



Twin Cities  
**Habitat**  
for Humanity®

**every  
one**

can impact the future

Annual Report 2015-2016



## every gift has an impact

Every day you volunteer, every dollar you give, every time you advocate for Twin Cities Habitat for Humanity, you make a difference in our community. Thank you!

**Your impact is real** and grows greater over the years. Affordable homeownership is a game changer that creates opportunity for parents, stability for children, and strength for neighborhoods. **Your impact multiplies with each generation** that benefits from owning a Habitat home.

Right now we are making big, bold innovations at Twin Cities Habitat to more than double the number of families we partner with to achieve homeownership each year. It won't be easy, but it is definitely necessary. It's going to take all of us stepping up and saying "I can do more."

Multiplying Habitat homeownership opportunities is the #1 goal of our new strategic plan Impact 2020 (full list on opposite page). The amazing support Twin Cities Habitat enjoys from you is the reason we can dream big and promise more families that we will partner with them in the years ahead.

  
**Susan Haigh**  
President & CEO

  
**Barry Mason**  
Chair, Board of Directors



## Impact 2020 4-year goals

- More than double homebuyers over four years, up to 500 families, 2,500 family members
- Create Home Loan Impact Fund 2020 to finance affordable Habitat mortgages
- Reduce the Twin Cities racial disparities in homeownership
- Recruit volunteers to fill 120,000 work days
- Partner with 320 low-income homeowners on paint and repair work
- Expand neighborhood revitalization work in Minneapolis and St. Paul
- Pilot Age in Place program for low-income homeowners
- Open additional ReStores to fund Habitat's mission
- Inspire more Habitat Housing Hero advocacy actions
- Increase support of Habitat's global mission by 25%





## every dollar is a smart investment

Owning a home with a payment that is affordable impacts a family for generations. It means parents have money left to buy nutritious food and cover medical costs, and kids have a safe place to study at night. Jacques and Juanita, who bought their Habitat home in 1995, say “It’s like these doors open up for you.” Their family saved enough money for Juanita to go back to school and finish her degree at the University of Minnesota. They instilled a great work ethic and love for learning in all five of their children.

“I’ve seen too many friends fall off the road,” their daughter Shauna says. “They didn’t have that stable place to start their lives. They didn’t have the blessings and opportunities I had because of what Habitat did for my family.” Shauna is now at Lawrence University in Wisconsin, on a full academic scholarship. “My family had the opportunity to buy a home, and that made all the difference.”

More than 1,100 families have purchased Twin Cities Habitat homes. Their foreclosure rate is below 1% annually because these families are prepared for success with extensive training and an affordable mortgage. Your gift makes this possible—it’s an investment that creates great returns for our entire community for decades to come.

**Each of Juanita and Jacques’ children is now either in college or working full time.**  
92% of Twin Cities Habitat homeowners have had an adult return or make plans to return to school.  
Source: Impacts of Habitat for Humanity Homeownership from Wilder Research and Habitat for Humanity of Minnesota.

## every family deserves a little space

Jeng and Pang's family was living with Jeng's father—13 people in one home—before they partnered with Twin Cities Habitat.

“There was no place to find privacy or quiet,” Pang says. “My son said it was too loud and that he couldn't study.” There was no place for Pang or Jeng to study either. Jeng was working on his associate's degree and Pang was completing her bachelor's in business.

Since buying the Habitat home they helped build in the Jordan neighborhood of North Minneapolis, the family finally has room to study, room to play, and room to be together. But the impact goes much deeper.

“We've met a lot of our neighbors,” Pang says. “We already feel welcomed in the neighborhood and a part of the community.”

“And our children have a safe, stable home to grow up in. Our home will be a foundation for our children to build strong futures on.”

Reflecting on all the volunteers who helped him build his home, Jeng says, “It really means so much that so many people were willing to work so hard and use their time to help a family like ours. They changed everything for us.”



**48 families partnered with Twin Cities Habitat to buy homes this year. Master Gardener volunteers help every new Habitat homeowner landscape their yard. Pang and Jeng planted raspberry bushes along their garage.**



## every neighborhood deserves investment

Twin Cities Habitat builds and sells homes in communities across the seven-county metro area, because every family deserves to have both choice and opportunity when it comes to housing. But a deeper commitment is needed in some places.

Since 2011, Habitat has targeted additional resources to partner with residents in the Jordan neighborhood of North Minneapolis and St. Paul's Frogtown neighborhood.

By listening to residents and partnering with them, Habitat can support neighborhood efforts to raise everyone's quality of life.

Through neighborhood revitalization we

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

By supporting Habitat, you are helping bring communities together. These partnerships expand our impact beyond a single home and a single family to help revitalize entire neighborhoods block by block.

