



every  
one

# St. Croix Valley Habitat for Humanity

Annual Report FY22

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St. Croix Valley Habitat for Humanity  
749 Ryan Drive  
Hudson, WI. 54016  
715-350-8575

St. Croix Valley Habitat for Humanity  
[scvhabitat.org](http://scvhabitat.org)

# BOARD OF DIRECTORS & STAFF

## EXECUTIVE COMMITTEE

**Joel Skinner**  
Board President, Skinner & Associates

**Gary Zifko**  
Board Vice President, Kraus-Anderson

**Michael Steblay**  
Board Treasurer, Renewal by Andersen

**Mike Stearney**  
Board Secretary, Retired, UW Green Bay

**Bill Richard**  
Board Immediate Past President, Retired,  
MoneyGram

## STAFF

**Kristie Smith**  
Executive Director

**Dave Christensen**  
Construction Manager

**Kailey Nourse**  
Resource Development Manager

**Barb Mlinar**  
ReStore Manager

**Jessie Timme**  
Construction Assistant

## BOARD MEMBERS

**Jim Ellis**  
Retired, Imation

**Tabitha Jackson**  
First Command

**Gina Moe-Knudsen**  
WESTconsin Realty

**Mike Orth**  
Retired, Consultant

**Clark Schroeder**  
Retired, Ashland County, WI

**Lisa Smith**  
WestCAP

**Melissa Steiner**  
Twin Cities Habitat for Humanity

**Jon Whitcomb**  
MetroEast Commercial Real Estate

**Chris Wong**  
Renewal by Andersen

Our volunteer Board of Directors is charged with long-term planning and governance, policy oversight, strategic development, financial management, fundraising and community engagement.

# YEAR IN REVIEW

Fiscal Year 2022, which ended June 30, 2022, was a significant year at St. Croix Valley Habitat for Humanity. Like communities across the country, families in Pierce and St. Croix Counties, where our affiliate serves, continue to feel the rising cost of home. Growing demand for affordable shelter continues as people move east from the Twin Cities Metro Area in Minnesota, placing heavy burdens on workforce housing opportunities and placing a greater impact on basic needs in our rural communities. Our small affiliate is working in big ways to help reverse this housing crisis. In FY22, we built a home for a family of 5 in New Richmond and began a second home a mile away for a family of four. Our first "Rock the Block" neighborhood revitalization project was successfully completed in River Falls. We opened our new hybrid ReStore (an online and in-person smaller version of those we've had before) inside our Hudson affiliate office. And we hosted our 25th anniversary in the form of our first Steel Toes & Stilettos Gala. Over the course of all of this, 296 volunteers contributed 4,279 volunteer hours to help make our year happen. We received grants and foundational support from new and long-standing partners who value safe and affordable shelter. And received special funding to install solar systems on two homes, helping reduce homeowner utility costs.

This year, Board member Bill Richard and I completed our 9th and final year in our three terms of service. We've been blessed with tremendous support from our communities in business and foundations and the many volunteers who hammer and drywall alongside our homebuyers. We see the need and we know the challenges continue. So you'll still see us around, there's plenty to do on a committee or special project.

Yours in partnership,

**Joel Skinner**

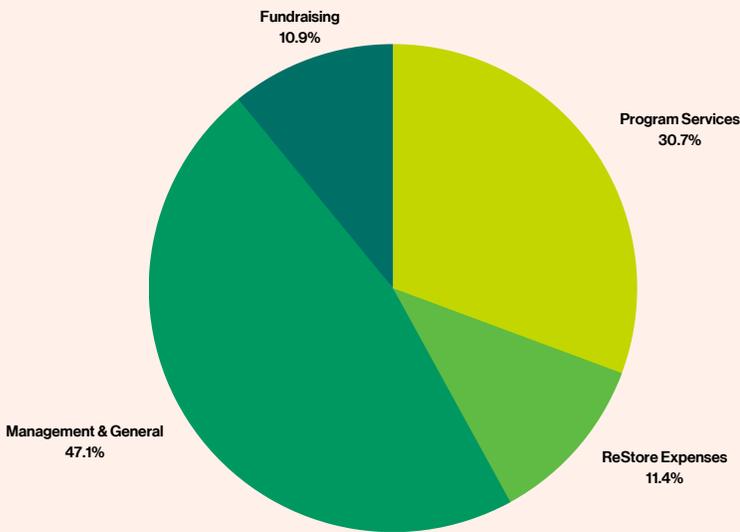
*Board President, St. Croix Valley Habitat for Humanity*

