

Fall 2026 Vol. 37 #3



Habitat Herald

**You Make
Brighter
Futures
Possible**

Read Linda's story
on **pg. 4**

Linda
*Habitat
Homeowner
since 2025*



Dear Friends,

As we close out the fiscal year, I am filled with immense gratitude. Not only did we continue to innovate and achieve remarkable things during a challenging year, but we also completed a historic fundraising campaign. The impact of these accomplishments—and the people who made them possible—is reflected throughout our multimedia annual report (see below). On the following page, you can also learn how the last four years of your generosity are helping us create lasting change. All of us at Twin Cities Habitat are deeply grateful for your partnership.

One of my favorite parts of this work is seeing how generosity opens new chapters for local families. In this issue, you'll meet Linda and learn how homeownership is helping her build new traditions



for her family. You'll also learn of a few ways to join us this season, whether through Pope Leo Village, Give to the Max Day, or a trip to ReStore.

Our work is far from finished; together, we can continue expanding our impact. With your partnership, we can keep building momentum—and a future where every family can experience the transformational power of home.

With gratitude,

Chris Coleman

President and CEO, Twin Cities Habitat for Humanity

ANNUAL REPORT | July 1, 2025 – June 30, 2026



100

families bought homes with Habitat, and **381 families** partnered with Twin Cities Habitat programs

398

individuals received down payment assistance through **Advancing Black Homeownership**

Keep Building!

The big-hearted Habitat community persevered, reaching incredible milestones during a challenging year. Here is a snapshot of what we built together.

Relive your achievements at tchabitat.org/ar.



13,362

donors gave **\$22.95 million** to keep building together and **9,069 volunteers** served **137,971 hours**

Build Forward Together Exceeds Goals

Four-Year Campaign Delivers Transformational Impact

Twin Cities Habitat recently completed our bold, four-year *Build Forward Together* campaign, which was the largest fundraising initiative in our history. Focused on expanding homeownership opportunities, advancing racial equity, and engaging our community, we surpassed our \$80 million goal and raised **more than \$86 million**—with support entirely from our generous local community.

This success represents **historical fundraising for our affiliate**. It is a testament to our shared vision of creating a region where everyone can thrive.

Funds have fueled every area of our work, with extraordinary results:

- More than **550 families** have become Habitat homeowners, including 225 who purchased newly-developed Habitat homes
- First-time homebuyers have accessed more than **\$100 million dollars in mortgage capital** and more than \$40 million in homebuyer assistance
- Black families have achieved **more than three times** the previous success rate in becoming Habitat homeowners
- We launched the largest development in our history, The Heights, with nearly **50% of 147 homes already built** and more than 25 families have moved in
- We opened a **third ReStore in Brooklyn Park**, keeping even more usable material from the waste stream
- We've maintained a **foreclosure rate of less than 1%** for existing homeowners
- With support of homeowner advocates, **Minnesota's HOA Bill of Rights** passed, improving oversight of homeowner associations, increasing homeowner protection, and helping prevent unfair fines and foreclosures

Many of these milestones will impact Twin Cities communities for generations to come. *Thank you for your support!*

Habitat homeowners (pictured from left to right) Deborah, Betty, and Bridgette at the Homeowner Community Cookout.

Photo by Dan Iverson of Captivate Media





**“Nothing I could say
can express how
thankful I am that
this is possible.”**

Linda
Habitat Homeowner since 2025



Photos this spread and cover by Ceri McCaffrey

You Make **Brighter** Futures Possible

Linda is giving her kids what she experienced firsthand: The comfort and safety of a mother's home. When Linda left a relationship and moved with her children back home to Minnesota in 2024, she had one destination in mind. Her mom, Norma, bought a Habitat home in 2019. Arriving at her mom's house, Linda felt relief.

“Earlier, I called my mom to tell her I needed to leave. She said, ‘You can come home,’” Linda remembers. “It was hard, but it was best for my family. It felt good to have a place to stay, to not be stressed.”

During that time, Linda started saving for her own home. After helping her mom through the Habitat process and observing the support and resources

offered, Linda wondered if it might be an option for her, too. She took a leap of faith and applied in 2024.

“I was paired with a coach who would check in and give realistic advice. I saved, paid down debt, and got everything in order,” Linda says. “When I got my property letter, I actually began to picture my family in a house of our own.”

By summer 2025, Linda had her eye on a house in Cottage Grove and was thrilled to learn she was next in line. “It was the right house in the right place at the right time,” she reflects.