### RESULTS IN FROGTOWN FOCUS AREA, ST. PAUL

- Vacant buildings down from 33 to 15
- 84% of residents are satisfied with the neighborhood

### RESULTS IN JORDAN FOCUS AREA, MINNEAPOLIS

- Vacant lots/homes down from 36 to 17
- Dozens of tornado-damaged homes repaired
- 79% of residents are satisfied with the neighborhood

## one gift changes two families forever

Just before Christmas last year, Dave and Nicole wanted to use the season to give their kids hands-on experience with philanthropy. They were considering different nonprofits to partner with as a family and since Dave has been a long-time volunteer, they decided to bring their two school-aged kids to Twin Cities Habitat's offices.

The family, including the kids, came prepared with good questions: How do Habitat families get selected? How do you know they can afford their mortgage? What are Habitat's fundraising costs?

Once all their questions were answered, the family met privately and quickly concluded they wanted to make a gift to build an entire Habitat home.

Nicole said she sees how hard families work to provide stability for their children and how Habitat helps to break the cycle of poverty.

"Children naturally have empathy," says Dave. "But it can get lost along the way when they feel overwhelmed from the amount of need in the world. It is easy to feel like nothing you do will make a difference." Dave, Nicole, and their kids were looking for an opportunity to see and feel a tangible outcome.

"It's about being an example," adds Nicole. "It's do as I do, not as I say."

The family wasn't finished doing. Over the summer, they brought together friends and relatives to volunteer on the home. Their son and daughter, who were too young for construction work, helped by building chairs and storage boxes to sell at the Habitat ReStore.

"It really opened my eyes," says their daughter.

"It was really cool to help in our own special way," adds their son, "and seeing everyone work together as a team was great."

Later in the summer, on a hot August day, they got to meet Ahmed, whose family would be buying the home. Everyone was emotional as Ahmed shook each of their hands and thanked them profusely. He told Dave and Nicole and the kids about his plans to send each of his seven children to college. "This house will change our whole life from negative to positive—thank you."

Dave understands the effect. "It's a value proposition," he says. "The impact by partnering with a family like Ahmed's is difficult to surpass."

"We've been fortunate," Dave told Ahmed. "You are the ones working hard for this home, working hard to be great citizens. There isn't anything that we've done that's been as meaningful to our family as this."

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***"It's probably the best single investment we've made."***

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## every volunteer makes a difference

This year, 2,944 volunteers helped the New Brighton ReStore process 9,514 donations, which kept 692 tons of building materials out of landfills and created \$1,066,531 in sales to support Twin Cities Habitat families.

The new ReStore at 2700 Minnehaha Avenue in Minneapolis opened in September 2016—so even more volunteers are needed now!

Volunteers helped complete 121 paint and repair projects this year in partnership with low-income homeowners through *A Brush with Kindness*.



More than 16,000 people volunteered with Twin Cities Habitat this year—completing more than 30,000 volunteer days. Each of the top five construction volunteers this year works on the 3Mgives Habitat Project crew.

### TOP CONSTRUCTION VOLUNTEERS (DAYS)

Jim Ramberg.....	119
Tom Malone.....	99
Lou Cristan.....	94
Jim Selchow.....	90
Rodger Pereyra.....	86

### TOP RESTORE VOLUNTEERS (DAYS)

Tom Melena.....	168
Kim Griffin.....	98
Myles Koshiol.....	58

### TOP OFFICE VOLUNTEERS (DAYS)

Jerry Cromer-Poiré.....	73
Evalynn Hubler.....	59
Jack Shea.....	44



# Balance Sheet

## Assets

Cash - Restricted & Unrestricted .....	\$ 6,910,951
Prepaid Expenses & Other Assets .....	1,143,140
Accounts & Pledges Receivable Net of Reserve .....	812,814
<i>Inventory</i>	
Homes in Progress .....	2,630,351
Land & Acquired Property .....	2,837,726
Building Materials .....	505,078
Leveraged Loan Receivable .....	6,466,900
Mortgages Receivable Net of Unamortized Discount .....	43,938,282
Buildings & Equipment Net of Depreciation .....	9,140,330
<b>Total Assets .....</b>	<b><u>\$74,385,572</u></b>

## Liabilities

Accounts Payable .....	\$812,118
Accrued Expenses .....	739,546
Credit Line Outstanding .....	747,749
Long-term Debt Net of Unamortized Discount .....	40,587,399
<b>Total Liabilities .....</b>	<b><u>\$42,886,812</u></b>

## Net Assets

Restricted & Unrestricted .....	31,498,760
<b>Total Liabilities &amp; Net Assets .....</b>	<b><u>\$74,385,572</u></b>

See [www.tchabitat.org/ar](http://www.tchabitat.org/ar) for all financial statement filings

# Statement of Unrestricted Activities

## Unrestricted Revenues

### Contributions

Cash, Pledges & Grants .....	\$10,849,738
In-Kind Materials, Services & Land .....	1,559,662
<b>Total Contributions and Grants .....</b>	<b>12,409,400</b>
Other Income .....	710,394
Houses Sold & Financed by Habitat .....	6,714,785
<b>Total Unrestricted Revenues .....</b>	<b>19,834,579</b>

