

# Habitat

## HERALD

XXXI - Number 3 Fall 2020

In August, you pushed us over  
our **\$55-million** campaign goal.

*Thank you!*

*you* multiplied the  
**impact!**

See your full impact inside ..... 4



*Dear Friends,*

**This is a school year we'll never forget.**

Circle time on a laptop. Science experiments in the kitchen. Reading on the couch.



**Chris Coleman**

Thanks to your time, talent, and gifts, hundreds of Twin Cities kids have a quiet place to study, learn, and grow this fall.

But for many of our neighbors, especially families of color, homeownership remains out of reach. Our present disparities have deep roots.

In this edition of the Habitat Herald, see stories of your impact and ways you can join us virtually to learn from the past to build a more equitable future.

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Thank you for being a part of this strong, generous, resilient Habitat community.

Gratefully,

Chris Coleman, President & CEO  
Twin Cities Habitat for Humanity

# Raise THE Roof **GOLF TOURNAMENT**

## PRESENTING SPONSOR

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A Pine River Capital Managed Company

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# Home is everything

## **Annual Report** | July 1, 2019–June 30, 2020

Home. It's a shelter from storms. It's where families celebrate together and comfort each other. It's essential for public health, and it's a building block for racial equity.

This year has been hard. But **you**—you stepped up big time, joining with your neighbors in an outpouring of generosity to fight the twin crises of COVID-19 and systemic racism.

*Thank you.*

### **Home is Community**

The Habitat community of supporters like you is resilient, determined, and generous.



10,950

**volunteers** gave their time



6,880

**donors**

gave a total of \$14,614,069

### **Home is Transformational**

Here is a snapshot of the many things you made possible this year.



105

families bought  
**Habitat Homes**



215

**mortgage-ready**  
graduates of financial coaching



43

*A Brush with Kindness*  
**repair projects**



44

**Age Well at Home**  
safety modifications for seniors



55

**non-Habitat families**

had foreclosure prevention counseling



735

**partner families**

served with Habitat programs



# Impact: Multiplied

Back in 2016, the Twin Cities housing crisis was mounting. In response, you rallied with your neighbors around Twin Cities Habitat for Humanity's five-year, \$55 million *Multiplying the Impact* campaign. And wow, you stepped up big time.

In just over four years, you multiplied the impact—ahead of schedule! You proved that there is strength in numbers. In total, generous Minnesotans contributed more than 100,000 volunteer days and \$55 million to the campaign.

Together, you doubled the number of families who buy homes with us each year and unlocked audacious goals. Your generosity, passion, and resilience will impact families for generations.

## Look at all you've accomplished to create, preserve, and promote homeownership in the Twin Cities:

### Created Homes & Unlocked Potential

347

**FAMILIES**  
bought homes  
with Habitat



NEARLY  
**800 CHILDREN**  
(16 school buses)

85%

of all homebuyers  
are families of color

Homebuyer Families Per Year

1985

2005

2020

### Launched Financial Coaching Program

Your generosity helped us launch a **Financial Coaching program** in 2016. Since then, nearly **1,000 families** have worked with us on their financial journeys to homeownership.

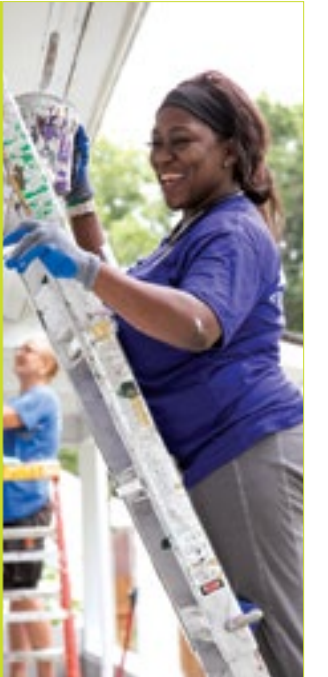
### Partnered in New Ways

Your gifts unlock the power of our groundbreaking banking partnership with Bremer Bank. Since the start of the partnership in 2017, **Bremer has purchased more than \$57.2 million in mortgages**, so your donations go even further. This is a first-of-its-kind banking partnership among Habitat affiliates and it's been used as a model in other regions across the country.

### Preserved Homeownership

**219 A Brush with Kindness** home repair projects completed to preserve homeownership

**284 homeowners** received mortgage foreclosure prevention counseling  
You helped pilot and launch a new *Age Well at Home* program which **served 83 senior homeowners** in partnership with Allina Health and Hennepin Health.



