

Imagining Home

FY 2021 Annual Report

July 1, 2020 - June 30, 2021



St. Croix Valley
Habitat
for Humanity®

Thank you Habitat For Humanity!
Thank you for letting us play/work.
It was so fun playing/working in there!
Sorry we have to leave but, Ben, and Emily
will be back next year to hopefully work/play
with you guys!



FY 2021 25 YEARS IN PIERCE & ST. CROIX COUNTIES

Hannah Lee
Ben Quick
Emily B. Stipke
P.S Thanks for
the food!

Annual Report FY 2021
July 1, 2020 – June 30, 2021

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COVER ART: Ashley, Family Partner, Age 8
INSIDE COVER ART: Hannah, Ben and Emily, Family Partners
scvhabitat.org

BOARD OF DIRECTORS

Executive Committee

Joel Skinner

(President), Skinner & Associates

Gary Zifko

(Vice President), Kraus-Anderson

Michael Steblay

(Treasurer) Renewal by Andersen

Mike Stearney

(Secretary) Retired, UW Green Bay

Bill Richard

(Immediate Past President), Retired

Board Members

Jim Ellis

Retired, Imation

Tabitha Jackson

First Command

Gina Moe-Knudsen

WESTconsin Realty

Mike Orth

Retired, Consultant

Lisa Smith

WestCAP

Melissa Steiner

Twin Cities Habitat for Humanity

Jon Whitcomb

MetroEast Commercial Real Estate

STAFF

Kristie Smith

Executive Director

Dave Christensen

Construction Supervisor

Kailey Nourse

Resource Development Manager

Jessie Timme

AmeriCorps Volunteers Services Coordinator

St. Croix Valley Habitat's board of directors are volunteers who bring experience, resources and passion to help guide and plan a sound, fiscal and productive organization dedicated to safe, affordable shelter in Pierce & St. Croix Counties. Together with staff, they share the work to strategically govern Habitat for Humanity, International's mission around the world.

REFLECTIONS



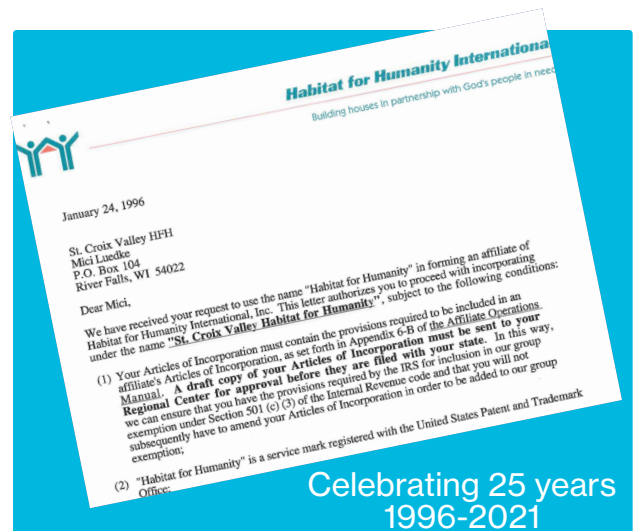
We celebrated our 25th year in big ways and quiet ways, so happy to have volunteers back in person, masked and distanced, with smiles and energy in tow.

Our construction goals included recycling a home for a family in Spring Valley. As we followed CDC and Habitat safety guidelines, we were only able to work with our regular monthly volunteers, a hard-working group we call the Tuesday Crew, many of whom have built with us for nearly 20 years. The home closed in January, just in time for our construction committee to craft the plans for our next project in New Richmond.

In the Spring, we broke ground on a home for a hard-working family of five, who had spent the last 16 years renting a two-bedroom apartment.

As part of that construction, we hosted a Women's Build week. Currently women account for only 11% of the construction industry, but growth continues in this sector and Habitat wants to see more. We hosted a Veterans' Build week, recognizing both significant contributions our service members have given to our country and the workforce, building on the spirit of service that is such an integral part of who they are.