# FISCAL SUMMARY

## FY2022 Financial Statements

*Audit performed by Johnson, Block & Co.  
November 15, 2022*

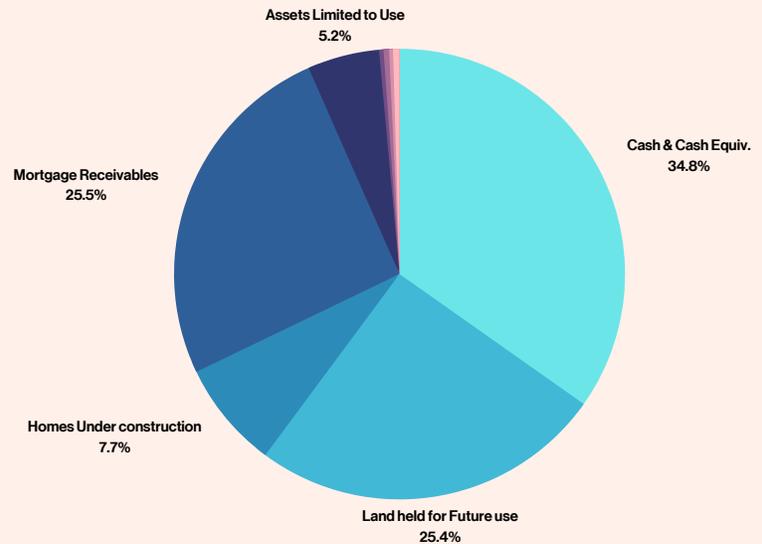
### Expenses



### Total: \$498,385

- Management & General \$234,633
- Program Services \$152,820
- ReStore Expenses \$56,571
- Fundraising \$54,361

### Total Assets



### Total: \$1,181,621

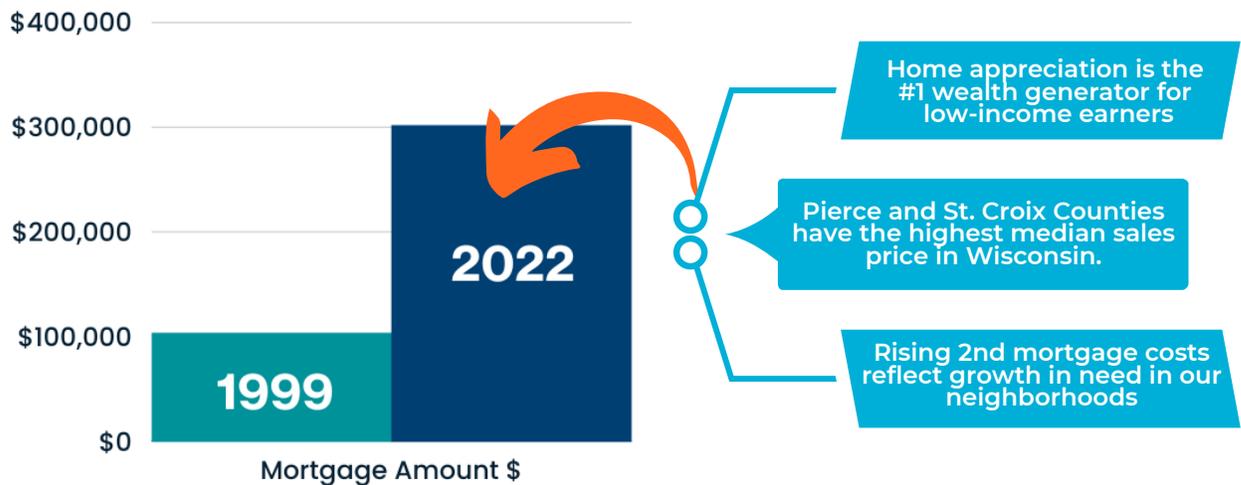
- Cash and Cash Equivalents \$410,963
- Mortgage Receivables \$301,675
- Land Held for Future Use \$299,804
- Homes Under Construction \$91,055
- Assets Limited to Use \$60,919
- A Brush w/Kindness Receivables \$5,468
- Prepaid Expenses \$4,645
- Property & Equipment \$3,792
- Security Deposits \$3,300

# SINCE 1996

Habitat believes no one should pay more than 30% of their income on housing.