### Deepened Neighborhood Revitalization

Thanks to your support, our *Neighborhood Revitalization* work is stronger than ever. We've hosted block beautification collaborations in the **Frogtown and Jordan neighborhoods**, expanded outreach for all programs and services, and deepened community engagement in areas where we build.

### Reached Across the World

**210 international families** have stable homes thanks to **\$1 million** contributed through the *Global Impact Fund* and dozens of Twin Cities Global Village volunteers.



### Expanded ReStores

You helped open a **brand new ReStore Home Improvement Outlet in Minneapolis** and **expanded the New Brighton location by 50%**. Thanks to thousands of shoppers, donors, and volunteers, ReStore brought in **\$6.7 million** in earned revenue to create, preserve, and promote affordable homeownership.

MULTIPLYING THE  
**impact**

Total number of families who partnered with Habitat during the campaign: **1,748**

See more of your impact at [tchabitat.org/impact](https://tchabitat.org/impact)



# REDLINING & RESISTANCE



Photo courtesy Dr. Brittany Lewis

**Dr. Brittany Lewis,**  
Founder and CEO  
of Research in  
Action and Senior  
Research Associate  
at the Center for  
Urban and Regional  
Affairs (CURA) at  
the University of  
Minnesota.

## *Learning from the history of racist housing policy as we build for the future*

Twin Cities Habitat has a core value of Equity and Inclusion which states: “We promote racial equity and strive to increase diversity, inclusion, and cultural competency in all aspects of our organization.”

We believe it’s important to learn from our national and local history of racist housing policies as we build for the future. That’s why we sat down with Dr. Brittany Lewis. Dr. Lewis is Founder and CEO of Research in Action, and a Senior Research Associate at the Center for Urban and Regional Affairs (CURA) at the University of Minnesota.

Lewis starts with a moment in 1953. The Minneapolis City Council was contemplating where to place hundreds of new units of public housing. One option was to build them all near Sumner Homes in North Minneapolis. Or, they could scatter them around the metro, bringing public housing to many communities and preventing a concentration of poverty.

The local housing agency urged the council to scatter the units. But they chose not to, caving under pressure from people in other parts of the city and suburbs who didn’t want public housing in their neighborhoods.

“It becomes this really powerful example of what racial laws, public policies, and prejudice look like because it’s connected to individual people, and practices, and

institutions that are unwilling to stand on their ethics,” Dr. Lewis explains. “There are so many moments like 1953 where we don’t always move our equity-based language into real equity-based action.” But, she points out, we rarely hear the many stories of resistance to these policies. She shares one such story.

In the late 1960s, the Minneapolis Housing Redevelopment Authority had eminent domain rights in North Minneapolis and was trying to develop the neighborhood, especially after the riots in 1969. A man named Richard Brustad led the North Minneapolis development area.

Brustad believed development wouldn’t work unless you involved the community. Thus, the Northside Resident Redevelopment Council (NRRC) was born.

“NRRC was the first advisory council to a federal housing redevelopment project in the country. Right here in Minneapolis,” says Lewis.

The neighborhood was divided into districts, and elections were held for folks to sit on NRRC and have their voices heard on developments in their neighborhood. NRRC was fertile ground for resistance to disinvestment and for growing political power.

“We currently have some of the best funded neighborhoods in the country, and this is part of the beginning of that.”

