After tragedy struck, Sofiya’s Habitat home gave her hope . . . 6

You build a path forward

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I can't thank you enough. Through all the challenges of the last year, you've remained resilient and hopeful. You've worked together to support your neighbors. And you did it all at home.

On page four, you'll see a sneak peek of your impact, and be sure to view your full Annual Report at tchabitat.org/hopeful.

As a member of this very special Habitat community, you power our mission to bring people together to create, preserve, and promote affordable homeownership and advance racial equity in housing. And you play a vital role as we expand our Homeownership Program and prioritize racial equity in all we do.

The road ahead won’t be easy. Economic conditions are slow to improve for working-class families. Home prices are soaring. And our region’s racial disparities are getting worse.

But the Habitat community knows how to draw up plans, roll up your sleeves, and get to work.

Thank you for coming together to build homes and transform lives.

Gratefully,

Chris Coleman, President & CEO
ReStore Tips

3 easy, inexpensive ways to give a room a facelift

1. Paint a room or one wall in a room
2. Update accessories or wall art
3. Add a lamp or more lighting to brighten things up

Paint is one of the easiest ways to make a big transformation in any room, exterior, or DIY project. You can now easily make that transformation using Amazon Paint, which is available at ReStore Home Improvement Outlets for only $16/gallon.

When you shop at ReStore, proceeds go straight back into Twin Cities Habitat for Humanity’s mission!

New Brighton ReStore
510 County Rd D West
New Brighton, MN 55112

Minneapolis ReStore
2700 Minnehaha Ave
Minneapolis, MN 55406
Annual Report
2020–2021
See your impact at tchabitat.org/hopeful
It’s been a hard year. But it’s been a hard year at home. Maybe you worked at home. Schooled at home. Celebrated, grieved, struggled, thrived—at home. You did another important thing at home: You came together with this very special Habitat community.

You gave generously to protect homeowners and expand homeownership. You remained resilient, hopeful, and together—at home.

This is just a snapshot of everything you’ve accomplished from July 1, 2020 to June 30, 2021.

<table>
<thead>
<tr>
<th>Resilient</th>
<th>Hopeful</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>38</strong></td>
<td><strong>151</strong></td>
</tr>
<tr>
<td>Habitat Homeowners <strong>deferred</strong> mortgage payments due to COVID-19 hardship, joining <strong>100</strong> others</td>
<td>people <strong>graduated</strong> from financial coaching into mortgage readiness</td>
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<thead>
<tr>
<th>Together</th>
<th>At Home</th>
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<tr>
<td><strong>7,049</strong></td>
<td><strong>77</strong></td>
</tr>
<tr>
<td>donors <strong>gave</strong> generously to raise <strong>$12,465,965</strong></td>
<td>families <strong>bought homes</strong> with Habitat</td>
</tr>
</tbody>
</table>

**Total Families***: 818 families partnered with Twin Cities Habitat.

*Includes every family who had at least one financial coaching session.
A tragedy left Sofiya devastated. Her Habitat home gave her hope. This is her story.

Sofiya was overjoyed with anticipation for her first child, Baraka, in 2017. He would arrive about a decade after Sofiya immigrated to Minnesota from Ethiopia. By then she had found a good job and built a strong support system here—especially with her sister, Fatiya.

When Baraka was born, everything changed.

Baraka was born with a severe heart condition and other health challenges. He spent the first year of his life in a Mayo Clinic Hospital. Sofiya never left his side. When Baraka could leave the hospital, Sofiya moved them into an older home owned by her brother. Fatiya, a pediatric oncology nurse, helped set up her nephew’s nursery in the living room—the only space that could hold all his medical equipment. Sofiya became Baraka’s full-time caregiver, receiving an income for doing so.

“Sofiya was such a wonderful mom to him,” Fatiya says. “She was devoted to giving Baraka the best life possible.”

Still, Sofiya yearned for a clean, healthy home for Baraka, with a bedroom large enough for his medical equipment and toys. Sofiya turned to Habitat. She spent a year preparing, then began to search for a home.

“When I saw this house, I was so excited,” Sofiya said. “I told Baraka that I had found a house for us, with a room just for him.”

Sofiya became pregnant with her second child in January 2021, just months before closing on her home. The future looked bright. One month before closing, Baraka developed a mild fever. Concerned, Sofiya took him to the hospital. Just days after being admitted, Baraka died. Sofiya was heartbroken.

“Being in my beautiful Habitat home has given me hope for the future,” Sofiya said. “I can see a path forward.”

Despite her overwhelming grief, Sofiya found the strength to contact Maureen, her Habitat community loan officer, notifying her of Baraka’s death and her resulting loss of caregiver income.

“Maureen was amazing,” Fatiya said. “She was so sympathetic and supportive during this terrible time, offering her condolences and asking, ‘What can I do?’ Our family is really grateful for what Habitat does, and for the humanity they showed toward Sofiya.”