- Since 1996, we've helped more than 70 families with a safe, affordable place to live, learn and become contributing members of our communities in Pierce & St. Croix Counties.
- We partner with hard-working, low-income earners.
- Our homebuyers must have a need for safe, affordable shelter.
- Each homebuyer is required to contribute sweat equity on the building or repair of their home.
- Through a second, Habitat-supported, forgivable mortgage, families are able to afford a home at a fair-market value, helping build generational wealth through their home's appreciation.

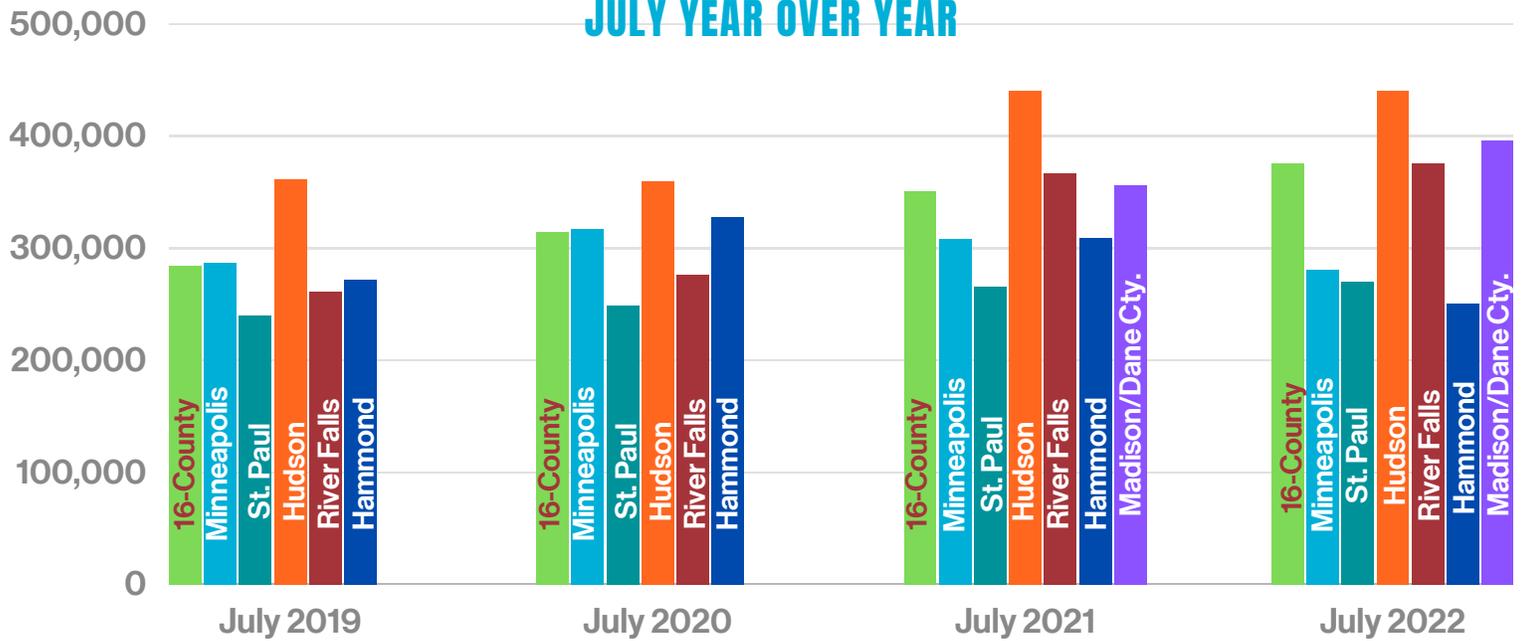
## SCVHFH Mortgage Prices \*1st & 2nd combined



Pierce and St. Croix Counties are shouldering the tremendous growth in population as people headed eastward post-pandemic. Our rural communities are experiencing unprecedented growth and rise in home prices, challenging an already stressed supply of housing stock. As part of the 16-County, Twin Cities Metro Area, our area median home sales price is the same or greater than some of the wealthiest suburbs of Minneapolis and St. Paul (MN).

