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Brooklyn Park Family Gets a Stable Home of Their Own for the Holidays

“We’re home,” 10-year-old Nadine and her 3-year-old sister Nama excitedly shout as they pull into the driveway of their Habitat home in Brooklyn Park.

Rosemary, her husband Wycliffe, and their daughters are celebrating their first Christmas since buying their home in July. “In August, Nadine started digging out the Christmas decorations,” Rosemary said. “They wanted to make sure we are ready for Santa to come down the chimney.”

The family left their native Kenya to give their young daughter a better life. When they arrived in Minnesota they first lived with relatives, sharing a one-bedroom apartment. Soon they found jobs and a small place of their own. Wycliffe remembers it as shabby and almost uninhabitable. They dedicated

themselves to saving money and building connections to their new community.

After a friend told them about Habitat they applied to buy a home. But so many families applied that it took a year to get a home interview. It took most of another year to finally be matched to a home. And that’s when the real work began.

They started their sweat equity hours. “I learned to become a painter,” Rosemary said. “My first day I painted a whole room.” They completed 23 hours of homeowner training classes, which they say “prepared us for all of the challenges of being homeowners.”

Ironically, as Rosemary and Wycliffe skimmed and saved in their tiny apartment, their income rose and bumped up against the top of Habitat’s



Wycliffe Wara and Rosemary Kinyanga (above) spent two years putting in sweat equity hours and completing homeowner classes before being matched to their new home in Brooklyn Park. Their daughters, Nadine (left) and Nama (right) are excited to finally have their own rooms, and a place to celebrate Christmas.

eligibility guidelines. Fortunately, they still qualified for a new homebuyer pilot program. The Otto Bremer Foundation

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Dear Friends

Anticipation and gift giving just go hand in hand, don't they? As a mom, it has always been a magical moment for me to have found that special gift for one of my daughters and wait patiently as I anticipate her reaction when she opens the gift—the joy I feel in watching her open the gift amidst shouts of glee is for me the best gift of my holidays.

This fall I attended a Habitat home dedication ceremony on a lovely block in White Bear Lake. Dozens of the volunteers who helped build the home, and even the Mayor, were there to welcome Mimi and her two children Lidia and Nathneal to the neighborhood. The morning was truly magical as Mimi thanked everyone with tears running down her cheeks. As we wrapped up the ceremony, Lidia and Nathneal passed out handwritten notes to each volunteer that said simply “Thank you for build new house.” Not an eye was dry and this gracious note is now pinned to my bulletin board as a reminder of the gift of home and the power of gratitude.

This magic happens because of you—you volunteer, you give generously, and your gifts made it possible for Mimi, and so many Habitat partner families, to buy a home this year. As you think about the gifts you give this holiday season, I hope you will think about the magic you make when you give the gift of home. You help families buy (or keep) homes where they will celebrate births and birthdays, graduations and promotions, and holidays of all kinds for decades to come.

I am especially grateful for your generosity when I think that you are giving the gift of home so that all children like Lidia and Nathneal are treated as valued treasures. It is their faces that steel my resolve to ask you to do even more for our community. Twin Cities housing costs are rising and many peoples' wages are not keeping up. These hard economic facts disproportionately affect children whose parents must decide between things like new shoes for school or car repairs so they can get to work. We at Twin Cities Habitat know we need to do more.

For 30 years now we've seen the positive impact that Habitat partnership has for families. Affordable homeownership means stability and increased self-reliance. It is the foundation for healthier families and greater academic achievement. The problem is the number of eligible families

In mid-2016 we will launch a new strategic plan to exponentially increase the number of families we can help buy homes.



Sue Haigh joined other leaders in our community at the annual CEO Build in North Minneapolis in October. Read about the build on page 4.

far exceeds the number of homes we've been able to build each year. So we must grow to serve many more families over the next 30 years and the 30 years after that.