Sofiya is incredibly resilient. She quickly found a new job to replace her caregiver income and closed on her home on schedule. It’s a bittersweet time for Sofiya—mourning her son while preparing her new Habitat home for her daughter, Rahmat. She set up Baraka’s crib for the new baby to use, as a way to honor and remember him.

Sofiya honors her son by using his crib for her new daughter, grateful that her daughter will grow up in a safe, stable Habitat home—with a room of her own.

You build a path forward.

Your gifts to Habitat provide a path forward for more local families. Please give generously today—go to tchabitat.org/herald.
Regular Crews: SMALL BUT MIGHTY

The Jewish Community Relations Council (JCRC) regular crew has worked on a lot of Habitat homes. From north to south Minneapolis, to St. Paul, and suburbs in every direction, the crew has helped build new homes and repair existing homes.

JCRC volunteers are willing to jump in wherever is needed most, so they typically bounce around sites and work with a variety of site supervisors. But during the pandemic, this group of loyal volunteers had the opportunity to come back to the same homes week after week.

And they truly accomplished something great. Even with limited volunteers on site and months of suspended volunteer activities, the JCRC crew managed to wrap up two homes that were delayed due to COVID-19.

“I enjoy the feeling of accomplishment, of building something with others,” shared Mike Frisch, who coordinates the JCRC volunteers.

Beyond the warm-fuzzy feeling of building a house from start to finish, Mike says the best part of volunteering with JCRC is collaborating with others. Everyone comes in with different levels of construction experience—or no experience at all—and they work together, learn from one another, and build confidence and community.

A huge thanks to the JCRC crew and the many other regular crews for their compassion and dedication to Twin Cities Habitat for Humanity’s mission!

Habitat’s consistent and capable regular volunteers were a lifeline during the pandemic. Just **262 individuals contributed 34,141 hours** on construction sites—meaning **regular volunteers completed more than 60% of all volunteer hours** in 2020.

The Jewish Community Relations Council (JCRC) regular crew was started in 2007 and welcomes volunteers of all faiths.
Volunteering during retirement can be one of the most rewarding ways to spend your post-working years. Here are three top benefits of volunteering during retirement.

**Social Connection**
Research shows loneliness poses significant health risks, particularly for people of retirement age. Volunteering is a great way to meet new people and socialize with friends or family.

**Sense of Purpose**
Volunteering regularly offers an amazing combination of altruism, personal development, and spirituality. Giving back is a great way to learn new skills and find a new purpose after your career.

**Physical and Mental Health**
Volunteering provides ways to stay active. Studies show retirees who volunteer have fewer health problems like dementia, are less depressed, and report a decrease in chronic pain symptoms.

Learn the many ways you can volunteer with Habitat during retirement at tchabitat.org/retirement.

Create your will for free!
Twin Cities Habitat has partnered with FreeWill to give you a tool to create your own will online for free. It’s our thank-you gift to you for your generous support.
Get started today at tchabitat.org/freewill

With FreeWill, you can create:
- a last will and testament
- advance healthcare directives
- financial powers of attorney
- a legacy that multiplies for generations
Your car can build homes

If you have an older car, truck, van, trailer, RV, or boat you’re looking to get rid of, consider donating it through Habitat’s Cars for Homes™ program. You’ll free up space while saving the time and energy of finding a buyer. Plus, proceeds from the sale of your donated vehicle will fuel Habitat’s mission.

Learn more at tchabitat.org/cars4homes

“The process was seamless. They picked up the car on a flatbed one morning and bye-bye to our little Audi A3.”

—Recent Cars for Homes™ donor
Thanks, Major Home Sponsors!

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Andersen Corporate Foundation
Bank of America
BlueCross BlueShield of Minnesota
Cargill
CenterPoint Energy
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Dominium Foundation
Ecolab Foundation
Entrepreneurs House
General Mills Foundation
Holy Hammers
House that Beer Built
Prime Therapeutics
Ryan Companies
Shakopee Mdewakanton Sioux Community
Target
Thrivent Financial
Thomson Reuters
Travelers
United Properties
US Bank
Wells Fargo
Women Build (Hugh J. Andersen Fund & Wells Fargo)

Drink Beer. Build Homes.

The 4th annual House that Beer Built is under construction! Local breweries and beer-lovers come together to raise walls—one pint at a time.

Join our Facebook group to follow the home’s construction and find out when the limited-edition Home Improvements beer will be released.

tchabitat.org/beer
Become a recurring donor and your gift will be doubled!

Home has never been more important. But homeownership has never been further out of reach for your working-class neighbors. Construction costs are soaring, and local families are still reeling from the pandemic. You can help with a donation to habitat.

By giving you will protect homeowners and expand homeownership opportunities. Plus, if you become a recurring monthly donor, your gift will be matched for an entire year by the Frey Foundation.

Give online today at tchabitat.org/herald