## MEDIAN SALES HOME PRICE 16-COUNTY TWIN CITIES METRO JULY YEAR OVER YEAR

“ 1 in 8 households in Wisconsin spend more than half of their income on housing ”



- **July 2022 Median Sales Home Price**
  - Minneapolis: \$280,000
  - Hudson: \$440,000
  - Madison/Dane County: \$395,000

Data from St. Paul Area Association of Realtors

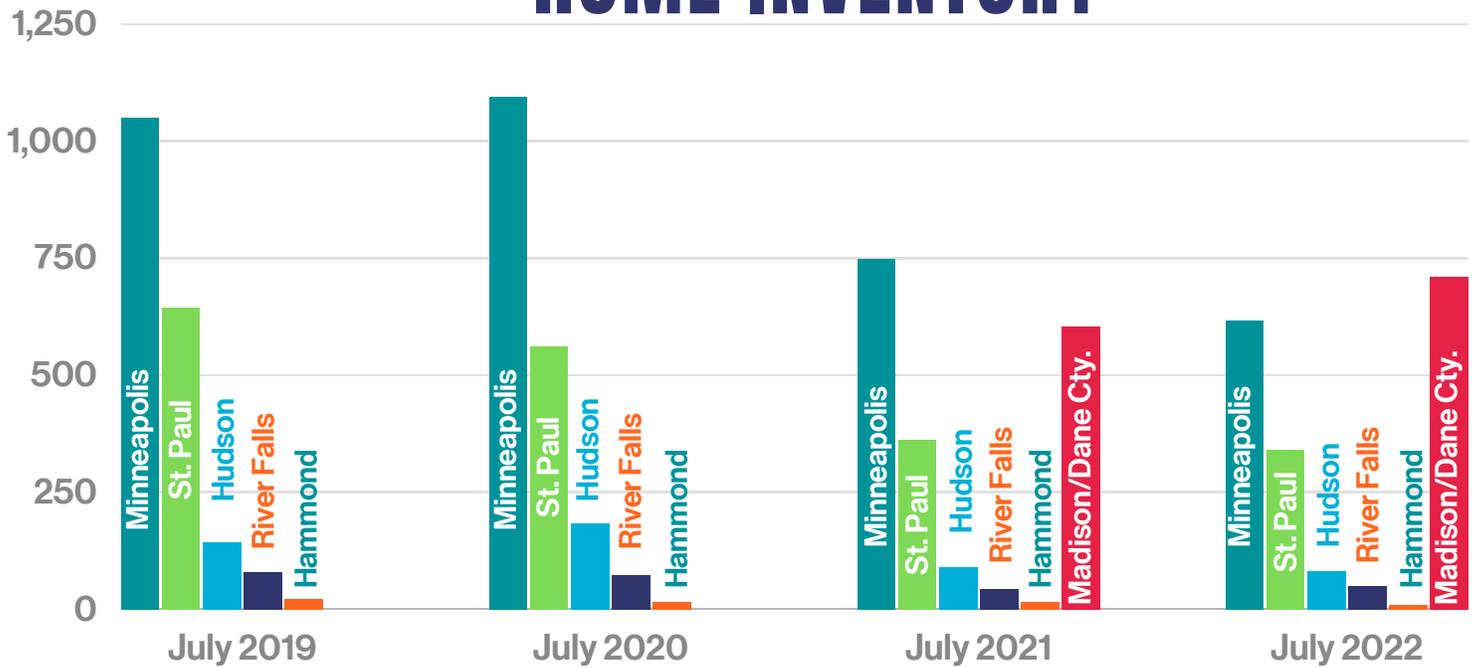
## WISCONSIN HOUSING STATISTICS 2022

- Share of households paying **more than 30% of income** on housing:
  - 65% of renters earning less than \$50,000
  - 49% of homeowners earning less than \$50,000
- **Fair Market Rent** needed for a 2-bedroom home in Pierce & St. Croix counties = **\$25.56/hour** (\*minimum wage is \$7.25)
- **28%** of Pierce & **23%** of St. Croix County households are renters
- **Income needed to purchase** a median-priced home in Wisconsin = **\$49,857**  
(Median income of renters is \$38,200)

-2022 Statistics:  
WI HFHI & NLIHC

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# 16-COUNTY TWIN CITIES METRO AREA HOME INVENTORY



- **July 2022 Home Inventory**
  - Minneapolis: 614
  - Hudson: 80
  - Madison/Dane County: 708

