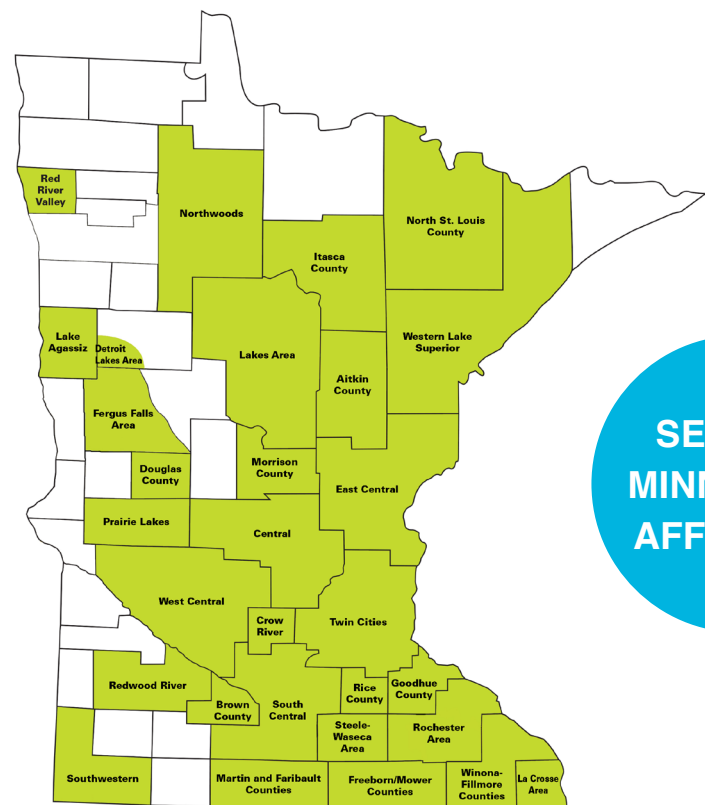




**every hand  
makes a difference**



# Fiscal Year 2018 Annual Report



**SERVING  
MINNESOTA  
AFFILIATES**



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facebook.com/HabitatMinnesota  
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*We serve, advocate for and advance the work of Minnesota's Habitat for Humanity affiliates who build strength, stability and self-reliance through shelter.*

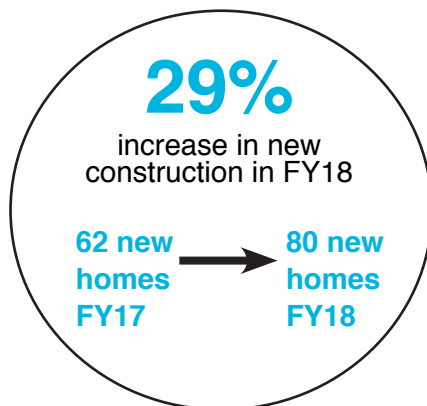
## Accomplishments

**2,600**

homes built in Minnesota since 1986

**\$89.9 million**

distributed to Minnesota affiliates since 1997



**\$2.2 million**

distributed to Minnesota affiliates in FY18

**267**

families served in Minnesota in FY18 (24% increase)

Habitat Minnesota staff made more than **70 visits** to Minnesota affiliates and hosted **22 affiliate Executive Directors** at one or more quarterly Executive Director gatherings. **26 of the 30 Minnesota affiliates attended at least one training** provided by Habitat Minnesota in FY18.

## From the Board Chair

We need you now more than ever, and there is no better time to help us support affordable housing for Habitat families! The attention is on affordable housing in the state of Minnesota by state and local government on both sides of the aisle. We at Habitat for Humanity of Minnesota intend to capitalize on this much-needed attention to the affordable housing gap. Your contributions now can be leveraged with government opportunities to maximize the impact needed to close this gap. We are so appreciative of how our supporters have stepped up in the past to help us ensure our mission continues. You have given generously of your dollars and your time. Thank you for being a Habitat for Humanity supporter!

