



Central Minnesota
Habitat
for Humanity®

Annual Report:

Published January 22, 2008

Fiscal Year July 1, 2006 - June 30, 2007

Building homes. Building hope. Changing lives. Forever.

What a wonderful outcome!!

When we talk about goals we must remember that accountability enters into the equation. The goal of "10 by 2010" must have seemed like a huge task in 2004, BUT, thanks to the effort of countless volunteers, area churches, in-kind donors, the partner families, staff and the Board of Directors we are right on target at the close of 2007. In the last four years Central MN Habitat for Humanity has built twenty-two homes.

CONGRATULATIONS!!!

More importantly though, is the impact on the lives of our partner families. A decent, affordable and safe home for families is a critical component of our mission. Recently, while touring a construction site I met a single mom who will soon be a home owner. Her excitement and joy was apparent as she talked about the opportunity to bring her family into this new and better place. This home will have a positive impact on the family for years to come.

The "10 by 2010" goal is still with us and as we enter 2008 we will have the daunting task of building eight more homes. These homes will be for families in Foley, St. Joseph, Monticello, and St. Cloud. Most of the partner families are selected and they are already working hard to uphold their end of the Habitat for Humanity bargain before they sign their mortgage documents. They clearly recognize that they are receiving a "hand up" not a "hand out".

In Paul's letter he says "According to the commission of God given to me, like a skilled master builder I laid the foundation, and another man is building upon it." (I Corinthians 3:9-10). As we are busy, busy, busy in 2008 we must remember that it is Christ's work that we are about and that we are the "other man" that is mentioned in Paul's letter.

Thank you for a job well done in 2007 and let us all be re-invigorated for the work ahead in 2008.

Bruce Regan

Interim Executive Director

Central Minnesota Habitat Home Facts

- 48** Habitat for Humanity homes completed between 1989 and 2007
- 47** Original Habitat homeowners continue to live in their Habitat home.
- 43** Active Habitat home mortgages in place
- 5** Habitat home mortgages paid in full
- 0** Habitat home mortgage foreclosures

Seven Home Completions and Families Moved In July 2006 thru June 2007

- Hansen family of 5 moved in Annandale home Nov. 2006
- Mohamed family of 4 moved in St. Cloud home Nov. 2006
- Cameron family of 2 moved in St. Cloud home Nov. 2006
- Rische family of 4 moved in St. Cloud home Nov. 2006
- Omar family of 5 moved in St. Cloud home June 2007
- Sholing family of 3 moved in St. Cloud home June 2007
- Schmit family of 4 moved in St. Cloud home June 2007



2,310 hours of homeowner sweat equity invested prior to these seven families moving into their Habitat Homes.

Selected Homeowner List

13 families, including 48 children and 20 adults, have been selected and are doing sweat equity on other Habitat projects and attending homeowner training classes while waiting for construction to begin on their homes.

Thank You to Habitat In-Kind Donors of Materials and Professional Services

July 2006 through June 2007

A and C Farm Service
Aaron and Kim Weekes
Ace Sod Farms
Albany Sod Service
Amcon Block and Precast, Inc.
Anderson Systems
B and P Waterworks, LLC
Barthel Construction
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Benton Trophy and Award
Bernick's Full Line Vending
Bernick's, Inc.
Big Apple Bagels
Bobcat Services
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Business Central Magazine
C and L Distributing
Central Landscape Supply
Central Minnesota Garage Door, Inc.
Central Minnesota Woodworkers Association
Citywide Insulation, Inc.
Clearwater Rental
Coborn's Catering
Coborn's, Inc.
Cold Spring Bakery
Concrete Products of New London
Cub Foods
D and J Roofing
Dagner and Associates Appraisal Services
Design Team
Design Tile and Flooring
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Diversified Appraisal Services
Dura Supreme
East Side Glass
Eco Water Systems
Elk River Heating and Air Conditioning, Inc.
Engineering Repr Systems
Envision Publishing, LLC
Erkens Water
Executive Express
EZ Flush
Fairview Gardens
FedEx Kinkos
Ferber Concrete Construction
Finken's Companies
Fisher Drywall
Food Ecstasy Deli Diner and Catering
Framers Supply Company
Full-Fledged Gutter Systems
Garage Door Store
Gardendale
General Rental Center
Girl Scouts Land of Lakes Council
Gluek Brewing Company
Gopher Bargain Center
Gray, Plant, Mooty
Grede Foundries
Hagemeister and Mack Architects, Inc.
Hegle Door Sales, Inc.
Hemness Construction
Hemsing's Delicatessen
Home Net 2000, Inc.
Housing and Redevelopment Authority-St. Cloud
Hunter Douglas
I.B.E.W. 292/N.E.C.A.
Ironwood Services, Inc
Jerry's Floor Store
John Oliver and Associates
K. Johnson Construction, Inc.
Kevin's Woodworking and Trim
Kmart
Land O'Lakes Girl Scout Club 178
Larry and Carmen Carlson
Leighton Broadcasting
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McDonald's Restaurants East
Merit Drywall, Inc.
Midwest Masonry Contractors
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Monumental Sales, Inc.
Ms. Chris Herda
N.E.C.A.
Neil's Plumbing and Heating
Northern Traffic Supply, Inc.
Office Furniture Solutions Inc
Olive Garden
On Site Sanitation
Panera Breads
Papa John's Pizza
Paradigm Appraisal
Paynesville Excavating
Pizza Hut
Precision Electric
Quizno's
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Underground Water Locating
Varner Sheet Metal
Vincent and Trisha Thiel
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Voss Plumbing and Heating
Wal Mart Store 3209
Waldo's Pizza
West Central Sanitation
Whirlpool Corporation
Zablocki Roofing, Inc