*Data from St. Paul Area Association of Realtors*

## WISCONSIN HOUSING STATISTICS 2022

- Shortage of homes relative to demand in Wisconsin: **-52,615**
- Percentage of homes that were **entry-level** in Wisconsin in 2019: **6%** (down from 24% in 1980)
- Demand continues to outpace supply with dramatic impact in our neighborhoods

*-2022 Statistics from WI HFHI*

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## FINANCIAL GIFTS

### Foundations and Grants

3M Foundation  
 Amazon Smile  
 Andersen Corporate Foundation  
 Edina Realty Foundation  
 Fred C & Katherine B Andersen Foundation  
 Hugh J Andersen Foundation  
 Monica Weekes  
 New Richmond Area Community Foundation  
 Otto Bremer Trust  
 Spartan Nash Foundation  
 Three Square Market, Inc.  
 Thrivent Financial  
 United Way of the St Croix Valley  
 Walmart  
 West Central Wisconsin Planning Commission  
 Western Wisconsin Health

### Sponsorships

Andersen Windows & Doors Corporation  
 Aspire Insurance Group  
 Cannaday Bloom Wealth & Insurance Solutions  
 Capecci & Co  
 Cross Country Mortgage  
 First Line Inspections  
 First State Bank & Trust  
 Gary Zifko  
 Health Max Chiropractic  
 LaVenture Crane & Rigging, Inc  
 Midlife with Courage  
 Miller Brothers Auto Repair  
 River Point Family Acupuncture  
 Security Financial Bank  
 Steiner Plumbing & Electric, Inc.  
 WESTconsin Realty & Title Services, LLC

### Charitable Gifts

Beth Immanuel Sabbath Fellowship  
 Bethel Lutheran Church  
 First Congregational Church of Christ-RF  
 Habitat for Humanity International  
 Joy Lutheran Church

## INDIVIDUAL DONORS

Brian Anderson  
 Curtiss & Elaine Anderson  
 Joel & Nell Anderson  
 Ann Martinson Fund  
 Jean Antonello  
 Angela Barber  
 Carolyn Barette  
 Benevity Giving Platform  
 Arlyn & Susan Benoy  
 Bob Berglund  
 Fred Bertschinger  
 Chuck & Jennie Boeder  
 Darwin Bredahl  
 Betsy Byker  
 George & Arline Carlson  
 Judy or Lee Carlson  
 Charitable Fund American Endowment Foundation  
 Charities Aid Foundations of America  
 Wayne & Janet Christensen  
 Adam Churchill  
 John & Janet Clymer  
 Anthony Cole  
 Jamie Cortese  
 Donna Davis  
 Julie Dodge  
 Evelyn Doerr  
 Daniel Donahue  
 Aaron Ellefsen  
 Jim & Ronna Elli  
 Sharon & Richard Engdahl  
 Vi Engebretson  
 Marvin & Judy Enslin  
 Shannon Ewart  
 Douglas & Judy Fahrendorff  
 Fidelity Charitable  
 First National Bank of River Falls  
 Christy Fogarty  
 Sonya Gambrel-Lenarz  
 Kenneth & Karen Gasper  
 Sidney Gerhardt  
 William & Sally Giese  
 Susan Gilbert  
 Carol Gilbertson  
 Greater Twin Cities United Way  
 Tom Greiber  
 Joe Grinstead  
 Paul Gunderson  
 Dave Hackworthy  
 Carol Hajicek  
 James & Patricia Hall  
 Jane Hansen