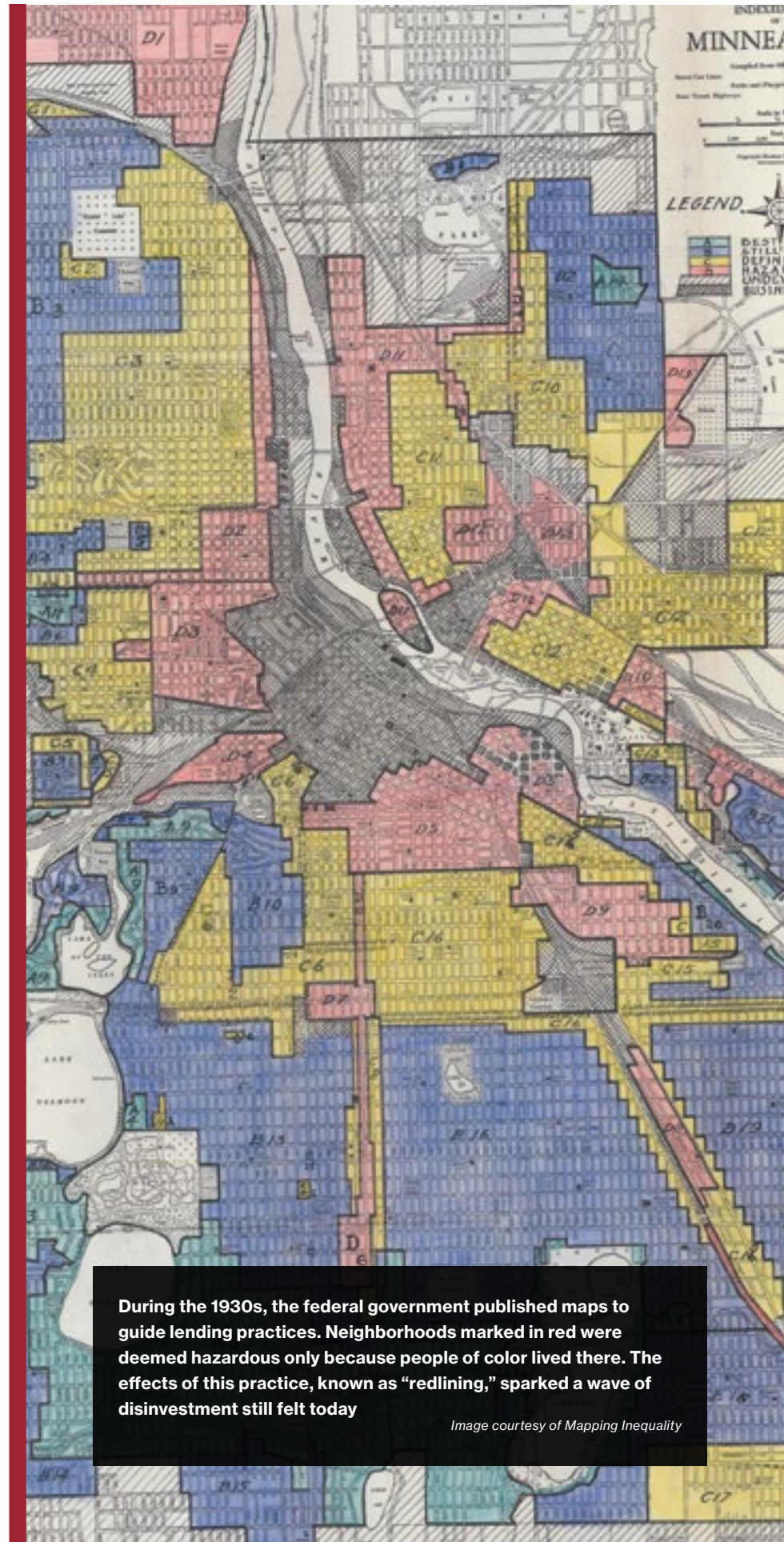
**It’s important to remember  
and uplift stories of resistance  
as models for future action.**

Van White, the first Black Minneapolis City Council member, came up through service with NRRC. Minnesota Attorney General Keith Ellison, the state’s first Black man elected to statewide office, was a volunteer for years with NRRC. Eventually, NRRC turned itself into a community development corporation, building housing, managing properties, and creating other economic development projects.

“Despite redlining, despite blockbusting, despite these tools of disinvestment, the community found a way to access agency and power to try to reshape some of the politics on the ground.”

It’s important to examine policy decisions of the past that made racial inequities worse. And it’s important to remember and uplift stories of resistance as models for action moving forward.

Find more stories and ways to take action at [tchabitat.org/race](http://tchabitat.org/race).



During the 1930s, the federal government published maps to guide lending practices. Neighborhoods marked in red were deemed hazardous only because people of color lived there. The effects of this practice, known as “redlining,” sparked a wave of disinvestment still felt today

Image courtesy of Mapping Inequality



# Vote for Home!

2020 is a big election year—whomever is elected on November 3 will make key decisions as our communities begin to recover from the impacts of COVID-19. They also have the power to eliminate racial discrimination from housing and make stable, affordable housing a possibility for everyone. Simply put, elections matter, this election matters, and your voice matters. Here's what you need to know to participate in the 2020 Election.



## Your Voting Calendar



### TODAY

- Make sure you're registered to vote.
- If you're voting absentee, request your ballot.
- Help your friends and family prepare to vote.



### OCTOBER 27

If you're voting absentee, we recommend you mail in your absentee ballot by this date at the latest.



### NOVEMBER 3 (ELECTION DAY)

Polls are open 7 a.m. to 8 p.m. You can register at the polls if you haven't already. If mailing in your absentee ballot, it needs to be postmarked on or before this date.

Register to vote, request your absentee ballot, find your polling place, preview your ballot, and more at [mnvotes.org](https://mnvotes.org).