## Unrestricted Expenses

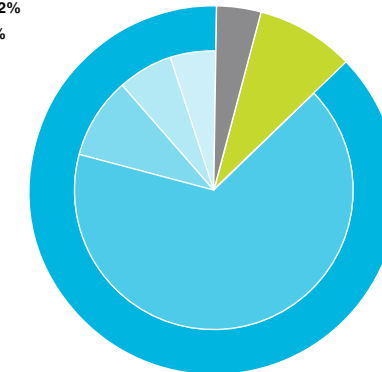
Program Services .....	17,238,660
Management & General .....	659,823
Fundraising .....	2,184,046
<b>Total Unrestricted Expenses .....</b>	<b>20,082,529</b>

## Operating Net .....

<b>(247,950)</b>	
Interest Rate Discounting & Amortization Net .....	(364,199)
Capital Contributions .....	4,634
<b>Change in Unrestricted Net Assets .....</b>	<b><u>(\$607,515)</u></b>

## Expenses Overview

- **Programs - 86.4%**
  - Creating Homeownership - 64.8%
  - Financing Homeownership - 10.2%
  - Preserving Homeownership - 5.9%
  - Community Engagement - 5.5%
- **Administration - 3.2%**
- **Fundraising - 10.4%**



Service area: Twin Cities seven-county metropolitan





Twin Cities  
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Be part of growing Twin Cities Habitat into the future.  
Learn more at [www.tchabitat.org/impact2020](http://www.tchabitat.org/impact2020)  
1954 University Avenue West, St. Paul, MN 55104

# A Community of Givers

Giving Period: July 1, 2015–June 30, 2016

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 5,812 donors gave financial and in-kind gifts of up to \$1,000. Together they contributed \$797,650. 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.*

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– Dan and Kris May, AdvisorNet CEO and donors since 1997

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John and Judy Regan	Elizabeth Shelver	Janel and Raymond VanArragon
Jayne Reid-Walen and Gary Walen	Lisa P. Sinclair Fund of The Minneapolis Foundation	Carroll and Michele Vance
Karen Reierson	Thomas Sletten and Anita Davis	Phillip and Anne Vander Haar
Sean and Kathy Reilly	Jon Slock	Steven and Kathy Vaughan
Suzanne Remington and Tom Spicola	Roger and Carmen Smith	Kirk and Laurie Velett
Rick and Shelley Renner	Robert and Martha Snyder	Allen J. & Diane K. Volkenant Charitable Fund
Tom and Diane Repucci	Beth Sorensen and Jayne Solinger	Paul and Betsy von Kuster
Alice Reuter	Terry Spawn and Carol Spawn	Michael Vraa and Sonja Short
Alicia Reynolds	Robert Stadler	Hendrik Vroege
Paul and Joyce Riedesel	Jolene Stiglich	Kevin Walli and Tani Maruyama
James and Suzanne Riesterer	Gordon and Debbie Stofer	Gregory and Lissa Walter
Ray and Marilyn Riley	Elaine Strohfus	Sandy and Jim Warner
Paul and Kim Roach	Eva and Kevin Stukenberg	Daniel and Pamela Weisdorf
Irene Roban	Robert and Shirley Stuttgart	Mark and Debra Welken
The Robins Family Foundation	The Jerome and Margaret Swanson Family	Florence C. Wertz
James R. Rognas	Fund of InFaith Community Foundation	Jean M. West
Greg and Susan Rosholt	Margaret Swanson	Sandy Westman
Doug Rudquist	Patricia L. Swanson	Bill and Patty Whitaker
Tom and Claire Rykken	Jim Sweeney	Rich and Gisell Wien
Sam and Vera Fund of The Minneapolis Foundation	Gerry and LeAnn Sweet	Lawrence and Nancy Wigley
Sampson Family Charitable Foundation	Arkady and Sally Synhovsky	Thomas and Judith- Wilkinson
Chad Sauer	Raymond and Mary Tahnk-Johnson	Tom R. Williams
Sharon Sayles Belton and Steven Belton	Brian and Melissa Taney	Dave and Lori Windschitl
Robert and Beth Schafer	Laura and Matt Tanner	John and Barbara Winters
Susan and Darrell Schaffer	Carol A. Tauer	Otto C. Winzen Charitable Fund
James and Lynn Schell	Kathryn Tesija	Chris and Kimberly Wolf
Rebecca Schiller	Gary and Ana Theisen	Bernie and Marilyn Wyffels
Nancy and Tom Schuelke	Thomas J. Reinhart Foundation	Wyley Family Fund
Ronald and Janet Schutz Family Foundation	Keith Thompson	Morgan Zabel
Jeanette and Ronald Schwartz	Mark and Kimberly Thompson	Nancy Zingale and William Flanigan
Robert and Jo Ann Schwartz	Inge and Helene Thulin	
Casey and Susan Scott	Kim and Toni Tredinnick	
Alfrida Shah	Howard & Troth Family Fund of the Community	
Sharon Shapiro-	Foundation of Collier County	
Michael and Loretta Shaw	Kent and Joanne Turner	