In mid-2016 we will launch a new strategic plan to exponentially increase the number of families we can help buy homes—our homeownership program will be on a whole new trajectory! Stay tuned as we share more with you about these changes in the year ahead. This new plan is possible because we have partners like you. I hope you will experience the magic of giving that perfect gift this holiday. What could be more perfect than giving the gift of home for more families this year!

Warmly,

Sue Haigh

Garage-a-Palooza!



Crews of close to 200 volunteers hit an alley in the Frogtown neighborhood, cleaning, trimming and picking-up to make the area prettier and safer.

Frogtown, St. Paul was the place to be on October 3! Close to 200 people including residents, students from nearby schools, community partners, and Twin Cities Habitat employees and volunteers showed up to work and hang out at Garage-A-Palooza.

As the Frogtown Crew mounted speakers on a bike that rolled along a back alley intersecting Dale Street, children, youth and families dumped old furniture, pulled out shrubs, restored garden beds, rolled out sod, and repaired and repainted garages.

Garage-A-Palooza, sponsored by Twin Cities Habitat, Frogtown Neighborhood Association, Thrivent Financial, and Frogtown Rondo Home Fund has been long in the making as a response to community partners' input on how to strengthen relationships and, together, make Frogtown a better place to live. The event addressed some of the residents' more pressing concerns, such as changing the way we deliver our programs in Frogtown, safety and

littering. Volunteer crews wasted no time in transforming the alley. By day's end, six garages were restored.

As they worked, neighbors and community partners shared their enthusiasm for the Frogtown community. Over 70% of residents (both homeowners and renters) wouldn't want to live anywhere else.

The event is part of Twin Cities Habitat's greater effort in providing services and engaging families in a 16-block area in the Frogtown neighborhood and an 8-block area in Jordan neighborhood of Minneapolis. It is part of the Neighborhood Revitalization Initiative, with the overall objective of improving the quality of life in the communities that encompass our focus areas.

Looking forward, community partners want to collaborate with Twin Cities Habitat to carry out their future ideas and initiatives in making Frogtown a healthier, safer and more vibrant community.



Sr. Pastors Built on Faith at Cottage Grove in October

Thrivent Financial President and CEO Brad Hewitt helped facilitate the first annual Senior Pastor's Build on October 27 in Cottage Grove. It was a chance for pastors from different congregations to meet, and a chance for them to experience a build on their own with an eye toward encouraging their congregations to take on a broader role supporting Twin Cities Habitat.

If you would like to engage your pastor or congregation in a build, it's never too early to start. Visit tchabitat.org to learn more.



CEO Build Rides Again

Minnesota's best business leaders look beyond their company's bottom line and ask: How do we strengthen our entire region for the future? This collective foresight has resulted in a great standard of living in the state and a long tradition of corporate and individual philanthropy.

This tradition grows at Twin Cities Habitat each year with the annual CEO Build held in October. In 2015, top executives from 16 Minnesota-based businesses and institutions took part in the 14th CEO Build at two construction sites in the Jordan Neighborhood of North Minneapolis.

The day of volunteering provides top business leaders with a chance to connect with each other, while doing something completely out of their normal routines. They also left the day with a greater understanding of how Habitat is working to address the issue of affordable homeownership in the Twin Cities.



Thank You, Home Sponsors!

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Learn about sponsorship and volunteering opportunities at tchabitat.org.

National A Brush with Kindness Week Kicked Off Locally

The success of the program is due in large part to the ongoing support of Valspar, the national paint supplier to Habitat.

Great ideas catch fire and A Brush with Kindness (ABWK) is one such great idea. In 1998, Twin Cities Habitat for Humanity (TCHFH) and Valspar joined forces to create a program where volunteers delivered paint and repair help to low-income homeowners.

Habitat for Humanity International's (HFHI) leaders took note of this pilot program and ABWK quickly spread to Habitat affiliates across the country. Seventeen years later, on Saturday, September 19, Twin Cities Habitat hosted the kickoff of Habitat for Humanity's first National A Brush with Kindness Week.

