

Habitat

HERALD

Vol. XXX - No. 4 Winter 2019

LeAndra's Story

Your support helped LeAndra become the 114th Habitat homeowner in 2019 **6-7**

Photo by Bruce Silcox

YOU unlock a world of
potential

INSIDE

See all the ways your gifts were put to work **3**

Dear Friends,

You've unlocked a world of potential this year. Your gifts during our last fiscal year built foundations for 774 families.

Thank you.

A historic 114 families bought safe, stable, affordable homes last year. Nearly half bought homes on the open market using our mortgage to make it affordable. In the face of the affordable housing crisis, this program opens doors for many more homebuyers. It also allows us to sustain building Habitat homes with volunteer power to stem the tide of rising costs.

On top of that, your generosity helped families prepare for homeownership, address health and safety issues in their homes, avoid foreclosure, and age safely in homes they own and love.

You support Habitat because you believe stable, affordable homeownership is key to healthy families, strong communities, and bright futures.

As you enjoy the warmth and joy of home this holiday season, please keep Habitat close to your heart. We need the support of our entire community to unlock the potential in local families.

Gratefully,

Chris

Chris Coleman hanging ceiling drywall during CEO Build with local corporate leaders and special guests Governor Tim Walz and Mayor Melvin Carter.

Photo by Paul Stark



Photo by Paul Dinndorf

“If only my home could talk, I would have a million things to say to it... You are so special, and I appreciate the impact you have had on me. You brought the light of joy into my life and you gave me a reason to always be happy, every day. You are so wonderful, the treasure of my life.”

Moses, age 16

Living in a Habitat Home his family bought 2017

Unlocked Potential

Your impact from July 1, 2018 through June 30, 2019



See the Annual Report online at tchabitat.org/potential



114

FAMILIES BOUGHT HOMES

228

people graduated from financial coaching into mortgage readiness

22

homeowners served through Age in Place

19

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

100+

CLOSINGS IN A YEAR FOR THE FIRST TIME

48

INTERNATIONAL FAMILIES have improved housing, thanks to our Global Impact Fund and Global Village volunteers

774

total number of families who partnered with Habitat

60

families served through A Brush with Kindness

78

non-Habitat clients received foreclosure prevention coaching

Following in His Father's Footsteps

As a child growing up in Jamaica, Garfield Bowen watched his dad, Eric, build homes for others as a building contractor.

"He built homes for people all his life, but he couldn't afford a home for himself," Garfield remembers. They lived with extended family while Eric dreamed of one day owning a home. After Garfield grew up and went to college in Wisconsin, Eric finally purchased some land with two old homes he could repair.

"I saw what that did for him," Garfield smiles. "It was the wind beneath his wings. He was immensely grateful—grateful to God that he was able to provide more for his family because of homeownership. It gave him a lot of confidence."

Garfield is now the Global Commercialization Leader at 3M. When he was asked to join Twin Cities Habitat's Board of Directors, it felt like his life was coming full circle. Now he's building homes like his dad—but in a different way.

This summer, when his dad was visiting, Garfield decided to spend his birthday volunteering with him at a Habitat build. They both know deeply how life-changing homeownership is. And they had fun helping to build that firm foundation for another family.



Photo by Christy Ohlrogge

Eric and son Garfield volunteering on a build site over the summer for Garfield's birthday, and recalling the life-changing experience of homeownership.

"He was immensely grateful that he was able to provide more for his family because of homeownership."

Garfield Bowen

Global Commercialization Leader, 3M

Be a Winter Warrior

Because hope doesn't take a snow day.

Grab some friends and sign up for a build day, and earn bragging rights and exclusive *Winter Warriors* swag to help keep you warm. Volunteers are needed throughout the winter. Learn more at tchabitat.org/winter

You create the *warmth* of home

This time of year, home is a magical place... especially for kids. Piles of snow in the yard become snowmen. Dining room tables become places of feasts and laughter. Living rooms become comfy spots where you hold your loved ones close.

But you only experience the magic if you have a stable place to call home.