## Corporations

### **\$500,000\***

Thrivent Financial

### **\$100,000-\$499,999**

Andersen Corporate Foundation

Delta Air Lines

Entrepreneurs House

Sunrise Banks

Target

Valspar Foundation

Wells Fargo

Whitebox Advisors, LLC

### **\$50,000-\$99,999**

3M Foundation

3Mgives

AdvisorNet Financial

Ameriprise Financial

Carlson & The Carlson Family Foundation

Ecolab Foundation

General Mills Foundation

The Home Depot Foundation

Mortenson Construction

Prime Therapeutics

Travelers

U.S. Bank Foundation

### **\$25,000-\$49,999**

APi Group, Inc.

Bank of America Foundation

Cisco Systems, Inc.

Dominium Development & Acquisition, LLC

Horton Holding, Inc.

Medtronic, Inc.

Opus Foundation

Sea Foam Sales Company

UnitedHealth Group

### **\$10,000-\$24,999**

Avionte

BAE Systems

Blue Cross & Blue Shield of Minnesota

Bluestem Brands

Calabrio

Cargill

Gary Carlson Equipment Co.

Clear Channel Entertainment

Crystal Distribution

Deluxe Corporation

direcTEX, Inc.

The Dolan Company

The Dow Chemical Company

Edina Realty Foundation

HealthPartners & Park Nicollet

Infor

KPMG LLP

PCL Construction Services, Inc.

RBC Wealth Management

Securian Foundation

Sit Investment Associates Foundation

Thomson Reuters

Two Harbors Investment Corp

Veritas Technologies

Voya Financial

### **\$5,000-\$9,999**

Affiance Financial, Inc.

Assurant

Audi Minneapolis

Barr Engineering Company

Bercom International

Black River Asset Management, LLC

C.H. Robinson Worldwide Foundation

CenterPoint Energy

Cherry Tree Companies

Community Shares of Minnesota

Cummins Power Generation

Dorsey & Whitney, LLP

Elkay Manufacturing Company

Faegre Baker Daniels Foundation

Fairview Health Services

General Dynamics

Global Traffic Technologies

Great River Energy

H.B. Fuller

Horizontal Integration

JAMF Software

Land Title, Inc.

Lindquist & Vennum, LLP

Mairs & Power, Inc.

McGough Companies

NCS Pearson

New York Life Insurance

Northern Tier

PwC

Room & Board

RSP Architects, Ltd.

TCF Foundation

Vision-Ease Lens

Wellington Management, Inc.

Workday

Xcel Energy Foundation

### **\$2,500-\$4,999**

3 Wire

Advanced Wealth Management Group, Inc.

Alliance of Computer Professionals, Inc.  
Allianz Life Insurance Corporation of North America  
Anastasi Jellum  
Astrion Partners, LLC  
Briggs and Morgan, P.A.  
CliftonLarsonAllen, LLP  
Cornerstone Capital Management  
Corporate Service Consortium, Inc.  
Dell Employee Engagement Fund  
Dorsey & Whitney Foundation  
Egan Company  
Ernst & Young, LLP  
ESG Architects, Inc  
FirstService Residential and Gittleman Construction  
Four51, Inc.  
Hays Companies  
HCI Equity Partners  
HealthEast  
HGA Architects and Engineers  
Hickey & Associates, LLC  
Horwitz NSI  
Hunt Electric Corporation  
Ingersoll Rand Climate Control Technologies  
Insperty  
JP Morgan Chase Commercial Banking  
JRA Financial Advisors  
Kalmbach Publishing Co  
Lyle H. Nagell & Company, Inc.  
Maslon, LLP  
Master Mechanical, Inc.  
Microsoft Corporation  
Moss & Barnett  
Open Systems Technologies  
The Reeher Group, LLC

Ryan Companies US, Inc.  
SFM Mutual  
Shaw-Lundquist Associates, Inc.  
Surly Brewing Company  
TE Connectivity  
TenA Companies  
Tennant Foundation  
The Excelsior Group  
Thrivent Builds - RFO  
Western National Mutual Insurance Co.

**\$1,000-\$2,499**

Advanced Retirement Resources  
Airtex Design Group, Inc  
Alliance Mechanical Services  
Allina Health System Foundation  
Antea Group  
API Outsourcing, Inc.  
Appirio  
BASF Polyurethane Foam Enterprises, LLC  
Bennett Mastin & Kosmak, Inc.  
Bituminous Roadways, Inc.  
Blu Dot Design & Manufacturing  
Boston Scientific  
Burns & McDonnell  
Central Bank  
City View Electric  
Come Up Capital  
Danfoss  
DLR Group  
EMC2  
Emerson Process Management  
Genus Technologies, LLC  
GovDelivery, Inc.  
Grain Millers, Inc.

