



# Habitat Highlights

June 2023

Vol. XXVIII, No. II

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

**Inside, meet our 2023 families and the riders who will bike 500 kilometers this July to raise money and awareness for Habitat!**

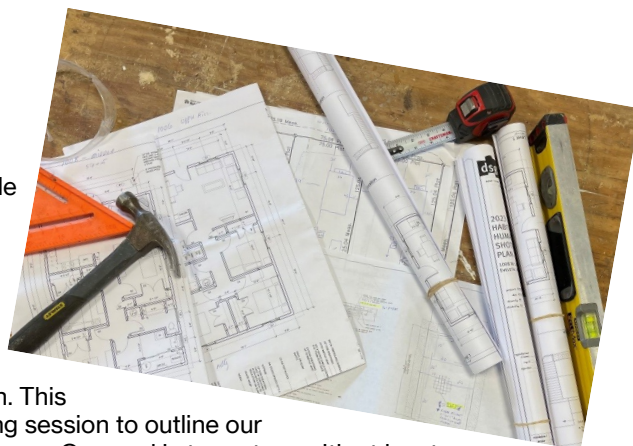
**habitat@nslchfh.org  
www.nslchfh.org  
PO Box 24  
Virginia, MN 55792  
218-749-8910**

## Putting plans into action with community support

Dear Friends,

Spring and early summer are exciting times of the year at North St. Louis County Habitat for Humanity! As an ecumenical Christian housing ministry, we work to fulfil our mission of displaying God's love by bringing people together to build homes, communities, and hope.

That work takes effort and careful planning. We are blessed with a dedicated board of directors who provide thoughtful support and strategic leadership to the organization. This spring, the board held a special planning session to outline our direction for the 2023 construction season. Our goal is to partner with at least five families to give them the opportunity to build and affordably buy a home. Right now, we are finished with homes started in 2022 in Chisholm and Virginia, and others in Hibbing and Buhl are nearing completion.



Home projects are started in Eveleth (three), and two more are planned in Hibbing. Each year, we match families in need of homes with available lots, funding sources, and volunteer availability. We also consider the needs across the Iron Range and work diligently to provide affordable homes across our service area. This year, we will be blessed to have built with 116 households in 15 communities!

The need for affordable housing is critical in our area. Many of our lower-income neighbors experience the cost burden of paying much more than 30% of their income for apartments that are often inadequate, unsafe, and dilapidated. Housing has become a first-tier issue in the Minnesota Legislature, and we were blessed with the state allocating significant funding to help affordable housing efforts. This funding is a blessing but will not address the significant housing shortage alone. As always, we are blessed with your support for the work that we do with our neighbors in need. Thank you!

As we seek to grow our ability to serve North St. Louis County, the planning session identified three primary challenges: funding, staffing, and advocacy. Growing all our funding pools is essential for serving more families while keeping up with the increased costs of materials, land, and professional labor. Our organization is blessed with capable, dedicated staff, and we will look to sustainably add another staff person as seed to increase the number of homes we build. Finally, we cannot reach our vision of a world where everyone has a decent place to live by hands on hammers alone. We need the community at large to be involved in sharing the urgency of the affordable housing need with all agencies, governments, businesses, and individuals.

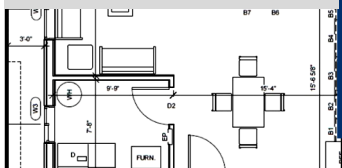
All plans are just dreams if there is no discipline to put them into action. We are thankful for you, our volunteers and supporters, who help us every day in fulfilling Habitat's mission. We also approach our plans prayerfully, acknowledging God's blessing in our work. Together, we continue to make a difference!

Thank you for your support,

A handwritten signature in blue ink, reading "Nathan Thompson".