**Nichol Beckstrand, President, Minnesota Multi Housing Association  
FY19 Board Chair, Habitat for Humanity of Minnesota**



## Highlights from FY18



**Advocacy:** On April 26, 2018, more than 115 Habitat staff, volunteers, homeowners, and advocates gathered at the State Capitol for the 9th Habitat on the Hill MN. Seven Minnesota affiliates were represented and heard from speakers such as Minnesota Housing Commissioner Mary Tingerthal (pictured left) and Twin Cities Habitat homeowner Hunde (pictured right).



**OLE Conference:** 100 attendees from Minnesota, South Dakota, and Wisconsin Habitat affiliates came together for three days of learning and networking. A committee of affiliate staff and Executive Directors helped plan the conference.

**"Great event—the best yet!"  
—OLE Conference attendee**



## Loan and Grant Program

**10 affiliates** participated in the **Habitat Minnesota Loan Program**, receiving **\$1,473,525**, which helped construct **19 homes**.

**13 affiliates** participated in the **Impact Fund Program** (funded by Minnesota Housing), receiving **\$309,200**, which helped construct **21 homes**.

**13 affiliates** participated in the **Federal Home Loan Bank-Des Moines (FHLB-DM) Program** and received **\$192,000**, which helped construct **20 homes**.

Since 1997:

**\$67.5 million**

distributed through the Loan Program

**\$3.1 million**

distributed through the Impact Fund

**\$6.3 million**

distributed through the FHLB-DM

## Sustainable Building

The Sustainable Building Program partnered with **17 Greater Minnesota affiliates** in FY18 through **onsite visits** and an **Impact Fund webinar**.



**More than 20 homes** were built to Green Communities standards by **13 Greater Minnesota affiliates**.

**Uponor North America** renewed its partnership with Habitat Minnesota to donate residential water distribution systems to 20 Minnesota Habitat homes, totaling **over \$33,000 in product!** (one example pictured left)

## 2017 Habitat 500 Bike Ride

**18 Minnesota affiliates** received funds; each participating Minnesota affiliate received an **average of \$9,387** from the Ride.

2 teams, 79 multi-day, and 46 one-day cyclists participated and raised funds, resulting in **\$291,658 being distributed** to Habitat for Humanity around the state, country and world!

Volunteers and riders worked on the 2017 *bike.home.*, also the "Build for Unity:" a project with Central Minnesota Habitat working to bridge divisions between people of different faiths and backgrounds.



## Fund Development

*We appreciate the generosity and dedication of every one of our funders and donors. Here, we'd like to highlight a few top supporters from FY18.*

- Becky Finnigan, Habitat 500 sponsor
- Buuck Family Foundation, donor
- MidCountry Bank, affiliate build sponsor
- Otto Bremer Trust, grantor
- Uponor, affiliate in-kind donor
- Western National Insurance, Habitat 500 sponsor



## Bike to Build

**35 riders** joined the first Bike to Build in June of 2018, **raising over \$13,000**, with an additional **\$8,000 raised through sponsorships!**



## Partnership

"I'm looking forward to having **an affordable, stable home for me and my daughter**," said Amelia. "It will feel so good to know that this house is mine, and I will no longer have to deal with moving so much to keep from paying high rents!"

Amelia, who partnered with North St. Louis County Habitat for Humanity, moves into her new house in January! Her own hard work, alongside many staff, volunteers, and other partners, made her home a reality. "With a home of our own, we are very much looking forward to having a yard and being able to start a garden!" said Amelia.

**Helping Habitat organizations around the state partner successfully with Minnesota families:** that's why Habitat Minnesota exists. One source of support comes by securing partnerships with organizations that will benefit local Habitat offices. 2018 marked the second year of Habitat Minnesota's partnership with Uponor, a company that provides high-quality plumbing, indoor climate and infrastructure solutions, and donor of twenty residential water distribution systems to Minnesota Habitat homes like Amelia's.