William & Delpha Hanson  
 Aethan Hart  
 Mark Have  
 Lynn Hawksford  
 Cyndee Hayes  
 Health Partners  
 Hielkema Business Account  
 Beverly Hoppe  
 Robert & Heidi Hubbard  
 Hurlburt Heating, AC & Plumbing  
 Janet Jensen  
 Jerome & Patricia Johnson  
 Kate Jones  
 Dawn Jurgens  
 Frank Kin  
 Carol & Kenneth Knapp  
 Carah Koch  
 Trent Kowalchyk  
 Deborah Kravik  
 Betsy Kremser  
 Ron & Nancy Langness  
 Keith Larson  
 Mark Loughney  
 Rosa Magnus  
 Daniel Malaney  
 Michael & Britta Manning  
 John Marnell  
 Joanne & Donald Melander  
 Shirley Miller-Frey  
 Debra Murtha  
 Jennifer Nedry  
 Barbara Nelson  
 Kent Nelson  
 John & Evalyn Nerbonne  
 Lloyd Nestrud Jr.  
 Network for Good  
 Linda O'Donnell  
 James & Annette McNallan  
 Diane Odeen  
 Mike & Sarah Oebser  
 Lori Oistad  
 John & Mary Onkka  
 Timothy Orgeman  
 Mike Orth  
 Alison Page  
 Krista Paulus  
 Roger & Karen Pavlis  
 Lennart & Elenor Pearson  
 Larry L. Peterson  
 Troy & Annette Peterson  
 Glenn Pletscher  
 Rose Raleigh

Natasha & Peter Rayne  
 Daniel Reardon  
 StachaReed  
 Bill Richard  
 Charles & Kathy Roberts  
 Monica Robey  
 Jon Ross  
 William Rubin  
 Rose Rude  
 Debra Rudquist  
 Alyson Sauter  
 Janice Savidge  
 Anne & Dave Schmiechen  
 Joel & Sharon Schulze  
 Gary & Jane Scott  
 Scott Selesky  
 Michael & Renee Sellman  
 Heather Sevelin  
 Greta Shafer  
 Coleen Siegfried  
 Roy & Lana Sjoberg  
 Skinner and Associates  
 Skinner Family Fund  
 Brian & Lisa Smith  
 Kristie Smith  
 Robert Spuhler  
 Jillaine & James Stahl  
 Michael Stearney  
 Ralph & Marlys Swenson  
 M. Shirley Thill  
 Thomson Reuters  
 Rolf Tiedemann  
 Harold Tiffany  
 Cole Tobin  
 Tammy Tollefson  
 Joyce Tollerud  
 Michael Vivoda  
 Merle & Corene Wacker  
 A. Wagner  
 Peggy Weber  
 Jon Whitcomb  
 Nicholas Whitney Jr & Laura Whitney  
 Bruce & Jeanine Williamson  
 Claire Zajac  
 Lisa Ziebrath  
 Ruth Ziemann  
 Gary Zifko

## IN-KIND CONTRIBUTIONS

3 Schweet Sisters	Jessie Timme	Sailer Sealcoating
A'LA MODE SALON SPAS	Jon Whitcomb	Sandalwood Skin Studio
B Dalton Liquor	Key's Cafe	Security Financial Bank
BAILEY NURSERIES	Kinni Creek Lodge & Outfitters	Shear Perfection Salon
Bill Richard	Leading Edge	SiteOne Landscaping
Bread Art	Levolor	Skydive Twin Cities
Buddy's Bakery	Liquor Time	Spiriti Seller, LTD
Built Strong Exteriors	Loew's	St Croix Bakery
Carbones Pizza	Lucky's Wine & More	Storage Garages of Hudson
Chicones Liquor Mart	Lumberjack Liquors	Sweet Creations by Sara
Christine & Dennis Miller	Lund's Fly Shop	Sylvester Custom Grinding, Inc.
Clark Schroeder	Made From Scratch	Target
Clifton Larson Allen LLP	Mei Mei's Cookies and Creamery	Tattersall Distilling
Crumb'l Cookies - Woodbury	Mendards	The Home Depot
Dick's Fresh Market	Michael Stearney	The Next Stop Bar & Grill
Ellyn with a Why	Midlife with Courage	The Phipps Center for the Arts
Family Fresh River Falls	MN Kayak Co.	The Schweet Stop
First Supply	NEO Electric Solutions	True North
Fleet Farm	Network for Good	Tunau Bakery
Gary Zifko	Nilssen's Foods - Baldwin	ULINE
Gladi Sippel	Nothing Bundt Cakes	Urban Olive & Vine
Holen1Golf	Perkins - Hudson	Vickey Weiss Photography
IKEA	Pitchfork Brewing	Village Liquor Store
Isaac Mathison-Bowie	Ptacek's IGA	West Wind Supper Club
J Hass Excavating	Red Barn Farm	Western Wisconsin Health
J. Murphy and Associates	Robert & Heidi Hubbard	Whirlpool
Jerry's County Market	Royal Credit Union	Willow River Company
		Xcel Energy

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