**Nathan Thompson**  
Executive Director





**Marnie Maki**

Family  
Services  
Manager

## Introducing our 2023 home builders

I am happy to introduce you to our 2023 families! They all successfully completed the application process and are on their way to becoming new homeowners in Eveleth and Hibbing. Read what they had to say after learning they were accepted.



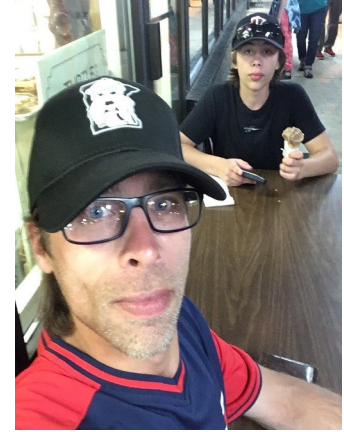
"I can't thank you enough. This was a huge dream of mine, and I never thought it would ever happen. Now I can give my kids the life they deserve and make memories in our very own hard-earned home!"

**Linze and Brooklyn Crandall**  
Eveleth



"I was ecstatic! I'm looking forward to not only building my own home but to help others with theirs and to help take action in our community. I feel like there's a different sense of purpose and originality when you get to work on your own home."

**Maria High**  
Eveleth



"I was in disbelief at first. I still am a little bit, but I'm excited! I look forward to being right alongside the whole way through from start to finish."

**Justin and Devon Thronson**  
Hibbing

Do you or someone you know need affordable housing? We can help! We accept applications year-round. Interested families (individuals or multiple people) can call and request an application packet, pick one up, or complete the Applicant Inquiry Form on our website. When an application is submitted, the first step is to calculate income and compare it to our guidelines. All other information submitted goes through a process that includes employment verification, landlord references, bank account deposits, credit checks, and background checks. We are looking to meet three basic criteria:

- **Need for housing:** What is your current living situation? Is it unsafe? Inadequate? Overcrowded? Are your heating costs or rent too high compared to your income?
- **Ability to pay:** Do you have a stable source of income of at least \$26,000 per year that does not exceed 60% of the area's median income? Is your debt manageable? Do you have responsible credit with manageable debt?
- **Willingness to partner:** Are you willing to build a home with us? Are you willing to volunteer to build other partner families' homes? Are you willing to attend homeownership classes?



Our homes are one level and built on a heated slab on lots with existing city water and sewer. The number of bedrooms is determined by family size. Our service area covers the northern half of St. Louis County, Minnesota, from the communities of Orr to Cotton and Hoyt Lakes to Hibbing.

Call me at 218-749-8910 or email me at [marnie@nschfh.org](mailto:marnie@nschfh.org) today to find out more information or to request an application. I look forward to hearing from you!



**This Eveleth lot needs a family!**

Call to request an  
application today!



## Bike.Build.Home 500: A new tradition hits the road

Bicyclists from our area are pedaling for a cause July 12 – 16 to support affordable homeownership in North St. Louis County. The Bike.Build.Home 500, like the former Habitat 500 bike ride, supports affordable housing while building community and camaraderie. Riders work with a peer network to raise at least \$1,000 for their chosen affordable housing organization and ride 500 kilometers in Minnesota, Wisconsin, and Iowa. The money raised by local riders will help us partner this year with two families in Hibbing and three in Eveleth.



An all-volunteer committee aims to continue the traditions of the Habitat 500, formerly coordinated by Habitat for Humanity of Minnesota, which raised more than \$7 million over 30 years. This year's Bike.Build.Home 500 is hosted by Habitat for Humanity La Crosse Area.

If you're up for this fun, non-competitive challenge, there is still time to join longtime Habitat 500 participants by riding in the virtual challenge, meaning the miles are real, but the route is your own. To learn more about how you can donate, call us at 218-749-8910. You may also visit [www.buildbikehome500.org](http://www.buildbikehome500.org) or email [info@bikebuildhome500.org](mailto:info@bikebuildhome500.org).

