

MORE
than a
HOME
 A BRIGHT FUTURE.



More Than a Home: Abundant Hope



Wounded Warriors volunteers demonstrate masking and social distancing on our Veterans Build #2 site. We're grateful to our volunteers for keeping our builds moving along!



**Fall 2020
 Newsletter**

INSIDE THIS ISSUE

More Than a Home:
 Abundant Hope 4

Habitat 500:
 Ride @ Home Wraps Up. 6

We Need YOU!
 B4H Goes Virtual 7

OUR MISSION:
 Gathering communities to transform
 lives through affordable homeownership.

Follow along with us as we step
 into this new decade of ministry:

f/CentralMinnesotaHabitatforHumanity @cmhfh.org



LETTER FROM THE EXECUTIVE DIRECTOR & CMHFH BOARD PRESIDENT

Abundant Hope—In these days of quarantine, economic hardship, the struggle for justice, and nasty politics? Believe it or not, there are signs of hope around us. How else could we make it, really, if it were not for some pervasive sense that we can work towards a brighter and better tomorrow?

At the surface level, we're struggling with the unknown, ongoing restlessness, severe political divide, hard economic realities, even death. Yet bubbling up amidst this caldron of difficult times come acts of kindness, generosity, creative problem-solving, and constructive dialogue—signs not just of hope, but ABUNDANT hope.

We who support the mission of Central Minnesota Habitat for Humanity are privileged to witness abundant hope in everything we stand for. The families we serve appreciate the benefits of homeownership in new ways, now more than ever before. And the "hope-ful" work we undertake together continues, despite the difficulties around us: new Habitat home builds are underway; volunteers from all walks of life are working within new protocols for safety and health; financial wellness and homeownership classes are taking place, and more applicants emerge with ever deepening needs for stable, safe, and affordable housing. We get to be a part of that solution—a part of the cure addressing the lack of affordable housing right here in Central Minnesota.

How does it happen? Why does it happen?
We believe that what drives us is a measure of hope that things can improve—life can be better—and those who are down can rise up if we surround one another with love.

Thank you for caring. Thank you for staying engaged in our mission. There is much work yet to be done, and together we can make a difference; for we are both the product, and in the business, of Abundant Hope.



Rick Nelson
Executive Director



Hailey Hollenhorst
CMHFH Board President



“The greatest joys in life are found not only in what we do or feel, but also in our quiet hopes and labors for others.”

- Bryant McGill

WELCOME NEW BOARD MEMBERS!

Emily Bezdicek

I have worked in the human services field for over 20 years. In a previous position, I worked closely with Habitat Homebuyers as they navigated a program I oversaw. Over the seven years of working at this organization I witnessed firsthand Habitat Homebuyers working hard to receive the keys to their new home. I was privileged to attend many wall raisings, dedications and closings.

I currently work at Catholic Charities as a HUD Certified Financial and Housing Counselor. Throughout my work I see how important stable housing is for this community. I assist families in creating and sustaining budgets and I also help them keep their homes through foreclosure prevention. For the past several years I have served on the Family Selection Committee with Habitat and plan on working with Habitat staff to help teach the financial classes in the near future.

My husband and I enjoy traveling; our favorite trips include Banff National Park in Canada, Italy, Alaska and Yellowstone National Park. We are huge sports fans and have been lucky enough to attend the Rose Bowl, MLB Home Run Contest and the NCAA Final Four. I also enjoy a good book and digging in my gardens. In 2019 we welcomed our daughter into this world and I love being a mom.



Rev. Jeff Sackett

I am a native of Rochester, Minnesota. My background is decidedly blue collar; my father owned a full service gas station and worked as a janitor in a local elementary school. My mother took appointments at the Mayo Clinic. I became the first generation of my family to obtain a college degree when I graduated from St. Olaf College in 1985. I attended Luther-Northwestern Seminary in St. Paul where I graduated with an MDiv. Degree in 1990. I served congregations in East Lansing, MI; Marshall, MN; and Clear Lake, MN before being called to serve as Lead Pastor at Celebration Lutheran Church in Sartell in 2012.

Lisa, my wife of 32 years, is a high school English teacher in the Becker School district. We have three children. Our daughter Hannah is studying for the ordained ministry at Luther Seminary in St. Paul. Her twin sister, Emily, is completing a dissertation in Early American History at the University of Virginia. Our son Colin is a nurse in the Mayo Clinic system. We enjoy the outdoors—hunting, fishing, gardening and Boundary Waters camping. We are big fans of Minnesota State Parks and enjoy spending free time exploring the backwoods with our small camper. I am humbled by the opportunity to serve Habitat for Humanity.



CMHFH staff wish to express their heartfelt gratitude for the service of outgoing board members Dee Rengel, Shaun Rowley and Patrick Shepard.

