

# Fiscal Year 2019 Annual Report

July 1, 2018 - June 30, 2019



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



## 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 their children's future.
- 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.

**strength  
stability  
self-reliance**

# Habitat in Minnesota

## \$91.5 million

distributed to Minnesota affiliates since 1997

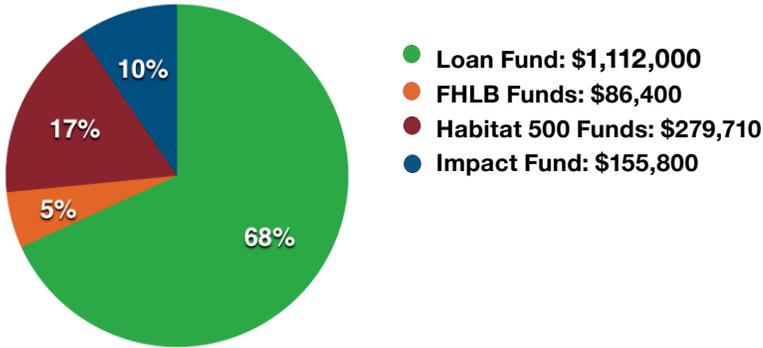
## \$1.6 million

distributed to Minnesota affiliates in FY19

*"Advice, wisdom, connections, and resources—these are the things we've come to expect and depend on from our Habitat Minnesota staff! A great blessing."*

—Central Minnesota Habitat

### Total Resources Distributed FY19



## 331

families partnered with Habitat for Humanity in Minnesota in FY19 (24% increase)



Habitat Minnesota staff celebrates an 11th year of partnership with Western National Insurance.



Rice County Habitat Executive Director Dayna Norvold talks with a Habitat homeowner at his family's home dedication.



Affiliate staff and volunteers gather at Competent Person training.

## From the Board Chair

This is a great time to be a Habitat supporter and an affordable housing advocate! Habitat Minnesota led this past year with innovation and adaptability. Innovation takes money and resources, and this money can be leveraged with many of the new programs being created in Minnesota at the state and local levels to create safe and stable housing for Habitat families. In 2019, Habitat Minnesota staff updated our loan and grant programs, creating new short-term resources, a repair program, and providing more flexibility and usability for affiliates. We created leadership development and training programs that are building capacity throughout Habitat in the state, and we are championing affordable homeownership at our state and federal levels. This past year was a year of change for Habitat Minnesota, and we are committed to continued innovation, partnership, and growth to ensure your support has the greatest impact in our communities.

Thank you for your continued support of Habitat for Humanity of Minnesota!

**Nichol Beckstrand, FY19 Board Chair, Habitat for Humanity of Minnesota**



# Loan and Grant Program

Since Habitat Minnesota began in 1997, the loan program has been providing assistance to Habitat affiliates around the state. As affiliate needs evolve, so do the loans and grants offered by Habitat Minnesota.

**In Fiscal Year 2019:**

**Habitat Minnesota Loan Program: \$1,112,000** was distributed to **8 affiliates**.

**Impact Fund** (funded by Minnesota Housing): **\$155,800** was distributed to **8 affiliates**, which helped fund **10 homes**.

**Federal Home Loan Bank (FHLB) Funds: \$86,400** was distributed to **5 affiliates**, which helped fund **9 homes**.

**Since 1997:**

**\$68.6 million**

distributed through the Loan Program

**\$6.39 million**

distributed through FHLB

**\$3.26 million**

distributed through the Impact Fund

# Habitat 500 Bike Ride

The Habitat 500 is a fully supported bicycle ride in which participants ride up to 500 miles, raising money and awareness for Habitat for Humanity. With Habitat Minnesota's leadership, the Habitat 500 has raised over \$5.4 million for Habitat home construction around the state, country, and world.

**In Fiscal Year 2019:**

**20 Minnesota affiliates** participated in the Ride and received a total of **\$146,770**.

Four teams (17 individual riders), 62 full-week, 11 three-day, and 8 one-day cyclists participated and raised funds, resulting in **\$279,710 being distributed** to Habitat for Humanity! 35 volunteers and support staff helped make that possible.



The 2018 *bike.home.*, built in Brandon, MN, was dedicated in October of 2018 for Katie and Robert's family of seven! Habitat 500 riders raised more than \$13,500 for the project!

# Advocacy

Championing affordable homeownership is a critical component of Habitat Minnesota's work to support affiliates. Our advocacy includes sharing the work with elected officials at all government levels, coordinating advocacy efforts throughout the state, connecting affiliates to local leaders, and working in coalition with housing advocates.

**In Fiscal Year 2019:**

Habitat Minnesota joined Habitat's first-ever coordinated national advocacy campaign, Cost of Home. We committed to public support of Cost of Home, engaging in federal and state campaigns, and developing specific work plans for local advocacy as a Champion.



On April 29, 2019, more than 110 Habitat staff, volunteers, homeowners, and advocates gathered at the State Capitol for our statewide advocacy day, Habitat on the Hill. Those attending met with more than 80 legislators! Ten Minnesota affiliates were represented. Advocates heard from Minnesota Housing Commissioner Ho, Governor Walz, and Lt. Governor Flanagan.