### Greg Krog



I will be participating my 14th bike ride fundraiser this year. I have served on the North St. Louis County Habitat for Humanity board since 2014. I serve as vice president and help on construction sites. I am privileged to help this organization and to personally witness the hard work our board, staff, volunteers, and partner families put into the mission of building affordable homes.

I will be riding in the first Build.Bike.Home 500, and my wife, Virginia, will volunteer at rest stops. Others will raise funds virtually (riding from home and logging their miles). We all have committed to riding our bikes to help raise funds for our five home projects this year.

Each of us is contacting our friends and neighbors and asking them to support us in this cause by donating in honor of our efforts to help our neighbors. Simply make your donation to North St. Louis County Habitat for Humanity and designate a rider (or all of us) on the envelope provided. We will keep you in our thoughts as we ride, and you will help energize our legs as we pedal to help our neighbors in need! Thank you for your support to help us break the "cycle" of poverty that our neighbors get trapped in through substandard housing.

### Doug Gettle

In 2005, I took up the challenge to ride a bicycle 500 miles to raise awareness of the need for affordable housing in north St. Louis County. More than once I asked myself, "Why am I doing this?" Pedaling a bike might be good exercise, but it did not produce any 2x4s to build a house. It was a good way, though, to bring attention to Habitat for Humanity and to let people know that we were serious about our mission to build simple, decent, affordable housing for families in need.



After 27 years of volunteering with our North St. Louis County affiliate and after 17 years of riding in the Habitat 500, I still feel strongly about this mission. My wife, Christy, and I planned on getting on our bikes on July 12 and riding once again to raise money and awareness for affordable housing in northern St. Louis County. Unfortunately, an injury has prevented me from riding for quite a while. We still ask for your prayers and financial support for other cyclists as they ride and raise money to help more families in our area build homes that they can afford.

### Pastor Brian Birk



As I raised money for my first Habitat 500, I would tell people about the ride and ask, "So, would you like to come with?" Most people would just laugh, and I'd say, "If you don't want to come with, would you consider a contribution?" I had a guy come to my office at St. Mark's Lutheran Church in Palo. I had a little wooden house on my desk with the decal from the Habitat 500. He asked what it was, and I told him about the Habitat 500. I asked him, "Would you like to come with?" I about fell out of my chair when he said yes.

It's going to take me all summer to ride the 500 kilometers so it's more spread out. I just ride from my house in Tower to the Eagles Nest fire hall and back, and I'll have to do that 20 times. People sometimes ask me why I do it. The main thing is I believe in the mission of Habitat for Humanity, and I like riding my bike.



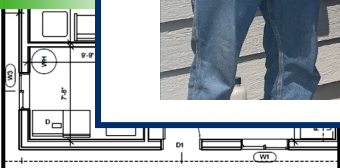
## *Building season updates* Volunteers, dedications, closings, and excavation



**Above:** Iron Range Engineering students helped finish two sheds. They nailed it! **Right:** We're floored at how our crew of regular Wednesday volunteers is growing – there is still room for more!



**Above left:** Community volunteers help prepare each newsletter for mailing. **Left:** Blue Cross and Blue Shield employees spent a day volunteering in Buhl. **Above:** Cherry High School students helped finish Mariah Krulich's home by applying a second coat of paint to the siding.







**Left:** Lynnette Nowak (second from left) is pictured with MN Sen. Robert Farnsworth, Hibbing City Clerk/Deputy Administrator Candie Seppala, and Hibbing School Board Chair John Berklich. Lynnette's home was dedicated on May 25!

**Below left:** Mariah Krulich and her fiancé, Justin, celebrated their home dedication on June 8.

**Below right:** Foundations in West Eveleth are almost ready for concrete like this Buhl site last summer.



The West Eveleth neighborhood will be busy this summer as staff, volunteers, and partner families build three homes on adjoining lots!



