

Habitat

HERALD XXV - Number 4 Winter 2016-17

Bizunesh and Yemane
New Habitat Homeowners

everything starts at home

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Christmas as homeowners » 3*

PLUS:
A MINNESOTA VIKING
raised in a Habitat home » 4

Sue and Nyakade spoke on the importance of affordable homeownership during Habitat's CEO Build in North Minneapolis.



Dear Friends,

The holidays always remind me of my childhood home in Owatonna. I can picture myself with my mom in the kitchen baking cookies or in the back yard with my dad helping to fill the bird feeder.



I have the fondest memories of arriving home from our church service with my family and sitting together in candlelight to enjoy the magic and mystery of Christmas Eve. What a lasting impact home has in defining who we are and how we see the world.

Unfortunately, not every child in our community enjoys the benefits that come with a safe, stable home. Thank you for doing something about that—but we need to do more!

Your gift to Twin Cities Habitat means more children can grow up with a place to study and the chance to be a kid. It's hard to overstate your impact on their lives.

I think of Nyakade's four children.

As a child herself, Nyakade escaped the civil war in Sudan. In the U.S., she escaped an abusive relationship. She desperately wanted to give her children opportunities. She applied to Habitat, but wasn't making enough money to afford a mortgage. She worked and worked and finally got a big enough raise to qualify.

Nyakade had tears welling up in her eyes, but a big smile on her face, as she shared her story with corporate executives during our 15th Annual CEO Build in October.

"Where I came from, women weren't allowed to speak in public," she said. "Thank you for giving me this opportunity. Thank you for *caring* so much."

Along with her job and raising her family, Nyakade runs a nonprofit to help other women who've come from South Sudan and become victims of domestic violence. Today, Nyakade's oldest daughter is learning to drive and deciding which colleges she plans to attend.

Of all the gifts you give this year, your gift to Twin Cities Habitat will have the most lasting impact. It will touch a family for this generation, and the next, and the next...

On behalf of all those generations to come—thank you for giving generously!

Sue Haigh

Home is everything

77% of parents say their kids' study habits improved after buying their Twin Cities Habitat home. You can impact education outcomes by supporting affordable homeownership.

Source: Wilder Foundation and Habitat for Humanity Minnesota

“Everything in your life is sheltered in your home, especially your family,” says new Habitat homeowner Yemane. “Home is where joy and love live.”

Yemane, Bizunesh, and their four children exude gratitude—but even more so as they prepare for Genna (Christmas) in their new home. The family immigrated from Ethiopia in order to give their children better lives.

“The Habitat volunteers were a blessing,” Yemane says. “Their work, and Habitat, made it possible for us to buy a home. God called them and they responded. We can’t thank them enough.”

Yemane and Bizunesh beam with pride talking about being American citizens now. The children quickly picked up English and made friends. Yemane, working in human resources, is able to afford his mortgage payments to Habitat. The whole family is grateful for their many blessings.

Your gift can be a blessing to another family this holiday season. Thank you for making dreams come true. 🎁



Miracle, Yemane and Bizunesh’s oldest child, has cerebral palsy. In Ethiopia, there was no future for her. In Minnesota, Habitat and all the volunteers who built their home changed that—for Miracle, and for all their children.



A full-page photograph of Minnesota Vikings cornerback Mackensie Alexander in action. He is wearing a purple jersey with the number 20 and white pants, running with the football. The background is a blurred stadium crowd.

91% of our homeowners feel better about their kids' futures since buying their homes.

every family

Vikings cornerback **Mackensie Alexander** grew up in a Habitat home in Florida. His parents worked long days picking tomatoes. He attributes his intense work ethic to their example. "I want to take care of my parents one day. That's why I'm so driven."

Join the **Carpenter's Club** by signing up to make a recurring monthly gift. It's a hassle-free way to support the Twin Cities Habitat for Humanity mission of building strength, stability, self-reliance, and homes with families in our community.

Learn how at tchabitat.org/cc or call 612-305-7183.

Gail is helping care for her two disabled grandchildren in the Minneapolis home she's owned for 39 years. She worked alongside ABWK volunteers on painting her home and making the needed repairs.

Home Preservation

A Brush with Kindness (ABWK) completed more than 120 paint and repair projects in partnership with low-income homeowners this year. More than 1,800 projects have been completed since 1998.

Families that partner with ABWK often tell us that even the smallest of repairs have had a tremendous impact on their family.