We also hosted our first Rock the Block event in River Falls, a week-long neighborhood revitalization project that brought together hundreds of residents, municipalities, sponsors and community partners. With a focus on building new storage units, a new, accessible playground, new landscaping and 5 black-topped parking lots, we celebrated on a bright fall Sunday afternoon, with a picnic for neighbors and volunteers. The bounce-house was definitely a favorite among the youngest in the crowd.



Celebrating 25 years
1996-2021

These are things we would never have been able to do without the tremendous support we receive from so many.

During 2021, 335 volunteers contributed 4,225 hours of their time; a value of nearly \$121,000.00. From board members to ReStore merchandise cleaning, demolishing sheds and building new walls, our volunteers really put our mission into action.

Of course, this takes funding. From our foundational donors, sponsors, individual donors and grant providers, along with special governmental support to re-open our ReStore, the gifts we received helped us continue and grow our mission in FY 2021.

Thank you. We look forward to all that our next 25 years has in store!

Joel Skinner
SCVHFH Board President

Kristie Smith
SCVHFH Executive Director

HOME IS THE KEY



- ST. CROIX COUNTY IS THE 2ND FASTEST GROWING COUNTY IN THE STATE

- 1 IN 10 WISCONSIN HOUSEHOLDS SPEND HALF OR MORE OF THEIR INCOME ON HOUSING

- HOUSING AFFORDABILITY IS DOWN 17.5% SINCE 2020 IN THE 15-COUNTY TWIN CITIES METRO AREA WHICH INCLUDES PIERCE & ST. CROIX COUNTIES IN WISCONSIN

Home is the Key!

We know that home is the key to long term success for people in our communities. For low-income earners, home equity represents 81% of net worth. Safe, affordable shelter means people are able to afford healthcare, nutritious food and have access to routines in education and civic engagement.

With a shortage of nearly 120,000 affordable homes in Wisconsin in 2021, access to safe shelter continues to become even more challenging. In addition, the median home sales price in Wisconsin jumped by nearly 48% from August 2018 to August 2021.

The impact of the pandemic continues to heavily burden housing affordability in Pierce & St. Croix Counties. As families looked for more space to live, work and learn, they moved across the border from the Twin Cities metro area in Minnesota to Hudson, New Richmond, River Falls, and beyond.

VISION GUIDES OUR HEARTS AND HANDS

MISSION:

- We focus on shelter by creating opportunities for all people to live in decent, durable housing.
- We put faith into action by helping build, renovate and preserve homes.
- We partner with others to accelerate and broaden access to affordable housing.
- We advocate for just and fair housing policies.
- We promote dignity through equitable, accountable connections.
- We support sustainable and transformative development.

At St. Croix Valley Habitat for Humanity we envision communities where families plant their roots, know their neighbors, and grow together.

We are driven by the vision that everyone deserves a decent place to live.



Help make the
#CostOfHome something
we all can afford.

Local and Global

Through Shelter We Empower

As one of 1,500 U.S. affiliates of Habitat for Humanity International, St. Croix Valley Habitat for Humanity, based in Hudson, Wisconsin, recognizes the unique challenges facing an affordable housing crisis in this country. As demand for space and the needs of people shifting to work-from-home, learn-from-home requirements increase, access to safe, affordable housing continues to be out of reach for many in Pierce and St. Croix Counties in Western Wisconsin.

Sponsors, foundational and donor support, as well as volunteer efforts, help us create opportunities for safe shelter as a larger community. Programs including home construction, recycles, and home repair build generational wealth, which helps families and individuals with other basic needs including food security, educational and healthcare access.

With a focus on fiscal responsibility and education, the essential ingredient for homeowner success is knowledge and support.

Helping low-income families and individuals with exterior home repairs is the focus of our A Brush With Kindness Program.

Helping older, low-income homeowners safely stay in the homes they own and love is the goal of the Aging In Place program.

Rock the Block is an annual neighborhood revitalization program that supports community involvement in improving surroundings and quality of life for underserved areas.

By connecting with working families, sponsors, and communities to build affordable, sustainable, quality homes, we know that lives are changing.



Home ownership puts lower-income families on the path to building wealth.