It was a day of special moments, symbolism, and real work on the home of a much-deserving woman named Nancy Finch. Nancy, a substitute teacher in St. Paul, has owned her home since 1981 and has worked very hard to keep it nice—but the full-house paint job now needed was beyond what she could afford or do on her own. Nancy's home is one of 153 ABWK projects that Habitat volunteers around the country worked on during the week.

Today, approximately 400 U.S. Habitat affiliates are involved with paint and repair work, and nearly 13,000 low-income families have received help since national statistics began being tracked in 2008. The success of the program is due in large part to the ongoing support of Valspar which is the national paint supplier to Habitat. To date, the company has donated 2.2 million gallons of paint and is in the midst of a \$36 million dollar commitment to supporting Habitat through 2019.

Valspar President and CEO Gary Hendrickson said to volunteers at the kickoff, "I know together we are making



Top: Volunteers opened one paint can for each project done nationwide during National ABWK Week. The paint was used on a giant map of the US and then the cans were re-sealed and donated to the Habitat ReStore.

Above: The first local project of the week was a complete re-painting of Nancy Finch's home on St. Paul's East Side. Nancy (pictured) has owned the home since 1981.

communities like this one and the ones across the nation better places for kids to grow, for families to thrive and seniors to age with the dignity and respect they deserve."

"I'm so proud that this idea—to bring Habitat volunteers together to give a homeowner stability through paint

and repair help—started right here in Minnesota with Valspar," said Susan Haigh, President and CEO at Twin Cities Habitat.

Despite some rainy hours during the National ABWK Week, Twin Cities Habitat staff and volunteers were able to work on eight projects around the metro.

I love Habitat for Humanity. I have always felt drawn to its philosophy, its structure and its experiences. After volunteering on several Habitat sites, mostly in the Twin Cities but also one memorable project in Taos, New Mexico, **I decided to become a sustaining donor.** My modest gifts have been automatically withdrawn from my bank account quite painlessly every year since 2002.

Please note that I am 81 years old now, and my first Habitat work experience occurred when I was in my early 60s! Arriving on site, I was always welcomed, was never made to feel too old, was consistently given productive work to do, and was warmly thanked for doing it. Hey, in Taos I was on a team tasked with peeling the bark off long ponderosa pine logs to prepare them for an adobe home. That was indeed useful work!

However, **I often wished that my whole family could participate in a Habitat build together.** Why? It has been so heartwarming to work with a team, to work alongside the persons who are putting in their hours of "sweat equity" and then to be present at the dedication of a new home when the keys are given to the thrilled new owners. I have three fine, strong sons, all experienced in building and remodeling as an avocation, with homes and cabins and a shared farm to practice the usual repairs and upkeep. I even pictured their wives and teenage children joining the work crew. **So a couple years ago, at our family Christmas gathering, I wondered how many would be interested in working on a Habitat house** all at the same time... just for a day. Everyone was enthusiastic, I'm happy to say. I promised to inquire about opportunities, and to give a suitable donation to Habitat to help support part of that work day.

Meanwhile it was clearly time to sell my beloved longtime home in St. Paul. My husband and I moved in as newlyweds in 1964. It has been our home for over 50 years—all three baby boys were brought home to that house! When my husband died in 1995, I thought I'd just stay for a couple years and then find something smaller, but two years became five which became twenty. Goodness, where had those years gone? How would I ever manage to clear out four floors' worth of furniture and collections and everybody's stuff, or more importantly, the multiple boxes full of memories? Who would help me get the house ready for sale?