Holmes Corporation  
IBM Employee Services Center  
Insight Enterprises  
Lee Edward Properties  
Leo A Daly  
Mansfield Top Services, Inc.  
MAPE Local 801  
Minnwest Bank Group  
Network Security Professionals, Inc.  
New Relic, Inc.  
Nsight Connect  
PayPal Giving Fund  
People In Business Care  
PeopleNet Communications  
Peterson Companies  
Piper Jaffray & Company  
Plus Relocation Services  
Prudential  
Robert Half International  
SEIU Healthcare Minnesota  
Sicora Design Build  
SpartanNash Foundation  
Strong Tower Wealth Management, LLC  
Supply Chain Services  
Tecmark, Inc.  
Traditions, Ltd.  
TripleTree  
WayPoint, Inc.  
Webster Partners, Inc  
Winnesota Regional Transportation  
Wipfli

## Religious Congregations

### **\$25,000\***

St. Andrew's Lutheran Church

### **\$10,000-\$24,999**

Augustana Lutheran Church

Church of St. Joseph

Incarnation Lutheran Church

Plymouth Congregational Church

St. Michael's Lutheran Church

Zion Lutheran Church

### **\$5,000-\$9,999**

All Saints Lutheran Church - Minnetonka

Annunciation Catholic Church

Basilica of Saint Mary

Bethlehem Lutheran Church Twin Cities

Calvary Lutheran Church

Church of St. Genevieve

Church of the Risen Savior

First Universalist Church

Immanuel Lutheran Church of Eden Prairie

Shepherd of the Lake Lutheran Church

Westminster Presbyterian Church

### **\$2,500-\$4,999**

All Saints Lutheran Church - Cottage Grove

Christ The King Catholic Church

Christ The King Lutheran Church - White Bear Lake

Church of St. Timothy

Church of the Assumption

Easter Lutheran Church

First Presbyterian Church of Stillwater

Hosanna! Lutheran Church

Messiah Lutheran Church

Mount Olivet Lutheran Church of Plymouth

Our Saviour's Lutheran Church - Stillwater

Prince of Peace Lutheran Church

River Hills United Methodist Church

Shepherd of The Valley Lutheran Church

St. Ambrose of Woodbury

St. Olaf Catholic Church

St. Thomas Aquinas Teens (STAT)

### **\$1,000-\$2,499**

Christ Lutheran Church

Christ The King Lutheran Church - New Brighton

Corpus Christi Church Youth Ministry

Church of the Epiphany

First Lutheran Church of White Bear Lake

Fridley United Methodist Church

Gethsemane Lutheran Church

Gustavus Adolphus Lutheran Church

International Orthodox Christian Charities

Messiah United Methodist Church

North Como Presbyterian Church

Our Lady of Grace Catholic Church

Our Saviour's Lutheran Church - Circle Pines

Redeemer Lutheran Church - Wayzata

Redeemer Lutheran Church - White Bear Lake

Shepherd of the Hills Lutheran Church

St. Stephen Lutheran Church

New Brighton United Church of Christ

United Methodist Church, Minneapolis

Valley of Peace Lutheran Church

## Faith Coalitions

### **\$100,000\***

#### **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**

#### **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

“We are called by God to help those less fortunate or those in need. Volunteering is a part of that call.” – Tim Mueller, Faith Builders Crew Volunteer

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**

**Church of St. Timothy - Christ Lutheran Church Coalition**

**EpiscoBuilders**

Church of the Epiphany  
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

**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

**\$2,500-\$4,999**

**Christ the King - St. Thomas the Apostle 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

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

**\$1,000-\$2,499**

**Roof Raisers**

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

**Foundations & Trusts**

**\$100,000\***

Patrick and Aimee Butler Family Foundation  
Margaret A. Cargill Foundation

This year, Twin Cities Habitat used a \$100,000 matching grant from the Richard M. Schulze Family Foundation to leverage enough funds to launch 20 families into affordable homeownership.

McKnight Foundation  
Richard M. Schulze Family Foundation

**\$50,000-\$99,999**

Hugh J. Andersen Foundation

**\$25,000-\$49,999**

Marbrook Foundation

**\$10,000-\$24,999**

*Anonymous (1)*

Benevity Community Impact Fund

Margaret H. and James E. Kelley Foundation

**\$5,000-\$9,999**

Caliber Foundation

Rogue Foundation

**\$2,500-\$4,999**

Fund for Shared Insight

Mennonite Foundation

Thrivent Financial for Lutherans Foundation

**\$1,000-\$2,499**

Renaissance Charitable Foundation, Inc.