Diversity, Equity and Inclusion

At St. Croix Valley Habitat for Humanity, an inclusive culture that encourages openness, acceptance and individual authenticity is at the foundation of the work we do together with our homeowner partners, volunteers, staff, board and communities.



Equitable opportunity and service is at the heart of our mission. As stewards of Pierce and St. Croix Counties, we envision and work toward a diverse workplace and community that celebrates all races, ages, ethnicities, genders, sexual orientations and physical or mental abilities. Everyone is welcome and everyone should be comfortable being their authentic selves each day.

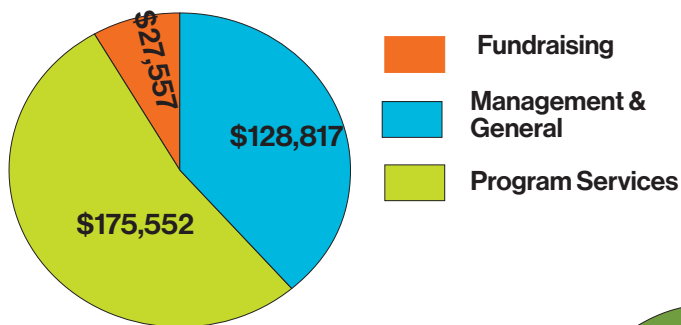
Help make the #CostOfHome something we all can afford.



Audit Statements FY21

Financial Highlights

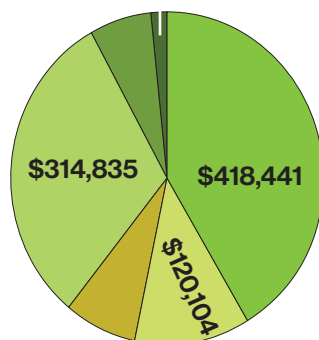
Expenses Total: \$331,926



"My Habitat home is the gathering place of my celebrations and my grandchildren. It is the rock that holds our togetherness. My home enabled me to give my daughters a place to feel safe."

-Family partner since October 2008

Total Assets: \$1,006,143



- Other
- Homes under Construction
- Mortgage receivables
- Assets limited to use
- Land held for future use
- Cash & cash equivalents

Highlights:

St. Croix Valley Habitat for Humanity works alongside families to break the cycle of poverty and increase access to affordable housing. Through foundational support, grants and individual contributions, we are able to support our mission. Corporate and nonprofit funding help offset expenses.

FY 2021 Spotlight:

- Partnered with family partner #71 on a new home
- 66% revenue growth from FY20 to FY21
- Reduced liabilities by 42%
- Granted \$ 243,000 corporate/ foundational funding and \$81,000 federal funding
- Unmodified opinion on the audit of FY21 financial statements by Johnson Block & Company, Inc.



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Corporate, Faith and Foundational Gifts

Hugh J Andersen Foundation
Andersen Corporate Foundation
St Croix Valley Foundation
SpartanNash Foundation
Thrivent Financial
Weekes Family Foundation
Bethel Lutheran
Ann Martinson Fund
First Congregational Church of Christ- RF
3M Foundation
Royal Credit Union
United Way Of St. Croix Valley
Skinner And Associates
Amazon Smile
Network For Good
Hope Lutheran Church
Luxury Bath Technologies
Ring
Storage Garages of Hudson

Department of Administration
Steiner Plumbing & Electric, Inc.
Andersen Corporation
Peterson, Bob & Barb
Habitat For Humanity International
Diasorin Inc
Thomson Reuters
New Richmond Area Community Foundation
Polk Burnett Electric Cooperative
Mobile Mini
Milwaukee Burger Company
PCK Foundation
Minnesota Clockmakers Guild
Best Maid Cookie Factory
Kohler
Stitchin' Post
Yale

