



the power of

partnership

Annual Report 2016-2017



Twin Cities
Habitat
for Humanity®





“We thought this was a very innovative and very strategic program...and we think it will have a big impact on the socioeconomic issues that Habitat takes on.”

— Jeanne Crain
CEO, Bremer Financial Corporation

every partner contributes to the mission

Thanks to your support this year, we are on our way to multiplying the impact of Twin Cities Habitat for Humanity. In partnership, more local families can buy safe homes where their kids can learn, play, and grow.

Back in 1998, with your inspiration we created *A Brush with Kindness* here in the Twin Cities and became the model for Habitat’s repair programs nationwide. Now, with your help, we once again lead the way with an innovative new mortgage partnership with Bremer Bank (details on opposite page). We must work together to unlock the full potential of the partnership: doubling Habitat homeownership opportunities.

To multiply the impact, we need you to multiply your support. We are grateful that you give big, volunteer often, and advocate loudly. Your bold partnership builds more homes and brighter futures.

Think about your impact on this generation—and the next—as we work together to close our community’s painful racial gaps in homeownership.

Please join us and consider how you can multiply your impact by partnering with Twin Cities Habitat this year.

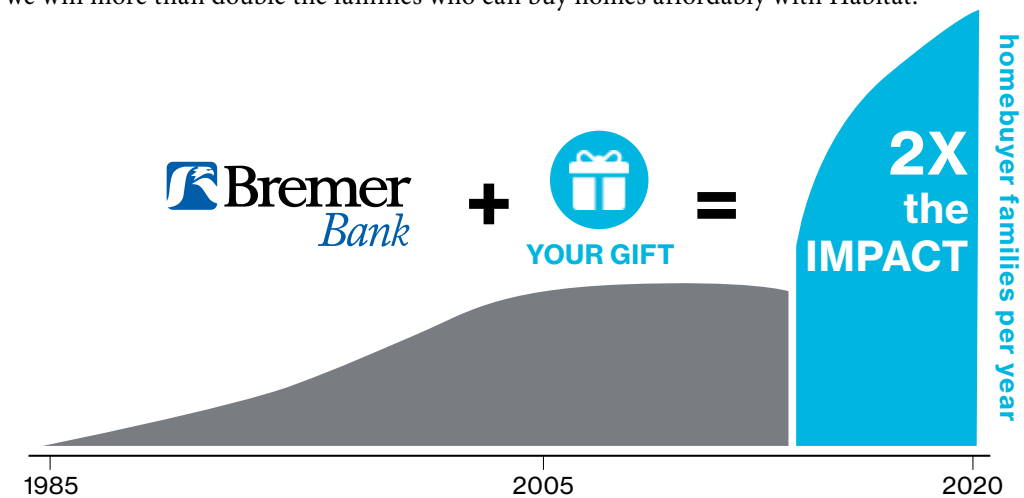
On behalf of all Twin Cities Habitat families—**THANK YOU!**

Susan Haigh
President & CEO

Barry Mason
Chair, Board of Directors

largest banking partnership in Habitat history

Bremer Bank has committed to help Twin Cities Habitat for Humanity finance 500 fixed-interest, 30-year mortgages. Your generous gifts ensure families pay no more than 30% of their income on their homes. Together, we will more than double the families who can buy homes affordably with Habitat.





Mebruk (left) and Annam love to spend time outside their new home.



Muktar (left) and Esniya dedicated their home in May.



Linda (left), a financial coach at Model Cities, a new Habitat referral partner, works with prospective homebuyers Fred and Brigitte.



Fred and Brigitte's Habitat home has plenty of space for their sons to play.

partnering with families to make dreams come true

In May 2017, something big happened. After a year of homeownership classes, financial coaching, and searching for a house, Muktar and Esniya became the first family to use an affordable Habitat mortgage to buy a home on the open market. It's a tidy split-level in Brooklyn Park with a flat driveway where their young sons will learn to ride bikes. They love it.

