

Twin Cities Habitat for Humanity

Annual Report 2014

We build homes from the ground up, but it's the foundation that we can give to a child that is at the heart of our mission. So rejoice in this moment, knowing your acts of volunteerism and philanthropy for Twin Cities Habitat for Humanity this past year resulted in hundreds of local children having a better place to sleep tonight. At each Habitat home dedication we look into their eyes, see their smiles, and know their futures are brighter.

Half of this report details the positive impact your support has had for families in our community. It demonstrates that, by working together we can build a greater Twin Cities and ensure more children enjoy the benefits of a safe, decent, affordable place to learn, play, and grow.

However, the housing need in our community is daunting, and those facts encompass the second half of this report. As the economics of home become more and more challenging for working families, we must be ready, and able, to partner with every parent who comes

to us saying they want to work hard and provide a stable home for their children.

A new home, a new tool

Beginning our 30th year of work, there is fresh energy around our mission thanks to our new home on University Avenue in St. Paul. The building is a beacon calling more volunteers, donors, families, advocates, and partners to collaborate on eliminating poverty housing in the Twin Cities.

It's thrilling to see the smiling children and the hopeful parents who walk through our doors and immediately know they've come to a special place. Please visit us often and experience this excitement for yourself. On behalf of all the families we've served, and will serve into the future, thank you!



Sue Haigh
President & CEO



Ruth Shields
Chair, Board of Directors

Our Mission

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





IMPACT



NEED



Top 5 Volunteers of 2014

5. Jim Selchow with 84 days
4. George Rehbein with 87 days
3. Lou Cristan with 89 days
2. Tom Malone with 102 days
1. **Jim Ramberg with 115 days**



Ramberg

*All top 5
volunteers are
from the 3Mgives
Regular Crew!*

- Nearly 5,000 kids have grown up in homes purchased or repaired in partnership with Twin Cities Habitat for Humanity
- 175 children moved into a Twin Cities Habitat for Humanity home last year
- 108 children live in homes repaired through *A Brush with Kindness* last year
- 84% of homebuyers still live in their Twin Cities Habitat home today
- The unprecedented turnaround at the Habitat ReStore meant sponsorship for three additional homes last year
- Housing Hero Advocates helped tell the Habitat story and convince lawmakers to pass \$100 million in bonds for housing, resulting in improved living conditions for 4,000 Minnesota families.
- 17,000 people volunteered 28,000 total days with Twin Cities Habitat for Humanity last year



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- A quarter of Minnesota renters are spending more than 50% of their monthly income just on rent. Mortgage payments for Twin Cities Habitat homebuyers are set at no more than 30% of the family's monthly income.
 - Minneapolis is the 10th most expensive rental market in America.
 - Renter family incomes in Minnesota declined 17% since 2000, while rents increased 6%. Twin Cities Habitat's affordable mortgage payments are typically below the cost of a two-bedroom apartment.
 - Minnesota has the nation's largest racial gap in homeownership (77% of white, non-Hispanic households own their home versus 41% for households of color). In the past two years, 90% of Twin Cities Habitat homebuyers were families of color.



One Family's Story

Delilah wanted more for herself and her two daughters. After years living in small, pest-infested apartments she contacted Twin Cities Habitat for Humanity, eager to buy a home of her own. She saved money to improve her credit and started the Habitat homebuyer process.

Delilah invested hundreds of sweat equity volunteer hours and completed homebuyer training classes on financial literacy and home maintenance. This past summer, she finally signed the mortgage on a home in North Minneapolis. It's close to her job with the Northside Achievement Zone, her church, and her daughters' school. The best part is the girls now have the stable foundation they need to focus on graduating and building their own successes in life.

More than 1,200 families a year express interest in buying a Twin Cities Habitat for Humanity home. Over 250 of them will meet the income requirements and enter into the homebuyer

matching pool. We currently have the resources to sell homes to between 50 and 55 of these families annually. Your gifts and support for Twin Cities Habitat for Humanity make the difference for families like Delilah's every day.



BALANCE SHEET

Assets

Cash - Restricted & Unrestricted	\$7,490,979
Prepaid Expenses & Other Assets	688,543
Accounts & Pledges Receivable Net of Reserve	2,013,129
Inventory	
Homes in Progress	2,166,239
Land & Acquired Property	3,131,714
Building Materials	494,996
Leverage Loan Receivable	6,466,900
Mortgages Receivable Net of Unamortized Discount	40,118,088
Buildings & Equipment Net of Depreciation	<u>9,694,896</u>
Total Assets	<u>\$72,265,484</u>

Liabilities

Accounts Payable	\$361,081
Accrued Expenses	608,303
Credit Line	450,000
Long-term Debt Net of Unamortized Discount	<u>37,699,754</u>
Total Liabilities	<u>39,119,138</u>