## Your Elections Resource Center

We've created a virtual resource page to help you vote for home:

- Learn everything you need to know about voting
- Sign our pledge to vote for home
- Download your free Candidate Conversation Guide ... and more!

GO TO

[tchabitat.org/elections](https://tchabitat.org/elections)





# You can write a Will for **FREE**

Create a FREE Will online and you can leave a legacy greater than you ever dreamed.

## **"I wish I could do something more."**

We hear that thought often from Habitat supporters like you. You give so generously of your time and resources to build stable, affordable homes for local families.

Did you know that you could do something extraordinary with a planned gift?

Planned giving is for everyone who wants to build a legacy, regardless of age or income. Making a will is one of the most impactful ways to extend your love and generosity for your families and friends. It can also help build homes and foundations where families in your community will thrive.

And now, leaving a legacy is easier than ever with FreeWill. It's a secure online tool that's

completely free. You can set the amount or percentage to leave to family, friends, and causes important to you.

Simply print and sign with a witness or finalize with an attorney.

Get started for free at [\*\*tchabitat.org/freewill\*\*](https://tchabitat.org/freewill)

**The holidays are the perfect time to talk with your family about the legacy you want to leave. FreeWill can help guide your conversation.**

## **With FreeWill, you can create:**

- a last will and testament
- advance healthcare directives
- financial power of attorneys
- a legacy that multiplies for generations





# Regular Volunteers Wanted

**URGENT**

**ReStore**  
Twin Cities Habitat for Humanity

"It feels great working for the bigger cause of providing housing for families."

**Donna VonLehe**  
ReStore Regular

Photos captured before COVID-19

**Become a ReStore Regular Volunteer and get 20% off anytime you shop!**

Twin Cities Habitat ReStore Home Improvement Outlets accept donations from people like you and local businesses, then sells them to the public. This community involvement bolsters support for the Habitat mission.

We're looking for volunteers who can regularly help out at one of our locations (Minneapolis and New Brighton). And to show our appreciation for all your hard work, we provide volunteers with a great discount—20% off all merchandise!

Learn more and get started at [restore.tchabitat.org/volunteer](https://restore.tchabitat.org/volunteer)



"The flexibility is great. Volunteer sessions can be one-time, regular, monthly, or even seasonal—whatever you're comfortable with, there's always a need. There's plenty to do!"

**John Bagaglio**  
ReStore Regular



"It's always changing. That's one thing that I really like about it. The culture is real supportive. It's a real fun place to be."

**John Leier**  
ReStore Regular





“Moving into a Habitat home has really allowed me to excel in school and allowed me to be where I am now.”

—Symphonie  
daughter of Habitat Homeowner Melo

Photo by Bruce Silcox

After buying her Habitat home in 2010, Melo (center) worked hard to earn her Associate's, Bachelor's, and Master's Degrees in Education—next is a PhD. Now, their home is a launch pad for the next generation. Her daughter Symphonie (left) is living at home while pursuing a degree in Strategic Communications from the University of Minnesota. Your impact ripples across generations.

# Thanks, Home Sponsors!

## LEGACY SPONSORS

\$150,000+

3Mgives  
Andersen Corporate Foundation  
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David and Karen Olson Family Foundation  
Ecolab Foundation  
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Thrivent Financial  
Wells Fargo  
Women Build (Hugh J. Andersen Fund & Wells Fargo)

## KEYSTONE SPONSORS

\$100,000+

General Mills Foundation  
Target  
US Bank  
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## CORNERSTONE SPONSORS

\$75,000+

BlueCross BlueShield of Minnesota  
Holy Hammers  
Prime Therapeutics  
United Properties

## SUSTAINING SPONSORS

\$50,000+

Ameriprise Financial  
Bank of America  
Cargill  
Dominium Foundation  
House that Beer Built  
Thomson Reuters  
Travelers



WOMEN OF HABITAT

# HOPE BUILDERS

## Virtual Fundraising Event

THURSDAY, OCTOBER 22, AT NOON

Generating critical support for families to build brighter futures for generations to come.

Dr. Josie R. Johnson is a Black woman from Texas who became one of the most well-known civil rights activists in Minnesota. She has spent decades fighting for fairness in voting, housing, education, and employment.

Today, a new generation of advocates, including Johnson's granddaughter Josie Duffy Rice (inset left), carries the torch in the ongoing march for racial justice. You won't want to miss this timely and engaging conversation, moderated by Sharon Sayles Belton (inset right)!

Learn more and sign up:

[tchabitat.org/luncheon](https://tchabitat.org/luncheon)



*Photo credit: Christina Nguyen*