Muktar and Esniya, like so many families in our community, were watching housing costs soar as their wages remained flat. Your support gives families the tools they need to reach their dreams.

You make possible personalized one-on-one financial coaching for every family. You ensure every family—whether they buy a home built by Habitat volunteers or one on the open market—is spending no more than 30% of their income on their home. **And you put us one step closer to achieving our mission:**

To eliminate poverty housing from the Twin Cities and to make decent, affordable shelter for all people a matter of conscience.

new partnerships set families on the path to success

In addition to our new one-on-one financial coaching, we've created a network of 15 referral partner organizations that have financial empowerment counseling and classes. Families can work with any of these diverse organizations scattered across the metro. Then, when they're ready, they join Twin Cities Habitat to meet with a financial coach and attend homeownership classes. Model Cities is one of those referral partners helping put families on the path to their dream: buying a Habitat home.

"Despite our income, with help from Model Cities and Habitat we are now able to call a place a home!"

—Brigitte



1,500
FAMILIES ATTENDED
ORIENTATION SESSIONS



266
FAMILIES WORKED WITH A
HABITAT FINANCIAL COACH



140
FAMILIES BECAME
MORTGAGE-READY



Lynnisha's daughter is a running back on her football team. She expects to purchase her own home someday, just like mom and grandma.

your generosity has a multi-generational impact

Before Betty partnered with Habitat in 1991, she was moving from place to place with her two young daughters. They often lived with relatives in small apartments.

When Betty found Twin Cities Habitat, she said it was a blessing. Alongside volunteers like you, she repaired and painted her North Minneapolis house. She diligently saved, and finally closed on her home.

The gifts given a quarter century ago have paid huge dividends.

“Since I moved into the house in ‘91, I have been able to get my kids through school,” says Betty. “They finished college, and now they have their own kids. It’s nice that they have a place where they grew up that they can keep coming back to.”

Your gifts multiply year after year for generations.

Betty’s daughters, Lynnisha and Simone, are both homeowners themselves now. They are giving their kids the same solid foundation they had in their mom’s Habitat home.

“For us, that stability started in middle school—but for my kids, it’s all they know,” Lynnisha says. “There’s a lot of emotional overhead that our kids just don’t have to deal with. That’s something I’m very proud of.”

Imagine the impact your gift today will have over the next quarter century.

The stability of Betty’s home has already had a profound impact on three generations—and the impact will multiply even more. Betty plans to give her Habitat home to her oldest grandchild when he grows up.



91% of Habitat homeowners feel better about their kids' futures

Source: Wilder Research & Habitat for Humanity MN

From left to right: Simone, Betty, and Lynnisha on the steps of Lynnisha's home



"In partnering with Habitat, you always get more than you give. It changes you, it changes families, it changes our community."

—Dave Kvamme
CEO, Wells Fargo Minnesota

A U.S. Bank volunteer works on one of 62 *A Brush with Kindness* paint and repair projects. U.S. Bank has been a sponsor since 1998.