Linda closed in October 2025, right before the holidays. She remembers the first night she and the

kids stayed in their new home: “I walked around when the kids were sleeping, just thanking God and taking it in. Then I celebrated by buying a couch. Now, I love sitting here and looking into the yard.”

A few days after moving, Linda took the kids trick-or-treating. Later, she hosted extended family for Christmas. Since then, they've created more new traditions: pancakes on Saturday mornings and movies with homemade pizza on Friday nights.

“My kids kept me going. Seeing them have their own room, playing in the yard—that brings me joy. Now we have a place to make memories together.”

Her journey with Habitat hasn't stopped, either. She

appreciates check-ins from the post-purchase team and attends Volunteer and Learn events. “It feels good to have another support system in addition to my family,” Linda describes. “Nothing I could say can express how thankful I am that this is possible.”

Today, Linda feels hopeful about the future.

“I feel safe and secure. My kids will grow up knowing they have a home to come back to any time—the same thing my mom gave me,” Linda says. “I'm proud that I didn't give up and that my kids can see what's possible. My house reminds me of how far I've come, and it reminds me that better things are coming.”

Putting Faith into Action

Pope Leo Village Kicks Off in the Twin Cities

This summer, a new movement took root in the Twin Cities that highlights faith in action and a shared belief that everyone deserves a safe, stable place to call home.

On July 8, Twin Cities Habitat officially launched Pope Leo Village, a national interfaith movement inspired by the values of Pope Leo XIV and his call to justice, compassion, service, and human dignity.

The Pope Leo Village program was conceptualized and is sponsored by an anonymous donor. Locally, the movement is anchored by five affordable homes at The Heights, Twin Cities Habitat's largest-ever development. Located on Saint Paul's Greater East Side, The Heights will ultimately include nearly 150 Habitat homes as part of a vibrant, mixed-use community.

Faith leaders, students, Habitat supporters, and community members gathered at The Heights in St. Paul to celebrate the beginning of the local campaign. The morning featured remarks from Archbishop Bernard Hebda; Dr. Marcheta P. Evans, President of St. Catherine University; St. Catherine University students Leslie Varela and Samantha Schroeder; Twin Cities Habitat President & CEO Chris Coleman; and Habitat homeowner Michelle.



Photo by Ceri McCaffrey

Building Homes and a Movement

Pope Leo Village brings Habitat affiliates across the country together with youth groups, schools, congregations, and community members to build affordable homes while inspiring a new generation of volunteers and leaders.

There are opportunities for everyone to participate.

- Build at The Heights in St. Paul
- Build at another Habitat site in the metro
- Volunteer at ReStore Home Improvement Outlets
- Raise important funds
- Make Welcome signs for homeowners
- Spread the word!

We're especially excited to welcome communities of faith, schools, youth groups, campus ministries, alumni associations, and other organizations looking for meaningful ways to serve together.

Ready to be part of Pope Leo Village? Send email to plv@tchabitat.org or visit tchabitat.org/plv.

"I'm hopeful for our generation to continue ... building communities where people don't just buy a home, but they feel at home."

Leslie Varela,
St. Catherine University Student

Together, attendees celebrated a shared vision: people of all faiths and backgrounds coming together to turn compassion into action and address the need for affordable housing. The kick-off culminated in a ceremonial wall-raising to mark the beginning of Pope Leo Village in the Twin Cities.

Save the Date

Give to the Max Day

NOV
19
2026

Remember Twin Cities Habitat on
Minnesota's biggest day of giving!

Your gift helps build homes,
opportunity, and brighter futures.



Thanks, 2026 Sponsors!

Raise THE Roof **GOLF** TOURNAMENT



Photo by Dennis Chick

Thank you to everyone who came out for our
Raise the Roof Golf Tournament and *19th Hole
Happy Hour* this summer! With your help, we
raised enough to roof a new Habitat home.

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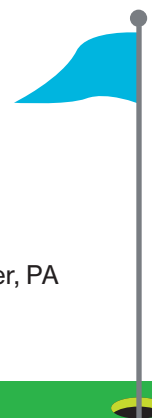
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Before Winter Arrives, Make Room for Good

Cleaning out the garage before winter? Replacing furniture? Wrapping up a remodeling project? Don't send usable items to the landfill – **donate them to ReStore!**

From sofas and dining sets to cabinets, lighting, appliances, and building materials, your donations help stock Twin Cities Habitat ReStores. And every ReStore purchase and donation supports local families on their journey to affordable homeownership.

Have large items? We'll come to you. ReStore offers FREE donation pickup throughout the seven-county metro.

Schedule today at restore.tchabitat.org/donate



612-588-3820 restore.tchabitat.org
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