## Public Sector Funding & Grant Support

**\$200,000 - \$499,999**

Anoka County

Self-Help Homeownership Opportunity Program

Washington County Housing and  
Redevelopment Authority

**\$100,000 - \$199,999**

City of Minneapolis

City of Saint Paul

Dakota County Community Development Agency

Federal Home Loan Bank of Des Moines  
Minnesota Housing Finance Agency

**\$50,000 - \$99,999**

City of Blaine Economic Development Authority

**\$1,000 - \$49,999**

Center for Energy and Environment

## Civic, Professional, & Fraternal Organizations

**\$50,000\***

Twin Cities LISC

**\$10,000-\$24,999**

Truist

Donor Designated Funds of Greater  
Twin Cities United Way

**\$5,000-\$9,999**

Chicagoland Habitat for Humanity

Network for Good

St. Paul Area Association of Realtors

**\$1,000-\$2,499**

Association of Women Contractors

Bike & Build, Inc.

GE Foundation

Greater MSP

Knights of Columbus Father Lucien

Galtier Council #4184

Lutheran Volunteer Corps

Rotary Club of Forest Lake  
Rotary Club of Prior Lake  
Thrivent Financial - Stonebridge

## Tribal Nations

**\$5,000\***

Shakopee Mdewakanton Sioux Community

## Community Schools & Youth Organizations

**\$5,000-\$9,999**

Breck School

**\$2,500-\$4,999**

University of Minnesota Habitat for  
Humanity Campus Chapter

**\$1,000-\$2,499**

Business Association of Multicultural Students

Capella University

Youth United

## Gifts Made in Kind

**\$100,000\***

Kevin and Colleen McGinnity

Polaris Industries

PrimeSource Building Products

**\$50,000-\$99,999**

Andersen Corporation

“When we leave this life our “property” should be recycled to serve a higher purpose. That’s why we have set up our trust to fund the foundations we believe in, such as Habitat for Humanity.” – David & Peggy Engh, 3Mgives volunteers, donors

- = deceased

Bob Barsness  
Dow Chemical Foundation  
Jeff and Colleen Loftsgaarden  
Mr. Rooter Plumbing  
Valspar  
Whirlpool Corporation

**\$25,000-\$49,999**

3M Construction and Home  
Improvements Market (CHIM)  
Dakota County CDA  
Schneider Electric / Square D  
Wooster Brush Company

**\$10,000-\$24,999**

Comfort Matters  
Ford Harrison LLP  
Minnesota Monthly Magazine  
Nelson Wood Shims  
Seal-Rite MN  
Ruth Shields and Michael Klingensmith  
The Toro Company  
Yale Residential Security Products, Inc.

**\$5,000-\$9,999**

Andersen Corporate Foundation  
Bailey Nurseries, Inc.  
Ferguson Enterprises, Inc.  
General Mills Foundation  
Gerdau  
Gorilla Ladders  
Insulation Supplies  
Lowe's Corporate Headquarters  
Manus Products, Inc.  
Yvette and David Mullen  
Prinsco, Inc.

Steve Lewis Electric  
Target  
The Current  
The Financial Services Consulting Group  
Total Tool Supply, Inc.  
Wallace Carlson Co.  
Women Build

**\$2,500-\$4,999**

Alaska Airlines  
Delta Air Lines  
Il Foro  
Kemper & Associates, Inc.  
Legacy Fine Art  
Judy M. McNamara  
Metzger Building Material Company  
Minnesota Timberwolves  
Pella Windows  
Quarrix Building Products  
US Bank  
Don and Chrissy Washburn

Legacy Circle

*Build your legacy and become a Legacy Circle member by including Twin Cities Habitat in your will or estate plans.*

*Anonymous (18)*  
Barbara L. Andersen-  
Norman and Kathy Baer

Mary L. Barrett  
John C. Bergstrom  
Trent Blain and Heidi Brown  
John Connery-  
Terry Diebold  
Eunice J. Dotter  
David and Peggy Engh  
Helen M. Fett-  
Minna M. Freidberg-  
Ellen and Jerry- Gallagher  
John and Jeanne Gatzlaff  
Mary E. Goblirsch  
Paula Gottschalk-  
David J. Goon  
Timothy P. Graf  
Chuck Grimsrud and Penny Bond  
Beverly A. Hanson  
Geraldine B. Hedlund  
Roger and Vicki Henry  
Marjean Hoeft and Lisa Vecoli  
John and Ruth Huss  
Beatrice Johnson-  
Ray and Mary Johnson  
Lorna and Edward Jones  
Donald and Alice Karr  
Evelyn Koch  
Ronald and Susan Kuhn  
Wanda L. Lorentzen-  
Barry and Sharon Mason

The Otto Bremer Trust made a \$1,000,000 program-related investment in Twin Cities Habitat. The money created affordable Habitat mortgages that helped inform the expansion of Twin Cities Habitat's homeownership program.

