



dedicated
Annual Report 2015

Our Mission

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

TWIN CITIES HABITAT FOR HUMANITY

Dedication is a combination of self-sacrifice and devotion. We see it every day at Twin Cities Habitat for Humanity. Over the past 30 years, our volunteers have dedicated more than 928,500 days to help more than 1,090 families buy homes and to complete more than 1,850 repair projects. Tens of thousands of individuals, thousands of businesses, hundreds of faith organizations, plus schools, universities, and civic groups have combined sacrifice with devotion to support Twin Cities Habitat through generous gifts of time, talent, and treasure.

But the greatest expression of dedication comes from the partner families who work so long and so hard to buy Habitat homes and give their own children brighter futures. Experiencing such dedication and generosity is humbling and it's hard to adequately say thank you. The best we can do is promise to do even more for our community. We are dedicated to that goal and will continue to strive towards it in 2016.

Your gifts help us accomplish so much and your continued dedication is necessary if we are going to partner with significantly more families in the future. Remember that great things start at home and by supporting Twin Cities Habitat you are laying that foundation for success.

THANK YOU.



Susan Haigh

Susan Haigh

President & CEO



Ruth Shields

Ruth Shields

Chair, Board of Directors



Dedicated Donors

7,485 generous individuals, companies, foundations, communities of faith, and schools gave a total of **\$7,767,465** to support the mission of Twin Cities Habitat for Humanity in 2015.

“We know that having a home is really the beginning of making a family a family.”

—Jim and Carmen Campbell, 2015 House Sponsors

Pictured with Sue Haigh



11,599 gifts were made in
Fiscal Year 2015.



17,000⁺

people volunteered with
Twin Cities Habitat for
Humanity in 2015.

Dedicated Volunteers

More than **17,000** people volunteered **27,000** days to build **44** homes, complete **131** projects as part of the A Brush with Kindness program, and work **2,533** days at the ReStore.

Top 5 Volunteers of 2015

- Tommy Besaw, *ReStore* (pictured below) 136 days
- James Ramberg, *3Mgives* 127 days
- Roger Wherry, *Cargill Regulars* 100 days
- Tom Malone, *3Mgives* 99 days
- James Selchow, *3Mgives* 99 days



Dedicated Families

Dedication is required to buy a Habitat home, including **hundreds** of hours of “sweat equity” building homes or working at the ReStore and **23** hours of classroom training on mortgages, taxes, budgeting, maintenance, and general homeownership.

75% of Habitat homeowners say their kids’ study habits have improved. **76%** of Habitat homeowners say they are spending more time together as a family.





78% of homebuyers report feeling more connected to their community.



10+ community organizations partner with Twin Cities Habitat on Neighborhood Revitalization.

Dedicated to Communities

Neighborhood Revitalization is how Twin Cities Habitat for Humanity partners with residents to build homes, repair homes, and improve the overall quality of life in the Jordan neighborhood of Minneapolis and the Frogtown neighborhood of St. Paul.

Dedicated to Sustainability

The ReStore processed **8,464** donations, sold **\$917,700** worth of goods, and generated more than **\$300,000** for Habitat's mission. Plus, it kept thousands of tons of materials out of landfills.



Rosemary & Wycliffe

Rosemary, Wycliffe, and their daughters celebrated their first Christmas since moving into their Habitat home last July. “In August, our daughters started digging out the Christmas decorations,” Rosemary said. “They wanted to make sure we are ready for Santa.”

The couple left Kenya in 2012 to make a better life for their family. They first shared a one-bedroom apartment with relatives, then moved to a small place of their own. Wycliffe remembers it as almost uninhabitable.

A friend told them about Habitat, and they applied to buy a home. It took a year to get an interview and another to be matched to a house. Rosemary and Wycliffe were one of the first families to buy a Habitat home with an interest-bearing mortgage. However, the mortgage was sized specifically so that monthly housing payments would be affordable



for the family. This pilot program, to test how Habitat may be able to multiply housing opportunities for families in the future, was made possible by a \$1,000,000 investment from the Otto Bremer Foundation.

“We’re delighted to support this expansion of the Habitat model, knowing that many families struggle to find affordable homes.” said Brian Lipschultz, the foundation’s Co-CEO and Trustee.

