



unlocked potential



114

FAMILIES BOUGHT HOMES WITH HABITAT

It's a magical moment when a family receives the key to their Habitat home. So much goes into that key—every dollar you gave, every wall you raised, and all the family's hard work. And that key unlocks more than their front door. It unlocks a world of potential. From July 1, 2018 to June 30, 2019, more than 100 Twin Cities families received keys to their Habitat homes. And that's just a portion of the hundreds of families impacted by your generosity.

You stepped up. Now lives are changed forever.

Thank you.



A GROUND-BREAKING NUMBER

OVER 100 CLOSINGS FOR THE FIRST TIME



228

people graduated from financial coaching into mortgage readiness

Homeowners served through our Age in Place program

22



19

Habitat homeowners paid off their mortgages, bringing the total to 124



60

families served through *A Brush with Kindness* home repair projects



48

international families have improved housing thanks to our **Global Impact Fund** and **Global Village** volunteers

Non-Habitat homeowners received counseling to prevent foreclosure

78



774

total number of families who partnered with Habitat

Includes every family who had at least one financial coaching session toward homeownership.

Everyone has the potential to succeed.



A stable home is where that potential is unlocked.

Behind every number on this page are real families impacted by your generosity. Here's what home means for three of these families.



Home is where new possibilities abound.

Kera was in a bind. She didn't make enough to get a mortgage from a bank, but made too much for many affordable housing programs. Then she found Habitat's open market program. She bought a house she loves and gets to work from home, too.



Home is where big dreams come true.

LeAndra always wanted to buy a home, but didn't know if she'd be able to. Then she found Habitat and became the 114th homebuyer this year. Her dream came true. Now her daughters have the space to live out their dreams too.



Home is where a mom tucks her babies in at night.

Naja watched her parents buy their Habitat home and was inspired. She made it a goal to buy a home of her own before raising her family. Now her babies have the same firm foundation Naja's parents gave her.



volunteer

TOTAL NUMBER OF VOLUNTEERS

14,062

28,510

Volunteer days

195,186

Volunteer hours



TOP 3 CONSTRUCTION VOLUNTEERS

- #1 **Ann Norberg**, 131 days
- #2 **Jim Ramberg**, 123 days
- #3 **Corey Sauer**, 104 days

TOP 2 OFFICE VOLUNTEERS

- #1 **Jerry Cromer-Poire**, 59 days
- #2 **David Hill**, 49 days

TOP 3 RESTORE VOLUNTEERS

- #1 **Gordy Weaver**, 246 days
- #2 **Tom Melena**, 99 days
- #3 **James Larsen**, 47 days

advocate



62 AmeriCorps Members served

45,707 HOURS



5,749 ADVOCACY ACTIONS to leverage your support with public resources



donate

7,220 donors *2,132 new*

656 Builder's Circle members

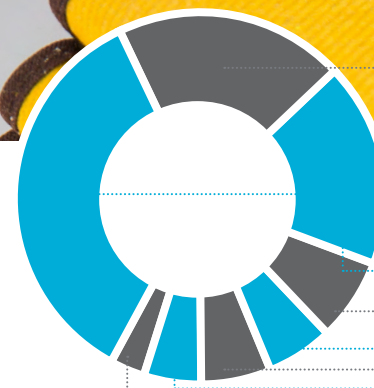
288 Carpenter's Club members

91 Legacy Circle members

425 Businesses

100 Faith groups

\$14,292,965



- 35% Individuals
- 20% Corporations
- 18% In-Kind
- 7% Foundations, Community Organizations, and Schools
- 6% Bequests
- 6% Events
- 5% Thrivent Financial
- 3% Faith Communities

Total dollar amount raised:

FINANCIALS

balance sheet

ASSETS

Cash & Investments - Restricted & Unrestricted	\$6,577,912
Prepaid Expenses & Other Assets	2,007,041
Accounts & Pledges Receivable, Net	5,786,944
Inventory	
Homes in Progress	6,539,994
Land & Acquired Property	6,332,251
Building Materials	660,792
Leveraged Loan Receivable	10,127,032
Mortgages Receivable, Net	43,551,405
Buildings & Equipment, Net	8,897,512
Total Assets	\$90,480,883

LIABILITIES

Accounts Payable	\$821,623
Accrued Expenses	838,604
Unearned Grant Revenue	1,894,002
Credit Line Outstanding	6,942,389
Long-term Debt, Net of Unamortized Discount	40,473,269
Total Liabilities	50,969,887

NET ASSETS

Restricted & Unrestricted	39,510,996
Total Liabilities & Net Assets	\$ 90,480,883

statement of unrestricted activities

UNRESTRICTED REVENUES

Contributions	
Cash, Pledges & Grants	\$15,392,868
In-Kind Materials, Services & Land	511,774
Total Contributions & Grants	15,904,642
Other Income	1,021,251
Houses Sold & Financed by Habitat	10,114,361
Total Unrestricted Revenues	27,040,254

UNRESTRICTED EXPENSES

Program Services	\$23,560,348
Management & General	2,592,124
Fundraising	2,580,066
Total Unrestricted Expenses	28,732,538

OPERATING NET

Interest Rate Discounting & Amortization Net	1,507,585
Change in Unrestricted Net Assets	\$(184,699)

You unlock a world of potential.
Build the future at tchabitat.org/potential.

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