "up north" beyond the normal expectation for a host ride along Lake Superior. affiliate.

opportunity at a celebration in Hibbing with The people we encountered in our host

NSLCHFH also consistently recruits one of the committed to being generous hosts. largest teams of riders to participate in the Habitat 500. Together they raise a phenomenal amount of money to support affordable homeownership in North St. Louis County.

Our Habitat 500 staff felt so supported by the state! NSLCHFH staff. When we needed documents printed last-minute-they stepped up. When Thank you for hosting the Habitat 500! we were looking for more rest stop volunteers— they recruited staff and future Habitat homeowners to host a rest stop.

Riders come from all over in Minnesota (and from other states) and love the opportunity to



Habitat homeowner Harley Pajari donated her nursing skills to the ride

together in a new and different way, while explore via their bicycle the beauty that Minnesota has to offer. The Iron Range is always a rider favorite, as it has spectacular North St. Louis County Habitat for scenery, quieter roads and cooler

served nine meals for us during our time in on the Habitat 500. This year's route was their service area, which was above and especially gorgeous with the opportunity to

On the third day of the ride, we had our "Bike, Their staff also coordinated TWO bike.home. Build, or Breather Day" in Hibbing. Riders had build sites for the Habitat 500 this year. the opportunity to bike a 100-mile (Century) Riders raising funds for the bike.home. each loop, build on the site of the two bike.home. year appreciate the opportunity to meet and sites in Eveleth, or take the day off to rest and learn about the future homeowners for recover. The riders who took the day off these houses. NSLCHFH arranged for this enjoyed seeking out Bob Dylan's former home, as well as visiting the historical society in town.

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communities were so willing to pitch in and help with anything, and were very

One of our riders at the beginning of the pack reported seeing a bear along the route from his bike. That's certainly not something you can see in other parts of



Our own Rev. Brian Birk celebrates his 20th year of riding 500 miles for Habitat. That's 10.000 miles!!



Our own Sara Thompson was honored for 15 years of participation!