Net Assets

Restricted & Unrestricted Net Assets	<u>33,146,346</u>
Total Liabilities & Net Assets	<u>\$72,265,484</u>

STATEMENT OF ACTIVITIES

Unrestricted Revenues

Contributions	
Cash, Pledges & Grants	\$10,266,482
In-Kind Materials, Services & Land	<u>3,009,141</u>
Total Contributions and Grants	13,275,623
Other Income	946,013
Houses Sold & Financed by Habitat	<u>6,942,128</u>
Total Unrestricted Revenues	<u>21,163,764</u>

Unrestricted Expenses

Program Services	16,495,100
Management & General	564,449
Fundraising	<u>1,607,325</u>
Total Unrestricted Expenses	<u>18,666,874</u>

Operating Net	2,496,890
Interest Rate Discounting & Amortization Net	(1,042,673)
Capital Contributions	<u>4,302,650</u>
Change in Unrestricted Net Assets	<u>\$5,756,867</u>

Service area: Twin Cities seven-county metropolitan

Expenses Overview

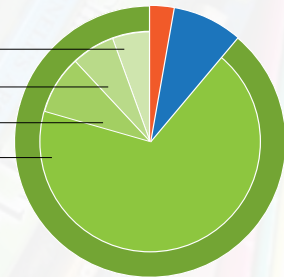
► Programs	88.8%
► Creating Homeownership	68.8%
► Financing Homeownership	8.5%
► Preserving Homeownership	6.2%
► Community Engagement	5.3%
► Administration	2.9%
► Fundraising	8.3%

● Programs - 88.8%

- Community Engagement - 5.3%
- Preserving Homeownership - 6.2%
- Financing Homeownership - 8.5%
- Creating Homeownership - 66.8%

● Administration - 2.9%

● Fundraising - 8.3%





1954 University Avenue West, St. Paul, MN 55104

www.tchabitat.org/ar14



A Community of Givers

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, 6,577 donors gave financial and in-kind gifts of up to \$1000. Together, they contributed \$977,479. To conserve resources, we recognize these donors as a group, here.

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Individuals & Family Foundations

\$250,000-\$500,000

Bradbury and Janet Anderson

\$100,000-\$249,999

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DeSimone Family Fund

Jack and Gretchen Norqual

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\$50,000-\$99,999

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Kinney Family Foundation

RAFT Charitable Foundation

Ruth Shields and Michael Klingensmith

\$10,000-\$24,999

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 John and Barbara Winters
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 Bernie and Marilyn Wyffels
 Wyley Family Fund
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 Robert C. Zelin

Corporations

\$250,00-\$499,999

Thrivent Financial

\$100,000-\$249,999

3Mgives
 Carlson & The Carlson Family Foundation
 Ecolab Foundation
 Entrepreneurs House
 Bluestem Brands
 General Mills Foundation
 The Home Depot Foundation

PCL Construction Services, Inc.
 Target
 Wells Fargo

\$50,000-\$99,999

Ameriprise Financial
 Andersen Corporate Foundation
 Cargill
 Delta Air Lines
 Travelers
 US Bancorp Foundation
 Valspar Foundation

\$25,000-\$49,999

Clear Channel Entertainment
 Dow Chemical Foundation
 Horton Holding, Inc.
 Infor
 Opus Foundation
 Prime Therapeutics
 Sea Foam Sales Company
 Two Harbors Investment Corp
 UnitedHealth Group

\$10,000-\$24,999

3M Foundation
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 Bank of America Foundation
 Barr Engineering Company
 Black River Asset Management LLC
 Calabrio
 Gary Carlson Equipment Co.
 Castlelake
 CenterPoint Energy
 Dow Water & Process Solutions (The
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Great River Energy
 HealthPartners
 KPMG LLP
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 Liberty Mutual
 Medtronic, Inc.
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\$5,000-\$9,999

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\$2,500-\$4,999

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 Capital Safety
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 Hunt Electric Corporation
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 Lakeside Cabinets and Woodworking, Inc.
 Land Title, Inc.
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 Tennant Foundation
 The Tile Shop
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 Viking Forest Products
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\$1,000-\$2,499

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 Bergquist Company
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 WayPoint, Inc.
 Webster Partners, Inc
 Westwood Professional Services
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 Woodbridge Custom Remodeling.