ABWK is powered by **valspar**

“The ramp that the staff and volunteers added is wonderful, and my dad loves to use it with his scooter. It’s much nicer and easier for him to get around.”

Deborah, James and Mary's daughter

Mobility issues made it hard for **James and Mary** to repair their St. Paul home. Twin Cities Habitat staff and volunteers did the work to ensure the home remains a safe place for the couple.



every innovation



Do you know someone who may be interested in buying a home with Twin Cities Habitat? Visit our website online at tchabitat.org/homeownership.

We welcome anyone to go through financial coaching with Twin Cities Habitat. Coaches like **Adade** (left) help families set personalized goals and determine if homeownership is right for them.

Twin Cities Habitat has expanded its homeownership program, and with your support we can more than double our impact.

We have partnered with banks to secure more capital for affordable mortgage opportunities. Income-qualified families now have two ways to partner with us to become homeowners:

1. Families can still purchase a home constructed, remodeled, or renovated by Twin Cities Habitat and our volunteers.
2. Families can use their mortgage to buy an existing home on the open market. These families will work with real estate agents and get support from Twin Cities Habitat on financing and making needed repairs.

With your gift, we can more than double the number of homebuyers per year by 2020 (see chart on opposite page). Each family's mortgage is customized for affordability so that payments are no more than 30% of a household's monthly income at their closing. This helps set up families for long-term success.

In addition to Habitat homeowner trainings, every family now also receives free financial coaching. This one-on-one approach lets each family set its own goals and prepare for homeownership at its own pace.

Because we recognize the importance of financial literacy, every family, whether they purchase a Habitat home or not, may receive financial coaching. 🎯

Thanks, 2016 Home Sponsors

Development & Row \$150,000+

Andersen Corporation
Sunrise Banks
Thrivent Builds
Valspar
Wells Fargo

Legacy \$120,000+

3Mgives Habitat Project
BlueStem Brands
Entrepreneurs House
Holy Hammers
Target
Women Build
(Hugh J. Andersen Foundation & Wells Fargo)

Keystone \$90,000+

Delta Air Lines

Cornerstone \$60,000+

AdvisorNet Financial
Carlson & The Carlson Family Foundation

Ecolab
General Mills
St. Andrew's Lutheran Church
Travelers Foundation

Sustaining \$40,000+

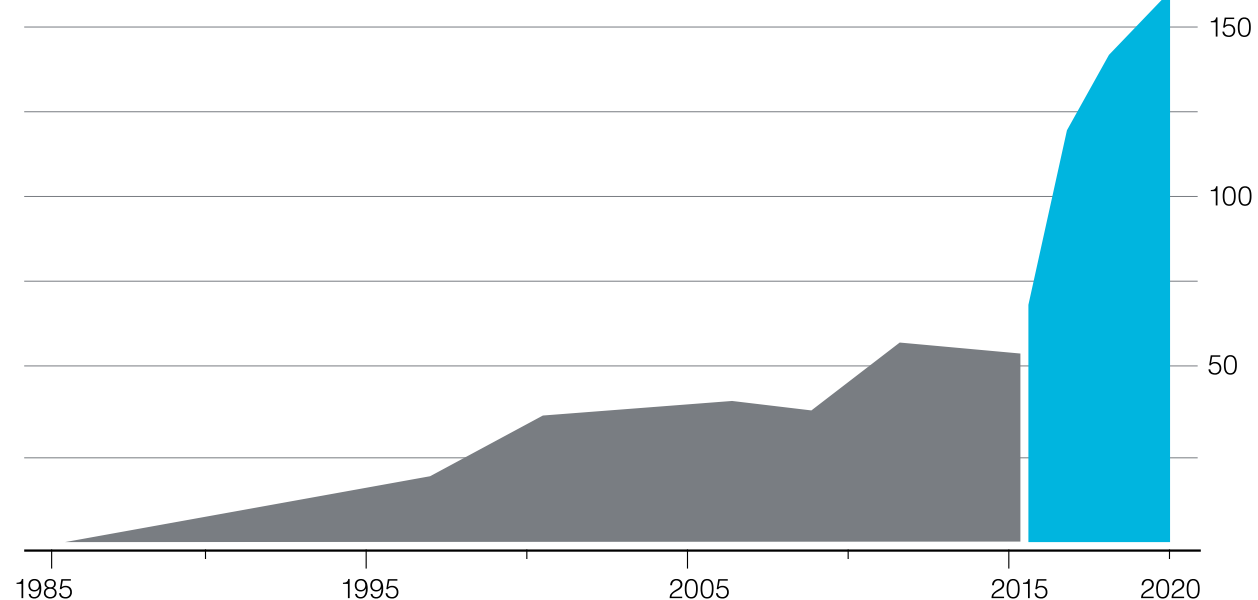
Ameriprise Financial
Bank of America
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Mortenson Construction
Prime Therapeutics
US Bank