“It’s a dream for all of us to have a home of our own,” Wycliffe said. “I want to thank all the volunteers and the staff at Habitat, and all the sponsors. They all worked so hard to make this possible. Now the girls have room to play and to grow. It’s all wonderful.”

Rosemary flashes a smile. “We’re settling in and getting to know our neighbors and our community. There are no words to describe what having that stability, that place to call your own, means.”

92% of Habitat partner families say their lives are better after buying their homes.





Balance Sheet

Assets

Cash - Restricted & Unrestricted	\$7,228,974
Prepaid Expenses & Other Assets	965,892
Accounts & Pledges Receivable Net of Reserve	1,063,314
<i>Inventory</i>	
Homes in Progress	2,665,288
Land & Acquired Property	2,876,996
Building Materials	645,055
Leverage Loan Receivable	6,466,900
Mortgages Receivable Net of Unamortized Discount	41,986,995
Buildings & Equipment Net of Depreciation	<u>9,371,514</u>
Total Assets	<u>\$73,270,928</u>

Liabilities

Accounts Payable	\$626,461
Accrued Expenses	776,728
Credit Line	300,000
Long-term Debt Net of Unamortized Discount	<u>39,698,317</u>

Total Liabilities **\$41,401,506**

Net Assets

Restricted & Unrestricted Net Assets	<u>31,869,422</u>
Total Liabilities & Net Assets	<u>\$73,270,928</u>

Statement of Unrestricted Activities

Unrestricted Revenues

Contributions

Cash, Pledges & Grants.....	\$11,048,365
In-Kind Materials, Services & Land	<u>1,418,694</u>
Total Contributions and Grants	<u>12,469,059</u>
Other Income.....	513,036
Houses Sold & Financed by Habitat	<u>6,358,853</u>
Total Unrestricted Revenues.....	<u>19,338,948</u>

Unrestricted Expenses

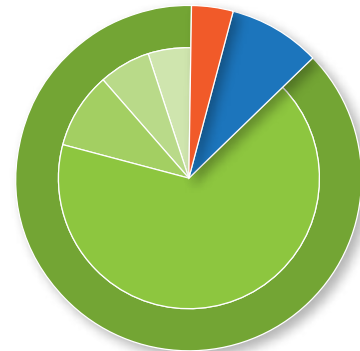
Program Services.....	16,193,448
Management & General	737,839
Fundraising	<u>1,635,456</u>
Total Unrestricted Expenses.....	<u>18,566,743</u>

Operating Net..... 772,205

Interest Rate Discounting & Amortization Net.....	(400,955)
Capital Contributions	15,175
Change in Unrestricted Net Assets	<u>\$386,425</u>

Expenses Overview

- **Programs - 87.7%**
 - Creating Homeownership - 66.5%
 - Financing Homeownership - 9.4%
 - Preserving Homeownership - 6.4%
 - Community Engagement - 5.4%
- **Administration - 3.8%**
- **Fundraising - 8.5%**





Twin Cities
Habitat for Humanity

1954 University Avenue West, St. Paul, MN 55104

tchabitat.org



A Community of Givers

Giving Period: July 1, 2014–June 30, 2015

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, 6,463 donors gave financial and in-kind gifts of up to \$1,000. Together, they contributed \$708,292. 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.

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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*

Bradbury and Janet Anderson Family Foundation

\$100,000-\$249,999

Warren and Mary Lynn Staley

\$50,000-\$99,999

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\$100,000-\$499,999

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 Andersen Corporate Foundation
 Ecolab Foundation
 Entrepreneurs House
 Target
 Valspar Foundation
 Wells Fargo Housing Foundation

\$50,000-\$99,999

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\$25,000*

St. Andrew's Lutheran Church

\$10,000-\$24,999

Augustana Lutheran Church
 Plymouth Congregational Church
 Zion Lutheran Church

\$5,000-\$9,999

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 Shepherd of The Valley Lutheran Church
 St. John Neumann Catholic Church
 Westminster Presbyterian Church

\$2,500-\$4,999

All Saints Lutheran Church - Cottage Grove
 Christ the King Lutheran Church
 Easter Lutheran Church
 First Presbyterian Church of Stillwater
 Higher Grounds Blues, Brews 'n BBQs
 Holy Nativity Lutheran Church
 Hosanna! Lutheran Church
 Messiah Lutheran Church
 Prince of Peace Lutheran Church
 River Hills United Methodist Church
 Shepherd of the Lake Lutheran Church
 St. Olaf Catholic Church