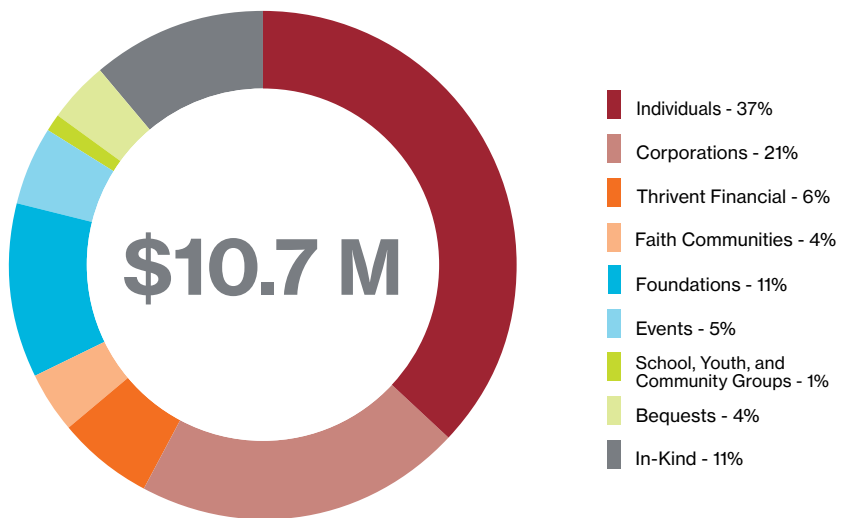


everyone can be a partner in this mission

Habitat donors contributed more than \$10.7 million in cash and in-kind gifts—thank you for making this our biggest fundraising year ever! You are part of a big community of 7,315 givers. A special thank you to:



cash and in-kind contributions

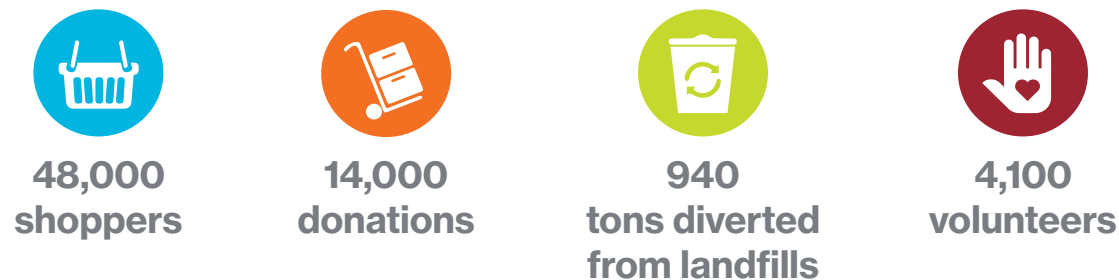


ReStore Operations Senior Manager, Pete O'Keefe, and HGTV and DIY Network star, Amy Matthews, at Minneapolis ReStore grand opening.

partners make new ReStore a quick success

Ryan Companies oversaw construction of the new Habitat ReStore in the Longfellow neighborhood in South Minneapolis. Ryan provided pro bono support and secured additional contributions from subcontractors and vendors, totaling nearly \$240,000 of in-kind materials and services. Margaret A. Cargill Foundation and Butler Family Foundation also contributed to the new store's capital costs.

These partnerships dramatically reduced start-up costs and made the store profitable from day one. This fiscal year, the Minneapolis and New Brighton ReStore locations brought in \$1,616,103 in mission-supporting revenue. All ReStore sales support stable homeownership.





building community partnerships block by block

There is power in community. That's what we've learned through our partnerships with Minneapolis' Jordan neighborhood and St. Paul's Frogtown neighborhood.

Over the last six years, our Neighborhood Revitalization program has developed close ties with community groups in Jordan and Frogtown. We follow residents' lead to raise everyone's quality of life. We work alongside neighborhood partners to:

- build and repair homes
- clean streets, alleys, and vacant lots
- install safety lights
- plant trees along boulevards
- landscape and garden
- bring neighbors together

Neighborhood Revitalization expands our impact beyond one home and one family. It helps residents connect with one another to improve their neighborhood together.

Your support builds community.

JORDAN WEEK OF KINDNESS - JULY 2016

- 5 paint and repair projects
- 12-block clean up
- boulevard planting
- 100+ volunteers
- 10+ local organizations contributing to initiative
- energizing music, food, and fun

CHARLES AVENUE RESIDENTS REGENERATE - JUNE 2017

- 4 paint and repair projects
- 10+ flower planting projects and raised garden bed project
- 65+ volunteers
- resource fair with more than 15 local organizations participating
- historic walking tour
- community celebration and activities



Habitat Housing Heroes completed 5,000+ advocacy actions at local, state, and national levels.