MORE THAN A HOME: ABUNDANT HOPE

Autumn is traditionally viewed as a season of abundance. Cornucopias overflow with ripe fruits and vegetables, ready for holiday feasts. Brightly colored leaves fall to the ground, creating giant, soft piles ready for children’s gleeful jumps. Here at Central MN Habitat for Humanity, we view autumn as our season of abundance, too—fall marks the coming end of our build season, when all of our partner families’, volunteers’ and staff’s hard work comes to fruition in the form of finished homes ready for affordable purchase.

Yet fall is also a season of depletion. After the beauty of the falling leaves comes the stark barrenness of the tree branches. The power and warmth of the sun wanes. And the completion of our Habitat home builds drains our financial resources. Even more, we’re living in a time with added extraordinary difficulties, when strangers and friends alike suffer from illness, unemployment, social unrest, and bitterness borne of political divide.

It’s times like these when we search for Abundant Hope and gratefully recognize signs of that hope all around us. It’s in the generosity of corporate and individual donors. It’s in the helping hands of our volunteers as they continue, amidst a pandemic, to provide the labor that is essential to our mission. And it’s in the eyes of our newest partner families who take the first steps toward affordable homeownership and a bright future.



Kate, daughter Lucy, and son Wyatt, CMHFH’s newest Habitat Homebuyers.

Hear Kate’s story at our upcoming VIRTUAL Breakfast for Humanity on Wednesday, Oct. 28! Register now at: tinyurl.com/2020B4H



Kate “digs in” to her sweat equity hours as she works on the Tiger Build.

Kate’s coworkers volunteered for a day on one of our build sites!





An uncle and sons of a local Habitat Homebuyer Family help to raise the walls of the home they will later purchase.



MidCountry Bank presents a \$100,000 check for sponsorship of Veterans Build #2.



Volunteers stand ready to work during United Way's Days of Caring community volunteering event.

Will YOU Be Part of the Solution?

The Challenge: Spending Too Much on Housing

- In Minnesota, 1 in 9 households spend half or more of their income on housing.
- On average, a cost-burdened renter (spends 30% or more of monthly gross income on housing) had less than \$10 in savings in 2015.
- Between white households and households of color that own their homes: National gap - 25%. Statewide (MN) gap - 36%.



The Solution: Affordable Homeownership

- Homeownership leads to wealth (and opportunity!) creation: Net wealth increases \$9,000-\$10,000 for each year a home is owned.
- Children of homeowners are 116% more likely to graduate from college.
- Homeownership helps fuel the economy through taxes, direct spending and consumer spending.
- 92% of Habitat homeowners say their lives are better since moving into their Habitat home.

Your tax-deductible gift today makes so much More Than a Home possible for local families.

Adapted from Habitat for Humanity of Minnesota's UFF-DA: Useful Facts and Figures—Data for Affiliates

Bicyclists Ride for CMHFH on Their Own

Habitat 500: Ride @ Home

Susan Sperstad, first-time Habitat 500 rider, shared her Hab500 experience with us. Thank you for your support, Susan!

Why did you decide to participate in the Habitat 500: Ride @ Home?

First, I've participated as a volunteer two previous years while my husband, David, rode. Since then I have put participating as a rider on my bucket list. With COVID and the lockdown, I had limited places to go; bike riding was one safe activity I could do anytime. Finally, I was reminded of how important it is for everyone to have an affordable place to call home. I knew raising money for Habitat would help a family to have a real home to call their own.

How many miles did you ride this summer? I rode 500 miles by the week of July 12, so I decided to ride another 500 by the end of August for a total of 1,000 miles. So far, I've raised \$1,215 (my goal was \$1,000).

How have you witnessed the importance of home? As an educator, I have worked with many families with and without a home. My experience tells me that a safe, affordable home is one of the most important factors needed for a child's success in school. Parents who have that security don't have to worry about housing and can spend more quality time with their children. Students who feel insecure have many worries that can get in the way of thinking clearly and being ready to learn. Not having a place to call home is considered a form of trauma. Students who have a safe and permanent home can use their brain power to learn instead of using it to cope with trauma.



Habitat 500 riders Michaela Barrett (left), Ann Cofell (below) and Eric & Aren Brown (right) photo documented their Ride @ Home experiences. We're grateful for your support!



WE NEED YOU!

It's Our Biggest Fundraiser of the Year, Virtual Style



DAILY NEWS
World - Business - Finance - Lifestyle - Travel - Sport - Weather
THE WORLD'S BEST SELLING NATIONAL NEWSPAPER
Issue: 248104
Monday 5th June
Est. 1905
First Edition

BREAKFAST FOR HUMANITY

A virtual event to support the mission of Central Minnesota Habitat for Humanity.