Habitat Minnesota continues to participate in Homes for All MN, a statewide coalition advancing shared policy initiatives that lead to increased housing stability for all Minnesotans.

# Training and Technical Assistance

Habitat Minnesota develops affiliate staff through trainings on a variety of topics that focus on leadership development, regulatory and programmatic compliance, and loan and grant programs utilized by affiliates. Technical Assistance is offered on mortgage origination, requirements to be in Good Standing, fundraising, board development, and more.

**In Fiscal Year 2019:**

**Competent Person Training** (OSHA compliance): Feb 2019; 21 attendees

**Impact Fund Training:** Feb 2019; 17 attendees

**Qualified Loan Originator (QLO) Training:** April 2019; 30 attendees



Habitat Minnesota staff made **36 visits** to Minnesota affiliates and hosted **3 affiliate Executive Directors gatherings** and **2 Executive Director orientations**.

**22 affiliates** attended at least one **Habitat Minnesota training**. **27 affiliates** received **technical assistance**.

## Amber, Austin & the Habitat 500



**“We get our own house!”**

**-Austin, age 5**

Habitat Minnesota has been coordinating the Habitat 500 Bike Ride since 2002, generating over \$5.4 million in fundraising dollars for Habitat affiliates locally, nationally, and internationally! Like all of Habitat Minnesota’s programs, the Habitat 500 supports the goal of building strength and independence through shelter for Minnesotans.

In 2019, the Habitat 500 partnered with two families as the *bike.home.* families. Their homes are supported, both financially and through volunteer labor, by Habitat 500 participants and their donors. Amber and her son, Austin (pictured left), will become the homeowners of one of these two houses.

When Amber found out she had been accepted to partner with Habitat, she was extremely excited. “It was like a weight had been lifted off of my shoulders!” Amber and Austin, age 5, currently live in a too-small rental unit in Eveleth, which has leaky windows and very thin walls.

The family is looking forward to having a home in which they can build equity and that will be energy-efficient to heat and cool. They are also excited to have sufficient space for energetic Austin to run and play. Said Austin, it is “awesome we get our own house!”

Each year, Habitat for Humanity across Minnesota partners with families like Amber’s to make the goal of homeownership a reality. During the week of the Habitat 500, many riders took a day off from biking to volunteer on the site of the *bike.home.*, raising walls of Amber and Austin’s future home (see photo above). Their fundraising for the *bike.home.* totaled over \$20,000!



## Financial Snapshot

At fiscal year end, Habitat Minnesota showed total assets of **\$32.7 million**, total liabilities of **\$30.1 million**, and net assets of **\$2.6 million**. Total operating support and revenue, which includes interest income, program fees, and contributions, was **\$1,207,427**. Operating Expenses were less than our Operating Support and Revenues by **\$5,591** in FY19.

## Photo Credits

- Page 1:** (Top Row) Habitat Minnesota; (Bottom Row) Dennis Chick, Renee Cosgove, Douglas County Habitat  
**Page 2:** Western National Insurance; Habitat Minnesota  
**Page 3:** (Top Right) Winona-Fillmore Habitat; (Bottom) Douglas County Habitat, North St. Louis County Habitat  
**Page 4:** North St. Louis County Habitat; Habitat Minnesota

## FY19 Board of Directors



- Nichol Beckstrand, *Chair*, OneApp  
 Mary Jayne Crocker, Bridgewater Bank  
 Deb Flannery, Greater MN Housing Fund  
 Doug Gettle, *Treasurer*, Community Member  
 Julie Gugin, MN Homeownership Center  
 Mike Haley, *Secretary*, Community Member  
 Pat Heydon, Allina Health  
 Cathy Lawrence, Twin Cities Habitat

- Dayle Nolan, Larkin Hoffman  
 Kevin Pelkey, Lakes Area Habitat  
 Holly Stocker, Winthrop & Weinstein  
 Adrienne Thorson, AmeriNational  
 Bob White, Community Member  
 Kevin Worden, *Vice Chair*, Two Rivers Habitat  
 ThaoMee Xiong, City of Saint Paul

*“There’s no way that we could have stayed compliant with the complex and rapidly-changing world of both mortgage regulation and OSHA Competent Person training mandates without the direct intervention and leadership of the team at Habitat Minnesota. Trying to navigate these processes without them would have been incredibly costly and time-consuming for a smaller organization like ours.”*

**-Two Rivers Habitat**

## Staff

- Nancy Fuchs\*, *Interim Executive Director*  
 Cristen Incitti, *Executive Director*  
 Kaitlyn Meyers\*, *Communications & Events Project Manager*  
 Brianna Murphy, *Special Events Intern*  
 Becca Seidel\*, *Loan & Grant Portfolio Manager*  
 Kristin Skaar\*, *Development & Communications Director*  
 Jon Slock, *Accountant*  
 Susan Thompson\*, *Loan & Grant Program Director*  
 Chris Vosbeek\*, *Executive Director*

\*denotes FY19 staff member