Donated products help Habitat offices keep building costs low, which allow them to build more homes. "**In-kind donations are one of the most direct ways to connect** generous and caring corporations with the mission of Habitat for Humanity," said Nathan Thompson, Executive Director of North St. Louis County Habitat. "The stories of mold and destruction caused by faulty plumbing that we hear from families in substandard housing in our area are heartbreaking. It is great to join with Uponor to build exceptional homes with superior products."

"Knowing that we have an affordable house to call our own is a dream come true," says Amelia. With the continued efforts of local Habitat offices, Habitat Minnesota, and partners like Uponor, more families like Amelia's will have a safe, affordable place to call home.



**"Knowing that we have an affordable house to call our own is a dream come true."**

**-Amelia**

## Photo Credits

**Page 1:** (Top) Habitat Minnesota; (Middle) Douglas County Habitat, Dennis Chick; (Bottom) Ann Schwartz, Habitat Minnesota, Cody Hoyt Productions

**Page 2:** Habitat Minnesota; (Bottom) Ann Schwartz

**Page 3:** (Top) North St. Louis County Habitat; (Middle, Bottom Left) Habitat Minnesota; (Bottom Right) Cody Hoyt Productions

**Page 4:** (Top) North St. Louis County Habitat; (Bottom) Habitat Minnesota

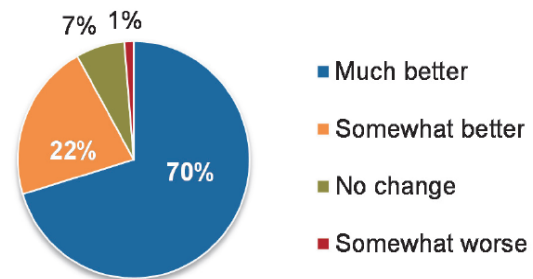
## Financial Snapshot

At fiscal year end, Habitat Minnesota showed total assets of **\$33.3 million**, total liabilities of **\$30.6 million**, and net assets of **\$2.7 million**. Total operating support and revenue, which includes interest income, program fees, and contributions, was **\$1,416,551**. Operating Expenses were less than our Operating Support and Revenues by **\$87,519** in FY18 as we benefited from our strategic restructuring process.

## Impacts of Habitat Homeownership

- **2/3** of Habitat homeowners **get along better with their families** since moving in and **70% spend more quality time** with them.
- **93%** of homeowners feel more positive about the future after purchasing their Habitat home, and **90%** feel better about the future for their children.
- In **92%** of Habitat homes, at least one adult started, completed, or plans to start higher education or training programs.
- With their reduced use of government assistance, Minnesota Habitat homeowners **save taxpayers in Minnesota \$6.4-\$9.3 million** annually.

### Change in homeowner & family members' lives since moving into the Habitat home



## Board of Directors [FY18]

Nichol Beckstrand\*, *Vice Chair*, Minnesota Multi Housing Association

Paul Dolan, Ameriprise Financial

Doug Gettle\*, Community Member

Mike Haley\*, Community Member

Pat Heydon\*, Habitat International

Irene Kao, League of Minnesota Cities

Teri Keegan, *Treasurer*, Fidelity Bank

Cathy Lawrence\*, Twin Cities Habitat

Dayle Nolan\*, Larkin Hoffman

Randy Oppelt, Community Member

Henry Rucker, Project for Pride in Living

Holly Stocker\*, Winthrop & Weinstein

Adrienne Thorson\*, AmeriNat

Bob White\*, *Chair*, Community Member

Kevin Worden\*, *Secretary*, Rochester Habitat

## Staff [FY18]

Molly Berg, *Sustainable Building Program Manager*

Acacia Huss-Zirzow, *Loan & Grant Program Specialist*

Becca Seidel\*, *Loan & Grant Program Specialist*

Kristin Skaar\*, *Development & Communications Director*

Susan Thompson\*, *Loan & Grant Program Director*

Chris Vosbeek\*, *Executive Director*

Kaitlyn Worachek\*, *Communications Specialist*



\*denotes current board or staff member