WEDNESDAY, OCTOBER 28, 8:30 AM
Join us online at tinyurl.com/2020B4H

We've added auction items this year!
Auction opens at the link above on Thurs. 10/22!

You're invited to CMHFH's 10th Annual Breakfast for Humanity Fundraiser!

And this year, you don't even have to change out of your jammies to attend! That's right, the CMHFH Breakfast for Humanity is going virtual for the health and safety of our guests and staff.

But we need your help to make our biggest fundraiser of the year a rousing success. We hope you'll join us as we dive into this new decade of mission. The houses we build together, with your support are so much More Than a Home—now more than ever. **Your gift to the 2020 CMHFH Breakfast for Humanity will help us to continue to provide something every single one of us needs today: a safe place to call home.**

RSVP at tinyurl.com/2020B4H (or contact Kris at 320-241-8662 or klehman@cmhfh.org) by Oct. 19 and we'll send you a packet with instructions for the virtual event and a free gift!

Don't miss these great auction items & more to come!

- Beautiful 82 x 70 handmade quilt by the Pieces of Love Quilters from Atonement Lutheran Church
- \$1,000 Scheels gift card



- Holiday Outdoor Home Lighting Package from Emerald Companies

We welcome auction item donations!

Contact Kris Lehman at klehman@cmhfh.org or 320-241-8662 to contribute

Planned Giving 101: Charitable Remainder Trusts



We're grateful to Kurt Kobes, a financial advisor for Baird who also serves on CMHFH's Planned Giving Committee, for continuing to educate our readers about planned giving vehicles. This issue's focus is the Charitable Remainder Trust:

CRTs allow the donor to make a donation now into a trust account and still receive an income stream from those assets over their lifetime. Upon the donor's passing, the remaining assets go to the entity or entities specified by the donor.

CRTs are especially beneficial if you have greatly appreciated assets. In most cases, when you contribute to this type of trust, you don't pay taxes on the capital gains as you would if you had

sold the assets, and you also get an income tax deduction for the value of the assets that you contributed to the trust. Additionally, when you gift your appreciated assets to the CRT, the trust may sell the assets without incurring capital gains tax.

Kurt Kobes, Financial Advisor

The Wolfe Kobes Group | Baird Private Wealth Management

Baird does not provide tax or legal advice.

For questions about charitable giving to CMHFH, contact Rick Nelson at rnelson@cmhfh.org or 320-292-2020.

You Can Help Build Homes

(Without Even Picking Up a Hammer!)

With all the extra safety and cleanliness precautions we're taking to keep our construction volunteers healthy, we're in need of some supplies:

- Disinfecting wipes
- Disinfectant spray

If you can help, please call us at 320.656.8890 to arrange a time for drop-off, or send directly to CMHFH, 3335 W. St. Germain, Ste. 108, St. Cloud, MN 56301. Thank You!



And if you're ready to pick up a hammer, we're excited to have you join our construction teams! We've adapted our build site volunteer experiences with your health and safety in mind. Though construction experience isn't necessary for general tasks, we are looking for some experienced volunteers for trim carpentry and site supervision. **We welcome volunteers for Oct/Nov dates as well!** Visit give.cmhfh.org and click *Become a Volunteer* to get started!

MARK YOUR CALENDAR

Upcoming Opportunities for You to Get Involved:

OCTOBER 28:
Virtual Breakfast for Humanity

NOVEMBER 19:
Give to the Max Day

STAFF LEADERSHIP

Rick Nelson
Executive Director

Marie Gertken
Administrative Director

Jessica Macy
Office Manager

Jessica Dahl
Volunteer Coordinator

Kris Lehman
Faith & Donor Relations

Eileen Bitzan
Client Services

Funwi Tita
Development & Community Relations

Art Buhs
Construction Manager

Jim Meyer
Construction Project Superintendent

Bruce Knafla
Construction Project Superintendent

BOARD OFFICERS

Hailey Hollenhorst, *President*

Lisa Lindgren, *Vice-President*

Todd Zaun, *Secretary*

Mark Branson, *Treasurer*

Vince Drobniak, *Mission Support*

Sister Pat Ruether, *Fundraising*

BOARD MEMBERS

Michaela Barrett

Terryl Beniek

Emily Bezdicek

Mishon Bulson

Brenda Eisenschenk

Ayan Omar

Rev. Jeff Sackett

Andrea Swenson

3335 W. St. Germain St., Suite 108
St. Cloud, MN 56301
320.656.8890

[f/CentralMinnesotaHabitatforHumanity](https://www.facebook.com/CentralMinnesotaHabitatforHumanity)

cmhfh.org



Volunteer opportunities abound! You are a welcome addition to the CMHFH team.

Visit give.cmhfh.org to get started!