## BOARD OF DIRECTORS

Linda Scott  
**President**

Greg Krog  
**Vice President**

Don Rausch  
**Treasurer**

Rosalyn Barker  
**Secretary**

Steve Burgess  
Kris Clover  
Jenna Conda  
Amy Crep  
Carolyn Dinneen  
John Filander  
Don Knight  
Paul Knuti  
Nancy Moyer  
Tim Officer  
Caroline Owens  
Judy Peliska  
Jacqueline Prescott  
Rolf Swanson  
Debra Warner  
Mark Weir

## STAFF

Nathan Thompson  
**Executive Director**

Marnie Maki  
**Family Services Manager**

Tucker Nelson  
**Community Engagement Coordinator**

Isaac Mathison-Bowie  
**Construction Manager**

## Meet our new construction manager!



**Isaac and Olive**

We are excited to welcome Isaac Mathison-Bowie to our team of dedicated and talented staff! Isaac comes to us with five years experience as a construction supervisor building homes for Twin Cities Habitat for Humanity. His energy, enthusiasm, and passion for helping our neighbors in need build an affordable home will be contagious on North St. Louis County Habitat for Humanity's build sites. Come and get to know him by signing up as an individual or scheduling your group to volunteer on a construction site.

Having grown up in a small town in Iowa, Isaac looks forward to living in a rural area again. He loves the community and camaraderie that is seen every day on the Iron Range and looks forward to working with all of you. Isaac's work is laid out for him this summer as he hits the ground running. We will be working together to build three new homes in West Eveleth

and one new home with our high school partnership in Hibbing. At least one rehab home will also be added to our construction roster, enabling us to serve five families on the Iron Range in 2023. To join Isaac on the construction site in building homes, communities, and hope, contact community engagement coordinator Tucker Nelson via email at [tucker@nslchfh.org](mailto:tucker@nslchfh.org) or by calling the office number.

## NSLCHFH Legacy Society How to leave a legacy of hope

No matter your stage in life, consider North St. Louis County Habitat for Humanity in your estate planning. Joining our Legacy Society gives you the knowledge that your gift will support, in perpetuity, simple, decent, and affordable homes on the Iron Range.

Nearly 20 years ago, Sylvia Bezek received a direct mail fundraising letter from NSLCHFH. The letter included this message from Embarrass Habitat homeowner Patty: "Our house was built with love and friendship in every nail. I can't say enough good about the program."

Sylvia showed love for her neighbors when she first donated to Habitat in 2004. Our mission still spoke to her even after she left the Iron Range. Sylvia lived in Missouri when she died at the age of 92. A bequest in her will gave North St. Louis County Habitat for Humanity \$7,000 that will help us serve five more families this year.

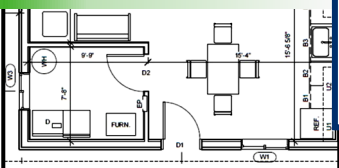
### WAYS TO GIVE

- A bequest in your will or trust
- Real estate (a lot or a house)
- Retirement assets
- Life insurance policy
- Investment assets

Retired high school teacher Jeanne Bymark of Hibbing has been a longtime volunteer for Habitat both individually and with her students. Her father, Ted Huska, saw the impact Habitat for Humanity has had in Hibbing and across the Iron Range. When Ted, 93, passed away, family and friends were invited to give memorials to Habitat for Humanity. Individuals from across Minnesota and beyond donated a total of \$585 in Ted's memory.

Sylvia's and Ted's generosity in life will impact future generations as future homeowners receive a hand up and the opportunity to build their own generational wealth.

Contact us to learn more about planned giving options.



## Hibbing High School partnership



**Hibbing High School students and teacher AJ Abate joined Lynnnette Nowak (center, holding a hammer and Bible) to celebrate her new home's dedication before the school year ended.**

Lynnette Nowak's house is the latest Habitat home built through a partnership that began in 2008 with the Applied Learning Institute, Hibbing High School, Minnesota North College-Hibbing's Electrical Maintenance program. Local students have the unique opportunity to experience nearly every aspect of home construction! Hibbing High School students in AJ Abate's Building Construction II course were on site throughout the school year. Nearly 30 Minnesota North College-Hibbing students led by instructor Steve Oberstar installed the home's wiring.