Naja knows this well. As a child, she felt constant stress as her family moved from apartment to apartment. Then, in 1999, her parents bought a Habitat home, made possible by donors like you.

They moved in before the holidays. That first winter, Naja and her siblings loved playing in the snow in their very own yard.

You give the gift of home when you give to Habitat. And it's the gift that keeps on giving.

Just ask Naja. As she grew up, Naja made it her top goal to buy a home of her own. She did it. Now, her kids have the same stable foundation she had in her parent's Habitat home.

Your gift makes sure a local family like Naja's can afford a Habitat home this holiday season. But your gift goes further. You impact generations of future homeowners. You build warm homes...and lots of snow forts in the front yard.

Naja loved playing with her siblings in their yard. Now, her son loves playing in Naja's home.

DONATE

Your gift will be matched if you make a donation by December 31. Please give the gift of home.

tchabitat.org/herald

Photo by Dennis Chick

YOUR GENEROSITY HELPS LEANDRA'S COMMUNITY ROOTS GROW DEEP.

The seed of homeownership was planted early for LeAndra.

Her grandma bought a home in St. Paul after moving from Selma, Alabama. It's where she raised LeAndra's mother and her siblings. It was their home base as they grew up and moved out. And, as her grandma got sick and her legs were amputated, it was where LeAndra's mother took care of her. She planted a garden and cared for the home.

When LeAndra's grandma passed away, the family also lost the home. Their anchor in the community was uprooted. LeAndra longed to dig those roots again.

"I always knew I wanted to own a home," she says. "But how I was going to own a home—I really didn't have that figured out yet."

LeAndra decided to live with her mom as she began to raise her two daughters. It gave her the stability she needed. Eventually, she moved into public housing. Her daughters have a six-year age difference, and as they grew, sharing a room became harder. LeAndra dreamed of the independence of homeownership.

"After so many nos, I was surprised to get a yes!"

After hearing about Habitat a few times, she decided to walk into the office, right up to the front desk, and inquire about Habitat's programs. Before she knew it, her application was accepted.

"After so many 'nos,' I was surprised to get a 'yes!'"

LeAndra started financial coaching, attending homeownership classes, and volunteering on her own home and others.

When she received her key at the closing table, everything leading up to that moment was with her. The pain of losing her grandma's home. The hard work of building a better life for her daughters. It's all in that key she received.

But it's also you. Your financial support. Your volunteer hours. Your advocacy. You also made homeownership for LeAndra possible.

It's just the beginning for LeAndra and her daughters. She longs to deepen her hospitality career by one day opening a bed and breakfast. She also dreams of stocking an emergency pantry for those in the community who come across hard times. And she wants to give her mom a home—a firm foundation like her grandma had.

"My biggest dream in purchasing a home was to be able to bring my mother home. You know moms—they raised us. They sacrifice. They do so much for their children. When that time comes, I want my mom to be comfortable and I want to be able to nurture and care for her the way she did for me growing up."

LeAndra was the 114th Twin Cities Habitat homebuyer this year—a record. Already, she's growing roots deep in the community. Roots which will blossom in ways we can't yet see. Thank you for helping LeAndra build a firm foundation for her family.



LeAndra's daughters now have a firm foundation where they can thrive. You make homeownership for LeAndra and more local families possible with your gifts.

Give now at tchabitat.org/herald

Photos this spread by Bruce Silcox



You can write a Will for **FREE**

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

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

With FreeWill, you can create:

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

The “ReStore tradition” in Gayle and Bill’s family

Gayle and her husband Bill have been loyal ReStore shoppers for over eight years now.

“I’ve always been someone who enjoyed repurposing things, so I originally came out to see what the store was all about. It’s very organized and clean, and there’s so much variety. I’ve always felt like this was a place that was a really good fit for me. That’s why I come back over and over again!”

Gayle says that she and Bill regularly visit the store two or three times each month (or once a week, if they’re working on a project). The pair has purchased light fixtures, kitchen cabinet sets, bathroom materials, tile, carpet, door hardware, and furniture from the store.

