



# Build Forward Together

**Annual Report** | July 1, 2024 – June 30, 2025

See your full impact, including stories and videos, at [tchabitat.org/forward](https://tchabitat.org/forward)

## Mission

Our mission is to bring people together to create, preserve, and promote affordable homeownership and advance racial equity in housing.

## The Impact of Your Gifts

*When you donate to Twin Cities Habitat for Humanity, your gifts power programs to create, preserve, and promote affordable homeownership. Read more about each program below.*

### Homeownership Program

Twin Cities Habitat is best known for its Homeownership Program, which creates homebuying opportunities for low-income local families. Clients partner with Habitat to buy their homes using Habitat's affordable mortgage\*, which can be used to buy a home built or rehabbed by Twin Cities Habitat or buy a home for sale on the open market and partner with Habitat for rehab assistance.

*\*Habitat mortgages, called "TruePath Mortgages," are provided through our wholly-owned nonprofit mortgage company, TCHFH Lending, Inc.*

### A Brush with Kindness Paint and Repair Program

Twin Cities Habitat preserves homeownership and strengthens neighborhoods by helping low-income homeowners repair and maintain their homes.

### ReStore Home Improvement Outlets

Twin Cities Habitat operates ReStore Home Improvement Outlets open to the public. ReStore Outlets sell quality donated home furnishings, furniture, and building supplies at a fraction of

the original cost. ReStore generates revenue to support Habitat's mission, provides low-cost building materials, keeps usable materials out of landfills, and increases the breadth of donations Habitat can accept.

### **Mortgage Foreclosure Prevention**

Twin Cities Habitat assists families who are facing foreclosure or who have fallen behind on their mortgage payments.

### **Community Engagement**

Twin Cities Habitat engages communities where we build and work. We have intentional neighborhood partnerships with multiple neighborhoods in Minneapolis and St. Paul, and we engage communities across the metro area through events, listening sessions, etc.

### **Global Engagement**

Local donors and volunteers join Twin Cities Habitat in impacting the global mission through service trips and philanthropic gifts.

### **Advocacy**

Habitat advocates lead the call for public investment and good housing policies.

### **Volunteerism**

Twin Cities Habitat volunteers contribute to the mission on construction and repair sites, at ReStore Outlets, in the office, and through board and committee service.

## **Who We Serve**

Twin Cities Habitat for Humanity serves Minnesota's Twin Cities seven-county metro area, including Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington Counties. Our programs are aimed at low- and moderate-income families. The income requirements vary by program, but in general all our clients earn less than 80% of the area median income. Twin Cities Habitat for Humanity is an Equal Opportunity housing agency and Equal Opportunity Affirmative Action employer.

# Fast Facts

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## Your Impact

### Create Homeownership

- 🏠 455 families partnered with Twin Cities Habitat's homeownership program
- 🏠 120 families bought homes with Habitat
- 🏠 174 households were introduced to the homeownership process
- 🏠 53 households graduated from financial coaching into mortgage readiness
- 🏠 36 Habitat homeowners paid off their mortgages, bringing the total to 421 since 1985
- 🏠 223 individuals completed Habitat Homebuyer Education
- 🏠 111 individuals participated in the new *Advancing Black Homeownership Program*
- 🏠 96 households accessed down-payment assistance with Habitat through the First-Generation Down Payment Assistance Program – *new this year!*
- 🏠 56 households accessed down-payment assistance with Habitat through a pilot program of the Advancing Black Homeownership Community Fund – *new this year!*

### Preserve Homeownership

- 🏠 20 *A Brush with Kindness* home repair projects completed to preserve homeownership
- 🏠 140 non-Habitat homeowners received counseling to prevent foreclosure

### Promote Homeownership Beyond the Twin Cities

- 🏠 71 international families bought homes thanks to our Global Impact Fund and Global Village volunteers
- 🏠 \$320,000 contributed to partner affiliates through Habitat's global mission

# The Habitat Community

## Volunteers

- **10,525 volunteers** gave of their time on Habitat build sites, at home repair projects, in our ReStore Home Improvement Outlets, through advocacy actions, and more.
- **146,775 hours** served by volunteers, which is valued at **\$5 million** (*Independent Sector value of volunteer hours for MN*)
- **41 AmeriCorps Members** served on build sites, repair sites, and the office
- **15,715 hours** served by AmeriCorps Members