16,000+ people volunteered a total of 30,000 volunteer days

every volunteer makes a difference

Our volunteers are the best! You come to us from businesses, faith communities, Women Build teams, circles of friends, and so many other places. This year, more people than ever before contributed time and talent. We couldn't do this work without you. Thank you!

The third annual Regular Crew Summit celebrated our volunteer groups that dedicate a couple days a month (or more) on Habitat construction and *A Brush with Kindness* sites and at the office, warehouse, and ReStores.

TOP CONSTRUCTION VOLUNTEERS (DAYS)

Jim Ramberg	126
Ann Norberg	105
Jim Selchow	100

TOP RESTORE VOLUNTEERS (DAYS)

Gordy Weaver	183
Tom Melena	168
Hope Hensley	91

TOP OFFICE VOLUNTEERS (DAYS)

Jerry Cromer-Poiré	68
Jack Shea	51
Kimberly Mansur	49



Lou Cristan, 3Mgives Habitat Project crew leader, received the 2017 3Mgives Global Volunteer Award for outstanding service and impact. Lou has clocked 500 volunteer days in 7 years!



balance sheet

Assets

Cash & Investments - Restricted & Unrestricted.....	\$5,603,550
Prepaid Expenses & Other Assets.....	810,703
Accounts & Pledges Receivable, Net	5,003,536
<i>Inventory</i>	
Homes in Progress.....	4,378,728
Land & Acquired Property.....	3,905,514
Building Materials.....	821,383
Leveraged Loan Receivable.....	6,466,900
Mortgages Receivable, Net	43,668,337
Buildings & Equipment, Net.....	9,214,933
Total Assets.....	\$79,873,584

Liabilities

Accounts Payable.....	\$767,408
Accrued Expenses.....	775,405
Credit Line Outstanding.....	247,749
Long-term Debt, Net	41,614,364
Total Liabilities.....	43,404,926

Net Assets

Restricted & Unrestricted	36,468,658
Total Liabilities & Net Assets.....	\$79,873,584

See tchabitat.org/ar for all financial statement filings.



statement of unrestricted activities

Unrestricted Revenues

Contributions

Cash, Pledges & Grants	\$11,495,110
In-Kind Materials, Services & Land.....	1,307,097
Total Contributions and Grants	12,802,207
Other Income.....	377,617
Houses Sold & Financed by Habitat.....	4,420,980
Total Unrestricted Revenues.....	17,600,804

Unrestricted Expenses

Program Services.....	14,778,774
Management & General	764,470
Fundraising.....	2,292,339
Total Unrestricted Expenses.....	17,835,583

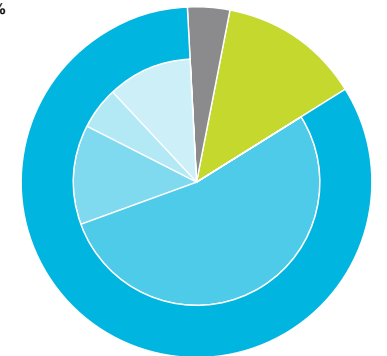
Operating Activity, Net (234,779)

Interest Rate Discounting & Amortization, Net.....1,762,165

Change in Unrestricted Net Assets..... \$1,527,386

Expenses Overview

- **Programs - 83.2%**
 - Create Homeownership - 53.6%
 - Finance Homeownership - 12.9%
 - Preserve Homeownership - 5.5%
 - Community Engagement - 11.2%
- **Administration - 3.8%**
- **Fundraising - 13%**



A Habitat for Humanity
Affiliate of Distinction



A Community of Givers

Giving Period: July 1, 2016–June 30, 2017

As a contributor, you are at the heart of our mission. We thank you for your generous, continued support. Every gift is precious. This year 6,388 donors gave financial and in-kind gifts of up to \$1,000. Together they contributed \$845,912. Twin Cities Habitat for Humanity is thankful for this broad community of supporters who seek a world where everyone has a decent place to live. This book includes a list of donors who've given more than \$1,000.