R.D. McFarland  
Nancy J. McMullen  
Judy M. McNamara  
Lucy Marran McNulty-  
Marlene B. Miller  
Thomas and Pat Mooney  
Joan and Rick Naymark  
Jack W. Newcomb  
Pamela Nielsen  
Bill and Marie Norquist  
Chaz Nove  
Pamela Olson  
Joan Palmquist and Randy Hildreth  
Gordon R. Peterson-  
Linda S. Peterson-  
David and Marian Poretti  
Clarke Porter and Phyllis Thomson  
Dorothy L. Raetz Kunze  
Allan and Deborah Schneider  
Ethelda Seaman-  
Lisa P. Sinclair  
Shirley Sinderson  
Jeffrey and Barbara Skochil  
Gretchen L. Snyder-  
Henry A. Snyder  
James E. Sorensen  
Mary Lynn and Warren Staley  
Karl Starr and Christopher Jan Haug  
Mary J. Sturm  
Carol A. Tauer  
Thomas N. Thomas-  
Alice A. Tuseth-  
Craig Vinje and Marty Klager Vinje  
Randall and Janet Warren  
Paul Zoschke and Marcie Wallace

Philip and Kathleen White  
Craig and Helen Yotter

## Gifts Made in Tribute

### **Anniversary**

Trent Blain and Heidi Brown  
Dick Cortright  
George and Betty Jodl  
Richard A. Newmark

### **Birthday**

Frank Foss  
Dick Garceau  
Rick Hennessey  
Julie A. Kimpton  
Henry Kopka  
Julie Loomis  
Janelle M. Nivens  
Zachary Osnes  
George and Henry Rauenhorst  
Kevin Reuther  
Joseph Romportl  
John Slade  
Ken Stone  
Bill Weinberg  
Helen C. Welter  
Graham White

### **Christmas**

David Anderson  
Leendert M. Bijnagte  
Ruth Carlson  
David Christenson  
Joe Christenson  
Bob Couche

Helen T. Dobson  
Scott Egginton  
Gary Ewoldt  
D. W. Green  
David A. Houghtby  
Colin Johnson  
Justin Johnson  
Janice A. Lindau  
Kathy Lund  
John and Jean McSwiggen  
Mounds Park Academy Class of 2016  
Gloria Peck  
Charles Roach  
Les Schrupp  
Alfred W. Steinke  
Wes Syverson  
Victor Thalacker

### **Father's Day**

Donald Berheim  
Earl Niewald  
Kent Peterson

### **Honor**

HealthEast  
Minnesota Land Title Association  
People Helping People  
Roger Amerson  
John and Kathleen Anderson  
Lisa Belvito  
Megan Bergman  
Elli Bienhoff  
Anthony Blomquist  
Eugene and Jane Borochoff  
Julia Brauchle  
Bud Brown

-- = deceased

Pete and Ann Brownlee  
Julie A. Buerkle  
President Jimmy Carter  
Marina Challeen  
Bethany Clarke  
Anthony Cocozzello  
Steve Collins  
Kate Collins  
Askel Coruh  
Lou Cristan  
Erin K. Dady  
Angie Davis  
John and Alison Deer Squilante  
David and Cynthia Devoy  
Kaitlyn Dormer  
Mary Dwyer  
Patrick J. Eckelberry  
Lisa H. Eckert  
Tom Eckhart  
Shannon Eckman  
Steve W. Eliason  
Jose Daniel Fernandez  
David and Rachel Finch  
Tom Fitzpatrick  
Susan E. Flynn  
Richard and Mary Fowler  
Leona Friday  
Kathryn Gerber  
Jennifer Glidden  
Elisabeth Grant  
Andrea Gratz  
Dick Graves  
Charlie H  
Susan Haigh  
Floyd and Sally Hansen

Ahmed Hassan  
Hope Hensley  
Eric and Anna Hersh  
Phyllis Hetzler  
Martin and Helen Heumann  
Kevin and Hannah Hill  
Steven Hosfield  
Christina D. Huck  
Mara Hvistendahl  
Mark Irmiter-Millam  
Nick Johnson  
Matt Johnson  
Brandon Kernan  
Jake Kirchgessner  
Brad and Karla Koons  
Myles Koshiol  
Lara Koza  
Cathy Kruse  
Charles Larson  
Karen Larson  
Oscar Larson  
Mark Leidholm  
Emma Lodi  
Bernard C. Loth  
Sharon and Barry Mason  
Eric and Megan Mattson  
Devin McCauley  
Mac McFall  
Thomas McIntosh  
Judy M. McNamara  
Gail R. McNertney  
Nancy L. Merritt  
Jeffrey Milliren  
Sarah Olson and Abdi Mohamed  
Steve and Rachel Mollick

Mollie Munz  
Joan and Rick Naymark  
Michaela Neisen  
Stephanie and John Nelson  
Robert and Karen Nelson  
James and Rosemary Olson  
Mary E. Ostberg  
Jerry and Alice Pahl  
Jonathan and Andrea Panadero  
Jim, Kathy and Kaci Parsons  
Jim Patrykus  
Sue Perkins  
Paul Philpot  
Mom and Dad Quist  
James A. Ramberg  
Karl Reinhardt  
Steve and Judy Reinhardt  
Judy and Bob Reuss  
Jennifer Rives  
Barbara Rock  
Lisa Roden  
Scott and Kelsey Rohde  
Angela Ryan  
Tom and Claire Rykken  
Corey Sauer  
Mary and Rick Schumacher  
Nicole Schwieters  
Dave and Mary Severson  
Lee E. Sheehy and Catherine Lawrence  
Soderholm Family  
Paul Sojos and Jenny Ortiz  
Elizabeth Songalia  
Sean Steichen  
Richard and Vivian Straumann  
Nicole Swoboda