The answer appeared: Those three wonderful sons, their spouses and children willingly stepped in to give hours and days of their time to make it happen. It took months of effort but hooray! the house was cleared out and sold in June. As everyone cheerfully slogged away in

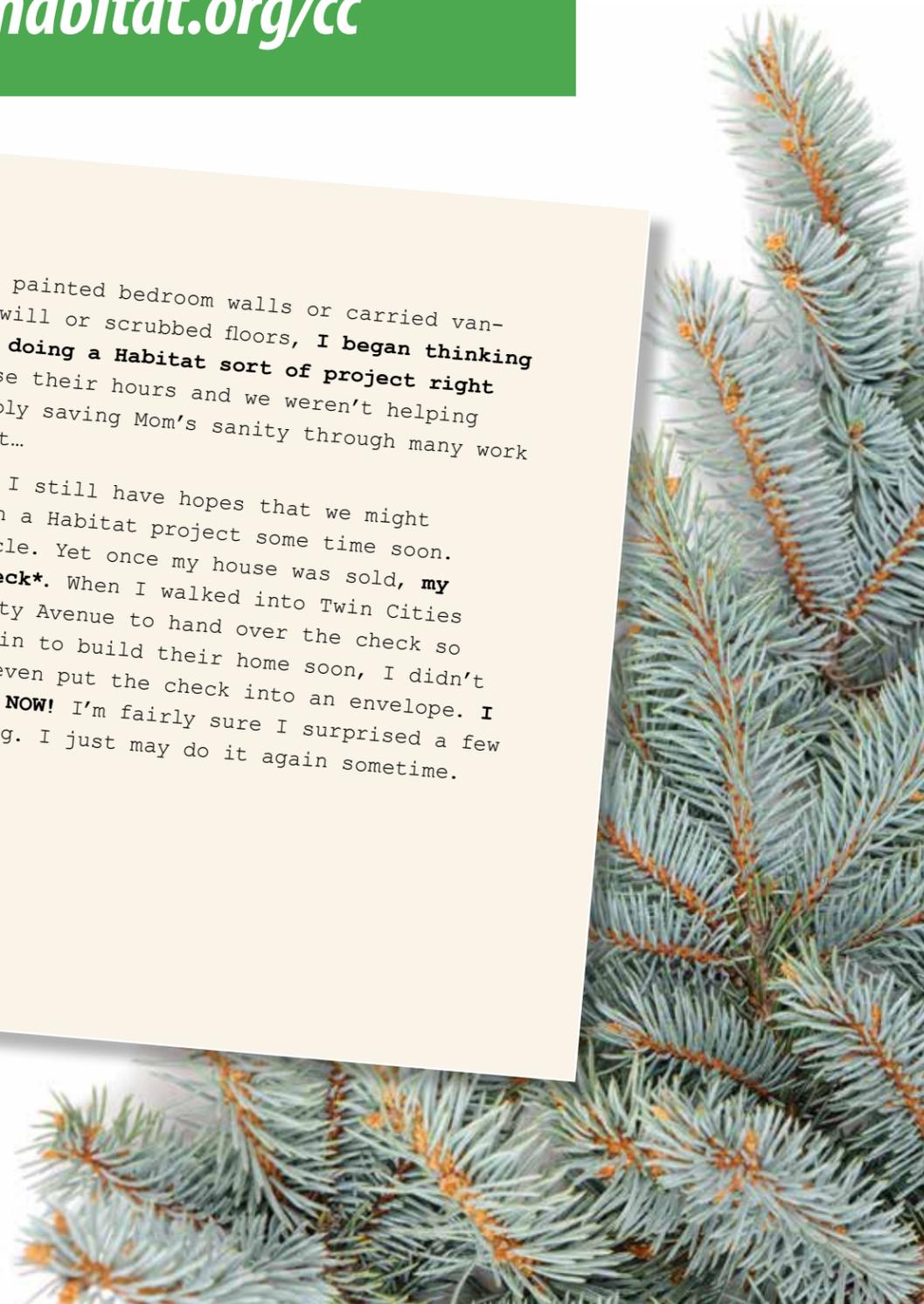
Audrey's story of monthly giving inspired us.
If she inspired you, too, please consider following
her example and join our Carpenter's Club at
tchabitat.org/cc

grimy, dusty garage corners or painted bedroom walls or carried van-loads of contributions to Goodwill or scrubbed floors, **I began thinking to myself, "We are pretty much doing a Habitat sort of project right here..."** except folks could choose their hours and we weren't helping anyone else. The guys were simply saving Mom's sanity through many work days. Habitat might have to wait...