### Top 3 Construction Volunteers

1. Roger Wherry, 1,152.25 hours
2. Bob Wageman, 682.5 hours
3. Scott Nelsen, 647.25 hours

### Top 3 ReStore Volunteers

1. Wendy Thompson, 624.25 hours
2. Julie Weeks, 480 hours
3. Charles Engeldinger, 428 hours

## ReStore Supporters

- **20,507 donations** to ReStore
- **83,066 shoppers** at ReStore
- **\$4,238,252** in ReStore sales for Habitat's mission, plus \$8,642 in round-up donations
- **6,357,378 pounds** of material kept out of landfills

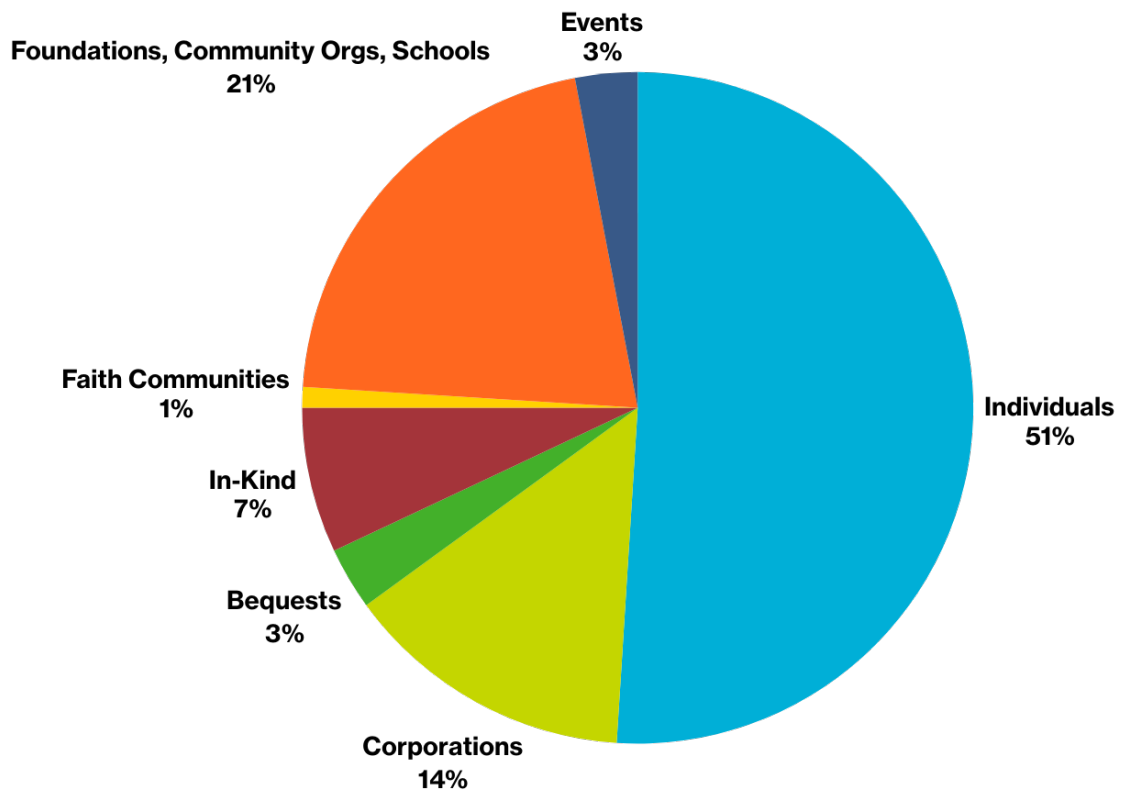
## Advocates

- **26 Action Alert campaigns** connected advocates with their lawmakers throughout the year
- **125 people** joined Habitat on the Hill – MN 2024 at the State Capitol
- **HOA Ombudsperson** created to provide resources to HOA residents statewide and resolve disputes between owners and associations thanks to our advocacy

## Donors

- **12,816 donors** gave a total of **\$22,477,475** in financial contributions
- **5,539 new donors** made a gift to Habitat for the first time
- **65 faith-based groups** lived out their values by supporting Habitat
- **249 businesses** provided financial support to Habitat projects
- **1,243 Builder's Circle members** gave gifts of \$1,000 or more
- **926 donors** gave recurring monthly gifts
- **96 Legacy Circle members** included Habitat in their wills
- **449 vehicles** were donated through Habitat's *Cars for Homes* program

## Breakdown of Sources of Donation Revenue



## Financials

Fiscal Year 2025 Unaudited Financials are available at [\*tchabitat.org/2025financials\*](https://tchabitat.org/2025financials). Audited Financials will be available by the first quarter of 2026.