Thank You to Habitat Financial Donors

July 2006 through June 2007

Dream Realizers \$25,000 and above

Habitat For Humanity of Minnesota
Morgan Family Foundation
Norman C. Skalicky Foundation Fund of the Central Minnesota Community Foundation
Wells Fargo Home Mortgage
Thrivent Financial for Lutherans

Roof Raisers \$5,000 to \$24,999

Bob McReavy
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Connexus Energy
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Jim and Yvonne Sexton Foundation
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Lanoga Corporation
Order of Saint Benedict, Saint John's Abbey
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Realty Executives International
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Saint Joseph Jaycees
Sisters of the Order of Saint Benedict
St. Cloud Area Association of Realtors
Stearns Bank
Stephen and Theresa Mareck
Lanoga Corporation/United Building Centers
Women's Fund of Central Minnesota Community Foundation

Community Builders \$2,500 to \$4,999

AIS Planning
Bremer Bank, N.A.
Central Minnesota Federal Credit Union
Charter Media
Don and Pat Bitzan
First Presbyterian Church
GeoComm
Gray, Plant, Mooty
Monte and Patti Westphal
Peace Lutheran Church
Resurrection Lutheran Church
Ron and Mary Morton
Saint Cloud Builders Exchange
Saint John's Preparatory School
ServiceMaster Professional Services
Slumberland Inc.
The Reverend Lloyd Haupt
Xcel Energy

Good Neighbors \$1,000 to \$2,499

Amosson Carlson Family Fund of the Central Minnesota Community Foundation
Amy and John Schmitz
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Atonement Lutheran Church
Bethlehem Lutheran Church
Birchwood Electric
Bob and Anne Mahowald
Brad and Cindy Forbrook
CBA, Inc
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Central Minnesota Builders Association
City of Elk River
Antioch/Creative Memories
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Dick and Mimi Bitzan
DJ Bitzan Jewelers
Douglas and Tami Liepert
Eich Motor Company
Eye Surgeons and Physicians, PA
Gary and Jane Marsden
George and Shirley Torrey
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Hon. Elizabeth Hayden
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John Wertz and Margaret Schlangen
Lakeland Construction Finance, LLC
Larry and Judy Carmack
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Paul and Joanne Dorsher
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Reverend Stacey Steck
Richard and Jean Thomas
Richard Dillon
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Salem Lutheran Church
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Stearns Bank Equipment Finance Division
The Victoria Velie Henry Family Foundation
Tim and Carrie Tripp
Wal Mart Store 1633
Willenbring Construction, Inc.