Mike Tormoehlen  
Dors Trembley  
Phong Truong  
Wayne and Char Trupke  
Phil Tullbane  
Bill Turner  
Benjamin and Linda Weiner  
Timothy Welsh  
Aaron Widmer  
Nick Wombacher  
Richard D. Woodcock  
Allan Worm  
Mary B. Zorn  
Bob A. Zoss

**Memory**

Joan Alexander  
Grayce Anderholm  
Jim Anderson  
Helen E. Applequist  
Jim V. Baller  
Pinky Barron  
Elmer F. Beckman  
Joyce E. Bednar  
Ron Beeney  
William E. Bergquist  
Eleanor Bienhoff  
Donald R. Biorn  
Catherine Borden  
Bill Bowler  
Beverly Brama  
John M. Brown  
Edmund Buzicky  
Rosalie Cameron  
Don B. Cregan

Boyd Cullen  
Dick Dahlager  
Dorothy Davis  
Jeanne de las Reyes  
Karen Devoy  
Marge Dirks  
Roger Dysthe  
Burton Elvig  
Ruth Elvig  
Gerald Eppel  
Wayne Falk  
George Filipovich  
Edward Foppe  
Betty Fordyce  
Steve and Joan Friday  
Robert A. Glynn  
Cassie Goligowski  
Ray Good  
Maxine Gray  
Doris M. Hagberg  
Robert W. Hanson  
Peggy A. Hanzlik  
Adeline Harris  
Edward A. Hessler  
Mary Hoisser  
George Holzemer  
Richard W. Hough  
Paul Huether  
Darleen Hysen  
William J. Johnson  
Frances Klas Johnson  
Gordon Knecht  
Frank Lacher  
Margaret Lopic  
Mary Meyer

Dale E. Miller  
Margy Modahl Shaffer  
Clifford G. Molzen  
John F. Morrison  
William O. Mudge  
Marilyn Nelson  
Randy Nelson  
Doris L. Neuendorf  
Blanche Norton  
Dion O'Keefe  
Kenneth Olson  
Linda Olson  
Robert Oulicky  
Robert A. Palkert  
Gretchen Pollei  
Nancy Post  
Al Rashid  
Ann C. Rock  
Jane Ronhovde and Joanne Mambretti  
Dale Ruff  
John Ruter  
Steven Schiller  
Stephen Seidel  
Betty Shiels  
Ralph B. Shoemaker  
Paul Steiner  
Janel Sturzl  
Jane Sudo  
Ronald D. Sullivan  
Emily J. Swanson  
Curtis Swenson  
Margaret Thiets  
Mary Thompson  
Roger H. Tinius  
Alice A. Tuset

Mike Vrklan  
Clifford Wangerin  
Jack and Gail Weems  
Thomas Mair Wilson, Jr.  
Robert Wolfe  
George I. Yetter

#### **Mother's Day**

Victoria Dahl  
Jeanne Schwarze  
Sylvia

#### **New Baby**

Payton Engen

#### **Retirement**

Linda Colman  
Carolyn H. Roby  
Marie A. Uhrich

#### **Wedding**

Mr. and Mrs. Arnie Foote

### Carpenter's Club

*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.*

#### *Anonymous (10)*

Erin and Mark Ahlstrom  
Duane and Karen Anderson  
Marjorie L. Anderson  
Myrtle A. Anderson  
Micheal and Elke Angeli  
Clifford and Elizabeth Athorn  
Tim Bardell

Leon and Nancy Beck  
Nancy Belbas  
Jonathan D. Birkholz  
Julie Blakeley  
J.A. and Mary Blanchard  
Jim Boler  
Chad and Lynda Bouley  
Douglas and Julie Bowman  
Nita M. Bradford  
Jay and Judith Brask  
Bradley and Sharon Breeggemann  
Roger and Sharon Buirge  
Marty and Chuck Campbell  
Shawn F. Chambers  
John and Judy Christopherson  
Edith R. Clark  
Kevin and Joan Cleereman  
Justin Cole  
Marilou Cook  
Dan Cramer  
Jane B. Curran  
Dorothy DeFreese  
Rick Diehl and Delia Sonnenburg  
Benjamin and Angela Dunn  
Susan Elsner  
Mike Eyerly  
Dutton and Caroline Foster  
Ann Foster  
Lan and Garrett Freitag  
Marcus and Barbara Frie  
Mark Friske  
Deborah A. Fulton  
Robert and Susan Gehrz  
Miriam Gieske  
Bill and Dianne Goodman

Paul Greenlee  
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