Special thanks to



Sponsor of 9 homes during the 2016 build season

Homebuyer Families Per Year



With your gift, we can more than double the number of homebuyer families that we can serve per year.



Habitat Housing Heroes gathered at the state capitol in May in support of the Homes for All coalition.

DID YOU KNOW?

600,000+ Minnesotans cannot afford their housing.

10,000+ Minnesotans experience homelessness on a typical night—even during our cold winters.

Nearly half of those experiencing homelessness are **under age 21**.

The fastest growing homeless population are **seniors**.

every voice can make a *big* difference.

Your support has made Twin Cities Habitat a national leader in offering affordable mortgages and ensuring families have the tools they need for success. But you can have an even greater impact by becoming a Habitat Housing Hero.

Housing Heroes advocate for funding and strong policies to advance affordable ownership opportunities; promote access to safe, quality, and affordable housing across the continuum of housing (from supportive rental services to homeownership); promote financial stability for

individuals and families; and cultivate and preserve healthy and vibrant communities.

Make your voice heard

Visit tchabitat.org/advocacy to take action. Get email alerts on how to contact decision-makers at key moments!

The Minnesota legislative session starts January 3. Housing must be a priority at the Capitol. It's the foundation for better education, health, and quality of life outcomes. 🗳️





Every year Minneapolis loses thousands of previously affordable housing units.



The homeownership rate for white households is 59% in Minneapolis, but only 23% for households of color.



Twin Cities residents need to earn \$19.75/hr to afford a 2-bedroom apartment.



Habitat on the Hill

Tuesday, April 18
at the state capitol building

- Meet with your legislators.
- Be a part of collective impact for housing.
- See the renovated capitol building.
- **Be a Housing Hero!**

Advocacy Partners

It will take all of us working together to make a difference in our communities, including our important government partners. That's why Twin Cities Habitat is proudly part of these housing coalitions:



100+ organizations working together across Minnesota.



25+ organizations working to advance our housing policy agenda in Minneapolis.

Dan Shapiro is a 3M retiree. He volunteers, donates money, is a Habitat Housing Hero, and a member of Twin Cities Habitat's Board of Directors.



every volunteer



Thank you to the **16,000 people who volunteered** with Twin Cities Habitat this year! See who volunteered the most days in our annual report online at tchabitat.org/ar.

Olindo lost his wife last year and remembers very dark days when he felt he had no reason to get out of bed. Now, this **former general contractor** is volunteering multiple days every week!

Site Supervisor Ashley says he approaches every project with meticulous attention and infectious energy.



Learn how you can
build a Habitat legacy at
tchabitat.org/legacy.

Long-time volunteer **Mary Ames** passed away in October at the age of 85. In lieu of flowers, she asked people to make a gift to Twin Cities Habitat.

Mary recruited volunteers and got **St. Richard's Catholic Church in Richfield** involved with us. She used her vacation time to build homes around the country and the world. She said "Every kid needs a kitchen table where they can do homework."

Thank you, Mary, for all you did helping others!



When **Peggy** left the **Air Force** she just kept serving. She volunteered for four months straight this summer building Habitat homes in North Minneapolis.

She's part of the *Mission Continues*, which helps post 9/11 veterans engage with their community. Peggy is even part of a special volunteer program that responds to weather disasters around the country.

Sign up to volunteer today at
tchabitat.org/volunteer



every
visit

is a new adventure.

Let our staff help you find unique
gifts or projects for the holidays.

Twin Cities
Habitat for Humanity®
ReStore

20% OFF
your purchase
before Dec. 23

Valid Dec. 1–23, 2016 at 510 W County Rd. D, New Brighton and 2700 S
Minnehaha Ave, Minneapolis ReStore locations. Not good with other offers.
Limit one coupon per customer.

VOLHUB16



Save the Date

Hard Hat & Black Tie Gala
April 8 at the St. Paul RiverCentre