Religious Congregations

\$100,000-\$249,999

First Universalist Church

\$25,000-\$49,999

Houses of Hope Fund
 St. Andrew's Lutheran Church

\$10,000-\$24,999

Augustana Lutheran Church
 Mary, Mother of the Church
 Plymouth Congregational Church
 Zion Lutheran Church

\$5,000-\$9,999

Annunciation Catholic Church
 Basilica of Saint Mary
 Bethlehem Lutheran Church of Minneapolis
 Calvary Lutheran Church
 Church of St. Joseph - Rosemount
 Crossroads Church
 Higher Grounds Blues, Brews n' BBQs
 Immanuel Lutheran Church of Eden Prairie
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 Westminster Presbyterian Church

\$2,500-\$4,999

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 River Hills United Methodist Church
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\$1,000-\$2,499

All Saints Catholic Church
 All Saint's Lutheran Church
 Berean Baptist Church
 Brunswick United Methodist Church
 Faith Lutheran Church
 Gloria Dei Lutheran Church
 Holy Nativity Lutheran Church
 Messiah United Methodist Church
 Our Saviour's Lutheran Church

Peace Reformed Church
 Redeemer Lutheran Church - Fridley
 Redeemer Lutheran Church - Wayzata
 Valley of Peace Lutheran Church
 White Bear Lake United Methodist 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
 North Como/Knox Presbyterian
 Our Savior's Lutheran
 Prince of Peace Lutheran
 Presbyterian Church of The Way
 Shepherd of the Hills Lutheran
 St. Michael's Lutheran
 St. Rose of Lima Catholic Church

\$10,000-\$24,999

Interfaith Builders

Fairmount Avenue United Methodist Church
 Gloria Dei Lutheran Church
 Church of the Holy Spirit
 Immanuel Lutheran Church
 Macalester Plymouth United Church
 Olivet Congregational Church
 Spirit of Hope Catholic Community
 St. Anthony Park Lutheran Church

St. Paul's United Church of Christ
Temple of Aaron

Tres Iglesias

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

Northwestern Churches Coalition

Church of St. Gerard
St. Joseph's Parish
St. Joseph the Worker Church
Word of Peace Lutheran Church

Christ the King - St. Thomas the Apostle Coalition

Faith Builders

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

\$5,000-\$9,999

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
St. Timothy Lutheran Church
White Bear Unitarian Universalist Church

St. Christopher's Episcopal Church Coalition

EpiscoBuilders

Church of the Epiphany
St. Alban's Episcopal Church
St. David's Episcopal Parish
St. Edward the Confessor Episcopal Church

St. Martin's by-the-Lake Episcopal Church
St. Martin's Foundation
St. Stephen's Episcopal Church
Trinity Episcopal Church

\$2,500-\$4,999

Church of St. Timothy - Christ Lutheran Church Coalition

Roof Raisers

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

Foundations & Trusts

\$100,000-\$249,999

F. R. Bigelow Foundation
McKnight Foundation

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Patrick and Aimee Butler Family Foundation

\$25,000-\$49,999

Hugh J. Andersen Foundation
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\$10,000-\$24,999

Margaret H. and James E. Kelley Foundation
Stevens Square Foundation
Mardag Foundation

\$5,000-\$9,999

Northwest Area Foundation
Caliber Foundation
Rogue Foundation

\$2,500-\$4,999

Benevity Community Impact Fund

\$1,000-\$2,499

Renaissance Charitable Foundation, Inc.
Thrivent Financial for Lutherans Foundation
Kopp Family Foundation

Public Sector Funding & Grant Support

\$250,000+

City of Minneapolis
Dakota County Community Development Agency
Self-help Homeownership Opportunity Program

\$100,000-\$250,000

Brooklyn Park Economic Development Authority
Hennepin County
Housing and Redevelopment Authority of the City of St. Paul
Washington County

\$1-\$99,999

Anoka County and Anoka County Housing and Redevelopment Authority
City of Coon Rapids
Minnesota Housing Finance Agency

Civic, Professional, & Fraternal Organizations

\$50,000+

Twin Cities LISC

\$25,000-\$49,999

Donor Designated Funds of Greater Twin Cities
United Way

\$10,000-\$24,999

Habitat Young Professionals Network

\$5,000-\$9,999

Northern Lights Combined Federal Campaign
Network for Good

\$2,500-\$4,999

North Memorial Health Care

\$1,000-\$2,499

BridgeLink
GiveMN
NFL Alumni Inc MN Chapter
Rotary Club of Prior Lake

Schools & Youth Organizations

\$10,000-\$24,999

University of St. Thomas Football Team
Breck School

\$2,500-\$9,999

University of Minnesota Habitat for Humanity
Campus Chapter
St. Scholastica
Youth United

\$1,000-\$2,499

Eden Prairie High School

South High School National Honor Society
Hamline University Habitat for Humanity Campus
Chapter
University of Wisconsin - Stout Habitat for
Humanity for Humanity Campus Chapter
East Ridge High School National Honor Society

Gifts Made In-Kind

\$1,000,000+

Schwieters Companies, Inc. & JL Schwieters

\$100,000-\$249,999

Anonymous
Bank of America
Lawrence M. Hossfeld
Valspar

\$50,000-\$99,999

3M Community Affairs
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City of Saint Paul Cultural Star Program
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