But what of my promise? Well, I still have hopes that we might all work together as a family on a Habitat project some time soon. Scheduling is a bit of an obstacle. Yet once my house was sold, **my conscience led me to write a check***. When I walked into Twin Cities Habitat headquarters on University Avenue to hand over the check so that some other family might begin to build their home soon, I didn't write an explanatory letter... or even put the check into an envelope. **I was motivated and wanted it done NOW!** I'm fairly sure I surprised a few people. It was a very good feeling. I just may do it again sometime.

Audrey
St. Paul, Minnesota

* A very generous check, we'd like to add.



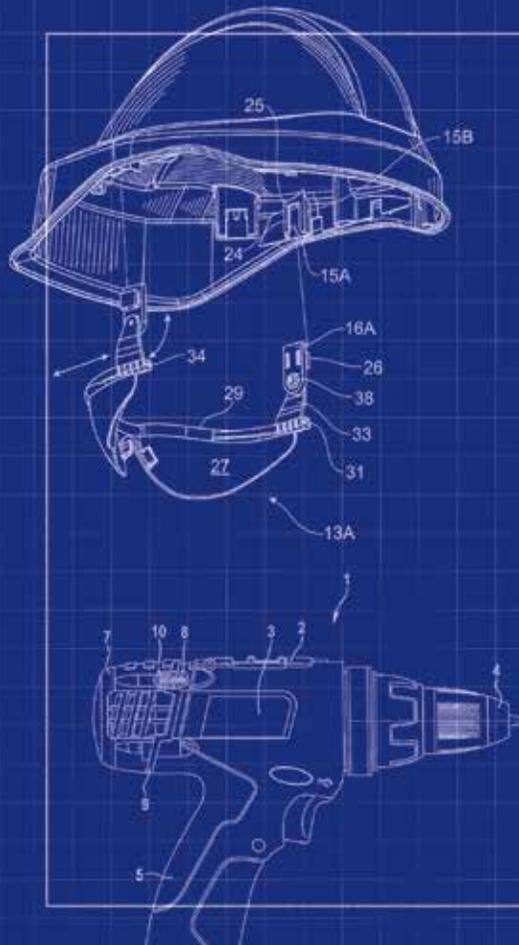
Supporting Twin Cities families is as easy as riding a bike!

Habitat 500

July 10-16

This great event has riders coming back year after year so sign up now and reserve your spot. The 2016 route takes riders to some of the most beautiful spots in northeastern Minnesota.

Sign up at habitat500.org



Hard Hat & Black Tie

April 9 at the St. Paul RiverCentre

The gala that's always a little less formal, and a lot more fun! Bid on fabulous live and silent auction items, enjoy a delicious dinner, and dance to the beat of *High & Mighty* in your construction couture.

Tickets available at tchabitat.org/hhbt2016.

 tchabitat.org/HHBTfacebook

 #HardHatGala

Women Leaders Address Link Between Health and Housing

The same week a report named the Twin Cities one of the most expensive areas for medical costs, a group of leaders gathered to discuss the impact of housing on health at the third annual Women of Habitat Hope Builder's Luncheon.

When families are paying more and more for doctor visits, it inevitably takes away from housing, savings and necessities. Those in poverty housing are often spending the most on healthcare due to things like poor ventilation, mold, overcrowding, and other conditions linked to negative health outcomes.