Foundation Builders \$500 to \$999

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Apollo Insurance Agency
Bruce Broman
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Carol Ann Simones
Central MN Clinic Managers Association
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Craig Hess
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David and Pam Hagen
Don and Betty Lundgren
Dr. Charles Andres
Edward Callaghan and Valerie Hedquist
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Gale and Barbara Eastwood
Gerald and Lois Grote

If we have missed your name, our apologies. Please contact Anne Walters at (320) 656-8890 ext. 2

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Light of Christ Lutheran Church
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Marlene and John Sargent
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Northway Eye & Contact Lens Center
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Rick Anderson and Cynthia Evon-Anderson
Saint Paul's Lutheran
Scott and Tammie Thyen
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Stearns Electric Association Trust
Steve and Debi Maurer
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Hope Builders and Ground Breakers up to \$499

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Winkelman Building Corporation in memory of Ed Reich
Winkelman Landscaping
Yang Lo
Zion Evangelical Lutheran Church
Zion United Methodist Church

**Fiscal Year End
Financial Summary
July 1, 2006 to June 30, 2007
Central Minnesota Habitat for Humanity
Per Independent Audit**

Revenue & Support:

Business	\$ 101,486
Churches	\$ 30,953
Grants & Foundations	\$ 627,674
Individuals	\$ 104,511
Service Groups	\$ 67,702
In-kind	\$ 299,688
Sale of Completed Homes	\$ 224,651
Fundraising	\$ 2,624
Interest	\$ 79,257
Miscellaneous	\$ 2,879
Total Revenue	\$1,541,425

Expense:

Cost of Homes Sold	\$1,009,122
Staff Salaries & Benefits	\$ 226,230
HFHI Tithe / Donations	\$ 25,077
Office Supplies & Expense	\$ 9,384
Office Space & Utilities	\$ 19,517
Licenses & Professional Fees	\$ 56,659
Printing & Public Information	\$ 68,981
Professional Development	\$ 16,508
Interest	\$ 15,335
Business Insurance	\$ 29,124
Miscellaneous	\$ 10,905
Total Expense	\$1,486,842

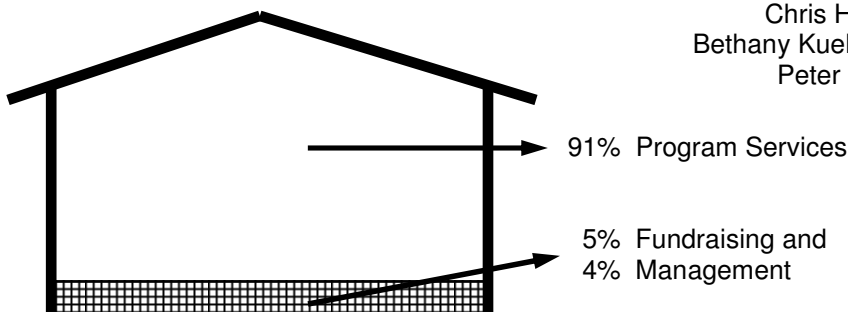
Change in Net Assets \$44,589
(Mortgages discount)

Interest-Free Mortgages Held \$1,071,958
(Less imputed interest & current maturities)

Property & Equipment Assets \$43,792
(Less accumulated depreciation)

Central Minnesota Habitat for Humanity is a 501(c)3 non-profit corporation. Donations are tax deductible. Annual Audit & Strategic Plan Available By Request

FY 2007 Expenses by Category



**Central Minnesota Habitat for Humanity
Homeowner Demographics
1989 thru 2007**

- 48 Habitat Homes Completed
- 225 Family Members Living in Habitat Homes
- 151 Children Growing & Thriving in Their Family's Habitat Home
- 74 Adults Are Now Homeowners & Taxpayers
- 100% Families selected for homeownership have household income between 30% and 60% of the area's median income set by HUD
- 85,191 Total days 48 families have lived in safe, decent, affordable Habitat for Humanity Homes in Central Minnesota

**Central Minnesota Habitat for Humanity
Board of Directors January 2008**

Michael Mullin, President
Carrie Tripp, Vice President
Al Buckner, Treasurer
Aaron Crandall, Secretary

Allen Anderson	Rev. Kristen Anderson	Dick Bitzan
Art Buhs	Craig Hanson	Kevin Johnson
Sandy Klocker	Steve Noble	Lori Reinert
Scott Thyen	Diane Willenbring	

**Central Minnesota Habitat for Humanity
Staff January 2008**

Bruce Regan, Interim Executive Director
Anne Walters, Director of Development
Kevin Barthel, Construction Manager
Jeff Carmack, Program Services Coordinator
Chris Herda, Office & Financial Manager
Bethany Kuehne, VISTA Church Relations Volunteer
Peter Radich, Construction Supervisor

891 People
Our Best Count of the Volunteers
Who Worked on Habitat Projects
July 2006 thru June 2007

Thank You!!