Twin Cities
Habitat
for Humanity®

Your partnership has the power to build stronger communities and brighter futures.
1954 University Avenue W, St. Paul, MN 55104
tchabitat.org | 651-207-1700

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Builder's Circle

Thank you to this group of individuals and family foundations for building a brighter future for families, and transforming communities with annual gifts of \$1,000 or more.

\$250,000+

Warren and Mary Lynn Staley

\$100,000-\$249,999

Anonymous (1)

Bill and Susan Sands

Corey Sauer

Lori and Tim Walker

\$50,000-\$99,999

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Barry and Sharon Mason

Scott J. Pollei

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Paul Sween

Carol A. Tauer

Noelle and Jeff Turner

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“Low-income families need our investment, and we know that stable housing improves the quality of lives. We know from the research that we’ve done that investing in families and stable housing is one of the most important things that we can do as a community.”

–Dr. MayKao Hang, President & CEO, Wilder Foundation

“I think of home as a sanctuary—comforting, welcoming, warm, where you can be yourself. Home should be nurturing to your soul. A house is just a house, but the people in it make it a home.”

—Sharlene Hensrud, Realtor who gives a portion of all home sales to Twin Cities Habitat

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“Although you’re changing someone else’s life, your life will be changed as a result of what you’re doing at Habitat for Humanity. I think of the children, I think of the homeowners, and I think of us—and that combination results in a collective impact that’s beyond measure.”

–Kimberly F. Price, Senior VP, 3M

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Redeemer Lutheran Church
Shepherd of the Hills Lutheran Church
St. Olaf Catholic Church
St. Paul's United Church of Christ
Valley of Peace Lutheran Church
Word of Peace Lutheran Church

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Catholic Community of St. Odilia's
Centennial United Methodist Church
Christ the King Lutheran Church
Corpus Christi Catholic Church
Falcon Heights Church, United Church of Christ
Incarnation Lutheran Church
Lutheran Church of the Resurrection
New Brighton United Church of Christ
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Presbyterian Church of the Way
Prince of Peace Lutheran Church
Saint Rose of Lima Catholic Church
Shepherd of the Hills Lutheran Church
St. Michael's Lutheran Church

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Immanuel Lutheran Church
Macalester Plymouth United Church
Mount Zion Temple
Olivet Congregational Church
St. Anthony Park Lutheran Church
St. Paul's United Church of Christ
Temple of Aaron

Tres Iglesias

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Hope Bridge Church
Mercy Hill Church
The Commons
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Church of St. Timothy – Christ Lutheran Church Coalition

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Bethel Evangelical Lutheran Church
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Our Lady of Peace Catholic Church
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Northwestern Churches Coalition

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St. Martin's By-the-Lake Episcopal Church
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Minnesota Housing Finance Agency
Washington County Housing and Redevelopment Authority

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City of Minneapolis
City of Saint Paul
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\$50,000-\$99,999

Ramsey County Housing & Redevelopment Authority

\$1,000-\$49,999

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“As far as I’m concerned, if there’s a single purpose in this world, it’s to make the world a better place for kids. And having a safe, affordable home—especially a home you own—is about as good as it gets in order to give a child a future.”

– Michael O’Connell, Retired Priest

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“This life is our only opportunity to make an impact. It just seems obvious to us that a smart plan puts any remaining dollars to good use supporting a cause that has been a passion during our lives.”

– Norman Baer, Legacy Circle member, former Twin Cities Habitat Board Chair

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Thank you to this group of recurring monthly givers for supplying core funding that allows Habitat to more adequately budget and plan for the continuous need for affordable housing.

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“When Twin Cities Habitat for Humanity says they’re going to do something— they deliver. And they deliver both houses and stable families.”

– Mary Tingerthal, Commissioner, Minnesota Housing Finance Agency

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– Sally and Frank, Carpenter’s Club members

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\$1,000,000+

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Acknowledgments

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