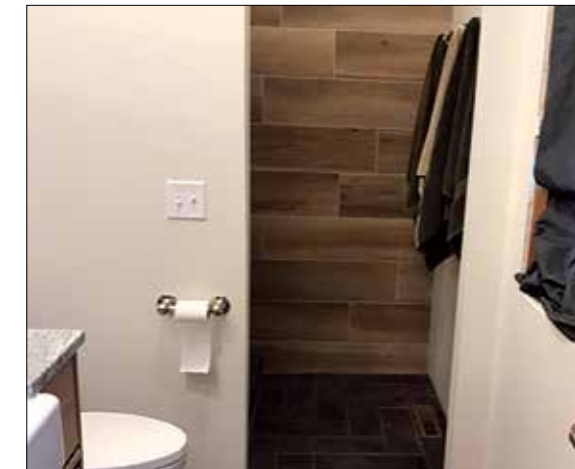
“I’ve found some really beautiful vintage pieces here. In a pile or hanging in a commercial space at the store, it’s sometimes hard to imagine, but you take them and put them in a space and they just become like jewels!”

Gayle says all her ReStore projects bring her joy, but her favorite was the family cabin. Gayle found brand new windows at the store

and designed the entire cabin around them. The couple also used sinks, lighting, windows, and kitchen cabinetry from ReStore.

“It’s fun, because now I have older children who are starting their own projects. My daughter was just here and picked out tile for her bathroom project! I’m sure the ReStore tradition will continue for a long time.”

Start your ReStore tradition today. Get started at tchabitat.org/restore



Gayle and Bill remodeled their cabin using windows, cabinetry, sinks, and more from the ReStore Home Improvement Outlets.

Photos courtesy of Gayle and Bill



Thank you, home sponsors!

Legacy Sponsors

\$150,000+

- 3Mgives Habitat Project
- Andersen Corporate Foundation
- Corey David Sauer Donor Advised Fund
- Ecolab Foundation
- Entrepreneurs House
- Ryan Companies US, Inc.
- Thrivent Financial
- Wells Fargo
- Women Build (Hugh J. Andersen Fund & Wells Fargo)

Keystone Sponsors

\$100,000+

- General Mills Foundation
- Target
- United Properties

Cornerstone Sponsors

\$75,000+

- Holy Hammers
- Travelers

Sustaining Sponsors

\$50,000+

- Ameriprise Financial
- Bank of America
- Dominium Foundation
- House that Beer Built
- Prime Therapeutics
- Weis Builders

Special thanks to Sunrise Banks for underwriting our mortgages and ensuring clients are set up for success.



While Habitat staff handles all the face-to-face work with clients from intake through education and mortgage readiness, the underwriting team at Sunrise Banks is working hard behind the scenes.

Sunrise reviews all mortgage documents and verifies homebuyer income, assets, credit history, and employment. Sunrise confirms our clients are truly ready for a mortgage—so you can be sure your gifts to Habitat have maximum impact.

“Sunrise Banks is a proud partner of Habitat for Humanity and we admire the work Habitat does every day to make the Twin Cities a better, more equitable place for everyone.”

David Reiling
CEO, Sunrise Banks



HARD HAT & Black Tie

Saturday, April 25, 2020
AT THE NEWLY RENOVATED DEPOT - MINNEAPOLIS

HAMMER IT HOME

Join us for the party that's a little less formal, a lot more fun.

Information and sponsorship opportunities at tchabitat.org/2020hhbt

SAVE THE DATE



Photo by Dennis Chick

Habitat on the Hill | April 21, 2020

Join us at the State Capitol, and raise your voice for affordable housing in Minnesota!

- Meet your legislators
- See the Capitol
- Share your passion for Habitat
- Make a difference

LEARN MORE AT
tchabitat.org/advocacy

You can give the gift of **home.**



Photo by Dennis Chick

A stable Habitat home is better than the best gift under the tree.

This year, your gift to Twin Cities Habitat is extra important! Generous donors will match your donation dollar-for-dollar if you give by December 31.

Give generously at tchabitat.org/herald »