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.
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

- Loan Fund: $1,112,000
- FHLB Funds: $86,400
- Habitat 500 Funds: $279,710
- Impact Fund: $155,800

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.

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

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
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:
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

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.
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!

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.

**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