This partnership gives back to the community, show students career opportunities, and gives real-world

experience that can be used on the job or in their own home. Mr. Abate said, "They pulled it together. It has exceeded my expectations." Lynnnette called the Bluejacket builders "absolute rockstars" and frequently brought them water and treats. The biggest takeaway is the students' confidence in knowing they can build a home. They have fun while still learning valuable skills!

## Habitat on the Hill

Habitat on the Hill is an annual nonpartisan advocacy event hosted by Habitat for Humanity of Minnesota and Twin Cities Habitat. On April 25, staff, board members, volunteers, and homeowners from across the state gathered at the Capitol in St. Paul to speak with elected officials and to support housing legislation.

NSLCHFH staff spoke with Rep. Spencer Igo, Rep. Dave Lislegard, Rep. Roger Skraba, and Sen. Robert Farnsworth and explained how their votes could help make housing more accessible and affordable for more Minnesotans.

### LEGISLATIVE PRIORITIES APPROVED IN 2023

- First-Generation Homebuyers Down Payment Assistance Fund
- Homeownership Education, Counseling, and Training Program
- Workforce and Affordable Homeownership Program
- Homeownership Investment Grants Program

Learn more at <https://www.tchabitat.org/blog/2023-legislative-session-recap>



**Lt. Gov. Peggy Flanagan, Twin Cities Habitat homeowner LeAndra, and Gov. Tim Walz spoke to over 90 attendees at Habitat on the Hill 2023.**



**Tucker Nelson, Marnie Maki, and Nathan Thompson outside the State Capitol on April 25. They encouraged legislators to invest in home.**



PO BOX 24  
VIRGINIA, MN 55792  
RETURN SERVICE REQUESTED

NONPROFIT ORG  
U.S. POSTAGE PAID  
PERMIT NO. 105  
VIRGINIA, MN

## From foundations to finishing touches, how will you help build?



**Tucker Nelson**

Community  
Engagement  
Coordinator

You can help build homes by donating, praying, and advocating for Habitat, but we also need hearts and hands to share time and talents on build sites and in the office. In this newsletter, you'll see volunteers holding a sign that says "We helped build it!" This summer, consider what you and other can do to build homes, communities, and hope.

Our staff and volunteer site supervisors can teach you skills that will not only benefit future Habitat homeowners, but also can help you maintain and repair your own home! At our construction sites, safety is essential, and smiles are abundant. Volunteering as a group is a great way to support Habitat, especially for those with no prior construction experience.

Celebrating a birthday? Invite guests to volunteer with you. We'll let you break for cake. Friends visiting from out of town? Reconnect with roofing or enjoy fellowship while framing. If your family loves to cook, bring lunch to volunteer builders. They've earned it, and they'll let you know they appreciate the meal! Sharing Habitat news through this newsletter requires volunteer groups, too.

We're also building teams of weekly volunteers. Our Wednesday group has tripled in size since November, primarily because they've recruited people they know! We welcome groups whose members are available other days of the week. There is no obligation to show up every week, but when you're there, you'll be with old companions or new friends.

Groups scheduled this summer include church members, healthcare workers, teachers, and young credit union professionals. **Call me at 218-780-4594 or email [tucker@nslchfh.org](mailto:tucker@nslchfh.org) to learn how you can get on the calendar!**

### VOLUNTEER TO...

- Fold newsletters
- Frame walls
- Lay flooring
- Stain trim and doors
- Bring volunteers meals
- Install windows
- Paint siding
- Build sheds

### WITH YOUR...

- Friends
- Family
- Club
- Church
- Union
- Classmates
- Business
- Sports team