\$1,000-\$2,499

Beaver Lake Lutheran Church
 Bethel Evangelical Lutheran Church

Catholic Community of St. Thomas Becket
 Christ the King Lutheran Church - New Brighton
 Fridley United Methodist Church
 Gethsemane Lutheran Church
 International Orthodox Christian Charities
 Our Saviour's Lutheran Church
 Redeemer Lutheran Church, Fridley
 Redeemer Lutheran Church, Wayzata
 United Methodist Church, Minneapolis
 Unity Christ Church

\$500-\$999

Air Force Village West Protestant Chapel Fellowship
 Christ Presbyterian Church
 Faith Lutheran Church
 First Congregational Church of Minnesota, UCC
 Grace Lutheran Church
 Newport Lutheran Church
 Our Savior's Lutheran Church
 St. John's Lutheran Church
 St. Paul Lutheran Church
 Valley Community Presbyterian Church

Faith Coalitions

\$50,000-\$99,999

Holy Hammers

Centennial United Methodist
 Christ the King Lutheran
 Corpus Christi Catholic
 Falcon Heights United Church of Christ
 Incarnation Lutheran
 Lutheran Church of the Resurrection
 New Brighton United Church of Christ
 New Life Presbyterian

Our Savior's Lutheran
Prince of Peace Lutheran
Presbyterian Church of the Way
Saint Rose of Lima Catholic
Shepherd of the Hills Lutheran

\$10,000-\$24,999

EpiscoBuilders

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St. Alban's Episcopal Church
St. David's Episcopal Parish
St. Edward's Episcopal Church
St. Martin's By-the-Lake Episcopal Church
St. Martin's Foundation
St. Stephen's Episcopal Church
Trinity Episcopal Church

Faith Builders

Assumption Catholic Church
Cathedral of St. Paul
House of Hope Presbyterian Church
St. John the Evangelist Episcopal Church
Unity Unitarian Church of St. Paul

Interfaith Builders

Church of the Holy Spirit
Gloria Dei Lutheran Church
Immanuel Lutheran Church
Macalester Plymouth United Church
Mount Zion Temple
Olivet Congregational Church
Spirit of Hope Catholic Community
St. Anthony Park Lutheran Church
St. Paul's United Church of Christ
Temple of Aaron

Northwestern Churches Coalition

Church of St. Gerard
Lord of Life Lutheran Church
St. Joseph's Parish
St. Joseph the Worker Church
Unity Minneapolis
Word of Peace Lutheran Church

Tres Iglesias

Prospect Park United Methodist
St. Cecilia's Church
St. Frances Cabrini Church

\$5,000-\$9,999

Christ the King - St. Thomas the Apostle Coalition

Church of St. Timothy - Christ Lutheran Church Coalition

Gustavus Adolphus - Redeemer Lutheran Coalition

Nokomis Builds

Bethel Evangelical Lutheran Church
Hope English Evangelical Lutheran Church
Nokomis Heights Lutheran Church
Our Lady of Peace Catholic Church
St. Richard's Catholic Community

Roof Raisers

Church of St. Peter
St. Peter's Catholic Church
St. Pius X Church
Transfiguration Catholic Church

St. Croix Valley Coalition of Churches

Episcopal Church of St. John in the Wilderness
Our Savior's Lutheran Church
St. Mary of the Lake Catholic Church
White Bear Unitarian Universalist Church

St. Timothy Lutheran - St. Christopher's Episcopal Church Coalition

\$1,000-\$2,499

Thrivent Financial - Stonebridge

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\$250,000*

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\$100,000-\$199,999

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City of Minneapolis

City of Saint Paul

Federal Home Loan Bank of Des Moines

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Washington County Housing and

Redevelopment Authority

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Twin Cities Community Land Bank

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Bike & Build

Chicago Cares

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Association of Women Contractors

Bridgelink

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Chicagoland Habitat for Humanity

GiveMN

NFL Alumni Inc MN Chapter

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Tribal Nations

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3M Construction Home and Improvements

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Thank you to Legacy Circle members for the forethought and generosity ensuring that as part of their legacy, more families in our community will know the security and hope of owning a home.

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