Individual Gifts

Afdahl, Gerald & Sharon
Alberg, Jonathan
Anderson, Clinton
Anderson, Elaine
Anderson, Joel & Nell
Armstrong, Neal
Bagley, Pamela
Beix, James & Dorothy
Benevity Giving Platform
Bennett, Kristine
Benoy, Arlyn & Susan
Berglund, Bob
Boeder, Chuck & Jennie
Boock, Gerald & Darcy
Boser, Randy
Carlson, Judy or Lee
Casey, Tyler
Christensen, Stacey
Clymer, John & Janet
Cox, Stephen & Patricia
Cox, Walter & Jane
Darsow, Kaia
Davison, Lee & Verda
Dickman, Delores
Dodge, Julie
Donkersgoed, Mark
Donovan, Nancy
DuFrene, Deb
Engebretson, Vi
Evenson, Joann & Ecker, Jean
Fahrendorff, Douglas & Judy
Fieber, Laurie
Gavic, Janet
Gilbertson, Carol
Gregg, David & Tami

Griffin, Cheryl
Griffin, Dorothy
Hajicek, Carol
Hansen, Richard & Kathryn
Hanson, Harley or Lana
Hanson, William & Delpha
Hartman, Keith & Marian
Haugen, Gregory & Karen
Hewitt, Gary & Marie
Hogie, Jerry & Linda
Hoppe, Beverly
Hugdahl, Thomas & Jacquelyn
Hughes, Lyle & Dorothy
Huiskamp, Lynn & Esch, Jay
Huntley, Cynthia & Charles
Jacobson, Robert & Lorraine
Jenkinson, Tracey
Jewett, Deane
Johnson, Carolyn
Johnson, Jerome & Patricia
Johnson, Michael & Bechel, April
Jorgenson, Andrea
Kelly, Brenton
Kettering, Sandra
Klatt, Susan
Knapp, Carol & Kenneth
Koch, Carah
Kojis, Carol
Kolman, Patricia
Komula, Betty & William
Koss, Carrie
Kremser, Betsy
Krumm, Beverly
Kyle, Benjamin & Marion
LaMeyer, Michael & Samisha

Langness, Ron & Nancy
Larson, Curtis & Sandra
Larson, Gerald & Lori
Larson, Keith & Nina
Larson, Sherri
Larson, Thomas & Eldora
Loeffler, Pam
Lowry, Patricia
Malaney, Daniel
McClure, Cory
Mccombie, Lavonne
Meier, Adam
Michaelson, Lois
Miller-Frey, Shirley
Murtha, Debra
Mutchler, David & Mary Beth
Nelson, Barbara
Nerbonne, John & Evalyn
Nordgren, Jim
Norris, Michael
Oppegard, Betty Lou
Orth, Mike & Kivisto, Cynthia
Ozanne, Jeffery
Palmquist, Joel
Paul, Christopher & Mary
Pavlis, Roger & Karen
Pay Pal Giving Fund
Peterson, Dean
Pettis, Nick
Phillips, Earl & Cecelia
Phillips, Tamara
Radtke, Elizabeth
Raleigh, Rose
Ramberg, Paul & Barbara
Rathje, Robert & Carol

Reuter, Connie & Mark
Richards, Don & Eleonore
Schmiechen, Anne & Dave
Schulze, Joel & Sharon
Senn, Carol
Shea, Caleb & Kristen
Sjoberg, Roy & Lana
Skinner Family Fund
Smith, Sheri & Chris
Snyder Mc Kercher, Shirley
Stearney, Michael
Steiner, Melissa
Stephan, Tom & Carol
Sweeney, Richard
Swenson, Ralph & Marlys
Tangen, Daniel
Taylor, Scott & Arline
Timme, Emily
Timme, Jessie
Tollefson, Tammy
Tollerud, Joyce & Everett
Tousignant, Tyler
Tuve, Malcom & Mary
Ware, Gladys
Whitcomb, Jon
Whitney Jr, Nicholas & Whitney,
Laura
Williamson, Bruce & Jeanine
Wolfgram, Ronald & Christine
Zappa, Anthony & Jane
Ziegenbein, Dean
Ziemann, Ruth
Zifko, Gary

building strength, stability,
self-reliance *and* shelter



Updated financial statements can be
found online at scvhabitat.org

St. Croix Valley Habitat for Humanity
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