For Ya Landa Kinchelow, this was exactly the case. Since buying her Habitat home in 2010 her son's asthma has cleared and she has not had an attack herself. She shared her Habitat story with the 325 women who attended the luncheon.

For healthcare professionals in our area, discovering the connection between health and housing has become a top priority and challenge they face in treating patients. A panel discussion moderated by Mary Brainerd, President



(From left) Mary Brainerd, Dr. Penny Wheeler, Sue Haigh, Sharon Sayles Belton, and Kathryn Correia.

and CEO of HealthPartners, illustrated some of the effects of inadequate housing.

Brainerd said, "Forty percent of our health is determined by socioeconomic factors in our community. Your ZIP code is a major determinant of your life expectancy."

Panelist Penny Wheeler, M.D., President and CEO of Allina Health said, "With patients living in unsuitable housing, there are high rates of infection with disease-borne illnesses, higher risk of respiratory illnesses with things embedded in old carpeting and mold present in the home."

The connection between mental health

and housing also needs to be addressed when looking at the overall health of a person living in poverty. "If I don't have a roof over my head it's really hard to figure out what I'm going to do with the rest of my life" was the point former Minneapolis mayor Sharon Sayles Belton wanted to get across.

Kathryn Correia, President and CEO of the HealthEast Care System touched on the ways seniors are affected by unsafe housing. "We are number five in the nation for falls, due to isolation and the fear of falling and fear of being alone contribute to these accidents," Correia said.

Each panelist talked about the power women have to create positive change through organizing, advocating, and philanthropy. "Your partnership is critical to our ability to serve more families," Sue Haigh, President and CEO of Twin Cities Habitat for Humanity said. "Being here makes you part of the solution to eliminating poverty housing and making sure everyone has an affordable and safe place to live."



Women Build's 25th Home!

Over 1,100 local women worked on two separate Women Build homes this year. The second home in North Minneapolis was the 25th home completed by Women Build all time at Twin Cities Habitat. Women Build is a fun, low-pressure way to volunteer, meet friends, develop new skills, and help build community in the Twin Cities. Get involved at tchabitat.org/womenbuild.

Home Fulfills Christmas Wish for Brooklyn Park Family (cont'd from page 1)

had made a \$250,000 grant and a program-related investment of \$1 million to Twin Cities Habitat for the purchase and rehab of homes. Families can then buy the homes with affordable, interest-bearing mortgages offered through the Minnesota Housing Finance Agency.

Rosemary and Wycliffe's housing payment was set so it wouldn't be more than 30% of their income each month—the same standard all Habitat mortgages are set by. Twin Cities Habitat is always looking for ways to sustainably partner with more families, and this innovative

new approach, rooted in the old values of affordability and preparedness, means Wycliffe and Rosemary will celebrate this Christmas in a home they own.

"It's a dream for all of us to have a home of our own on Christmas," Wycliffe said. He gets serious for a moment. "I really want to thank all the volunteers and the staff at Habitat, and all the sponsors. They all worked so hard to make this possible. The stability we always wanted is now a reality. The girls have room to play and room to grow. They have friends over for sleepovers... It's all wonderful."

"There are no words to describe what having that place to call your own, means."

Rosemary Kinyanga

HOMEOWNER

Rosemary flashes one more smile. "We're settling in and getting to know our neighbors and our community. There are no words to describe what having that stability, that place to call your own, means."

Judging by the smiles on the faces of Nadine and Nama, it will be a very joyful Christmas, and an even brighter New Year.



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tchabitat.org/restore

Thank You, 2015 Builder's Circle!

The Builder's Circle recognizes individuals and family foundations who give more than \$1,000 annually. There were 591 members of this generous group who made gifts from July 1, 2014 through October 31, 2015. In order to be good stewards of our resources, we are displaying donors of \$5,000 and above here. For a full list, see our forthcoming Annual Report. To learn more about the benefits of membership within the Builder's Circle contact Lan Freitag at 612-305-7127.

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