



2008 Annual Report

Building hope, homes and community

Mission Statement:

The mission of Habitat for Humanity of Douglas County is to develop our communities by building and renovating homes in partnership with God and people from all walks of life so that every person may experience God's love.

Vision:

Habitat for Humanity of Douglas County, in partnership with Habitat for Humanity International, believes decent, affordable housing is a basic human right and seeks to eliminate homelessness from the world.

Core Values:

Habitat for Humanity of Douglas County believes:

- Every family has the right to a decent home.
- A decent home is an important ingredient for building strong families.



Habitat for Humanity of Douglas County, an affiliate of Habitat for Humanity International, is a nonprofit 501(c)3, Christian housing ministry that seeks to eliminate poverty housing in the community and to make simple, decent shelter a matter of conscience and action. People from all walks of life work together in partnership to build homes with families in need.

Since 1997, Habitat for Humanity of Douglas County has built or renovated 22 houses throughout Douglas County and has provided housing for 77 people.

Habitat's Approach to Providing Simple, Decent, Affordable Housing

Through generous support from volunteers and donors, Habitat for Humanity of Douglas County is able to provide the opportunity for families to make a better life through homeownership. It offers a hand up—not a hand out—to hard working families. Homes are not given away to families; rather, families are empowered through partnership with Habitat, promoting dignity and self-reliance.

The Family Selection Committee selects partner families according to established criteria:

1. Need for housing,
2. Ability to partner with Habitat
3. Ability to pay a monthly mortgage payment.

Need for housing is determined by a variety of factors such as current residence in sub-standard housing, burdened by high housing costs (heating cost, rent, etc.), or unable to get a loan to purchase a home. Second, potential homeowners must be able to partner with Habitat. This means that each adult family member over the age of 18 must provide 200 hours of "sweat equity" (Sweat equity refers to actual hands-on experience—working alongside Habitat volunteers in building their home and the homes of others and helping with other Habitat events and activities). Each partner family is provided with support and a mentor to empower the partner family to start a new life. Additionally, partner families must participate in Habitat's training and educational programs and accept the responsibility of owning their own home, keeping the home and yard well maintained, and making monthly mortgage payments on time. Mortgage payments, including principal, taxes and insurance range between \$500-\$600 for a 3-4 bedroom home. Habitat's homes are affordable to low-income families because there is no profit included in the sale of the home and zero interest charged on the mortgage. These mortgage payments in turn help fund additional homes for more partner families in Douglas County, which contributes to the sustainability of Habitat's housing program.

Furthermore, Habitat for Humanity of Douglas County has adapted several income guidelines so that we can act in good faith to work with families who qualify as "very-low" and "low" income by the U.S. Department of Housing and Urban Development standards. Families may qualify for a Habitat home if their income does not exceed 60% of the median income for Douglas County (\$56,900). All forms of income: employment, public assistance, child support, alimony, social security, etc., are considered in this income guideline. In addition, employment history, credit history, and ability to make monthly mortgage payments are also considered. The selection process is done in a way that does not discriminate on the basis of race, sex, color, age, handicap, religion, marital status, or because all or part of the applicant's income is derived from public assistance programs. However, they must have lived or worked in Douglas County for at least one year.

For more information about Habitat's housing program, please review our Case for Support.

Year in Review

- **Four Habitat homes were built in 2008** with families in need, individuals, area church members, businesses, civic organizations and schools. We built our first home in Carlos this year.
- **We are planning to build four homes in 2009** in Alexandria, Evansville, and Carlos. The fourth home, located in Brandon, was generously donated to Habitat for Humanity of Douglas County by Joan Fjoslien this year. This home will be remodeled in 2009 and sold to a partner family.
- **508 volunteers contributed 13,000 reported volunteer hours** between September 2007 and 2008. For the state of Minnesota, the estimated dollar value of volunteer time is \$19.46 per hour. The dollar value generated by our volunteers is \$252,980! Thank you for all your hard work, volunteers!
- **Habitat for Humanity of Douglas County received Best Practices Award.** Our affiliate was honored at the 2008 Minnesota Habitat Statewide Conference with the Circle of Life Award for our successful increase in capacity, growing from 1-2 homes per year to building 4 in 2007.
- **Our affiliate is recognized for tithe gifts.** Habitat for Humanity of Douglas County has recently been ranked 7th in tithe gifts in the nation among small size affiliates. In 11 years, Habitat for Humanity of Douglas County has supported the work of 22 homes Central American and the Caribbean through the affiliate Tithe Program. The affiliate Tithe Program offers a way for Habitat affiliates to serve families in other parts of the world so urgently needing a decent place to live. Since 1997, our affiliate has tithed 10% of its unrestricted donations to help build homes in Central American and the Caribbean.

2008 Fiscal Year End Financial Summary and FY Expenses by Category

Total Revenue	\$997,726
Total Expenses	\$821,388
Functional Expenses:	
Program Services	\$728,983
Management & General	\$72,494
Fundraising	\$19,911

Audited financial statements are available upon request.

BOARD OF DIRECTORS

President: Rev. John Beem
 Vice President: Terry Quist
 Treasurer: Chris Worley
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Ex Officio: Dave Anderson

Bettie Anderson	Caroline Dittberner
Joyce Hansen	Steve Hellermann
Arnold Karksy	John Loken
Gordon VanderHelm	Pete Wood

STAFF

Lori Anderson, Executive Director
 Lornette (Tudor) Ledum, Office Coordinator
 Sara Alberts, Volunteer Coordinator
 John Loken, Volunteer Construction Manager

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