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Overview of Twin Cities Habitat for Humanity



“

I want my kids to grow up and know they can go anywhere in this world, and they always have a home to return to. I feel like this is the beginning of that.

- LeAndra, Habitat Homeowner Since 2019

About Twin Cities Habitat for Humanity

Our mission

We bring people together to create, preserve, and promote affordable homeownership and advance racial equity in housing.



2,000+

Homeowner partners



2,300+

Home repair projects



8,500+

Donors annually



10,000+

Volunteers annually

What we do



Homeownership Creation



Homeownership Preservation



Advocacy



Global Engagement



ReStore Outlets

Metro Home Locations

2026 families have bought homes in 74 communities across the metro area since 1985.

Habitat Homes Per County in Service Area

Anoka - 209

Carver - 34

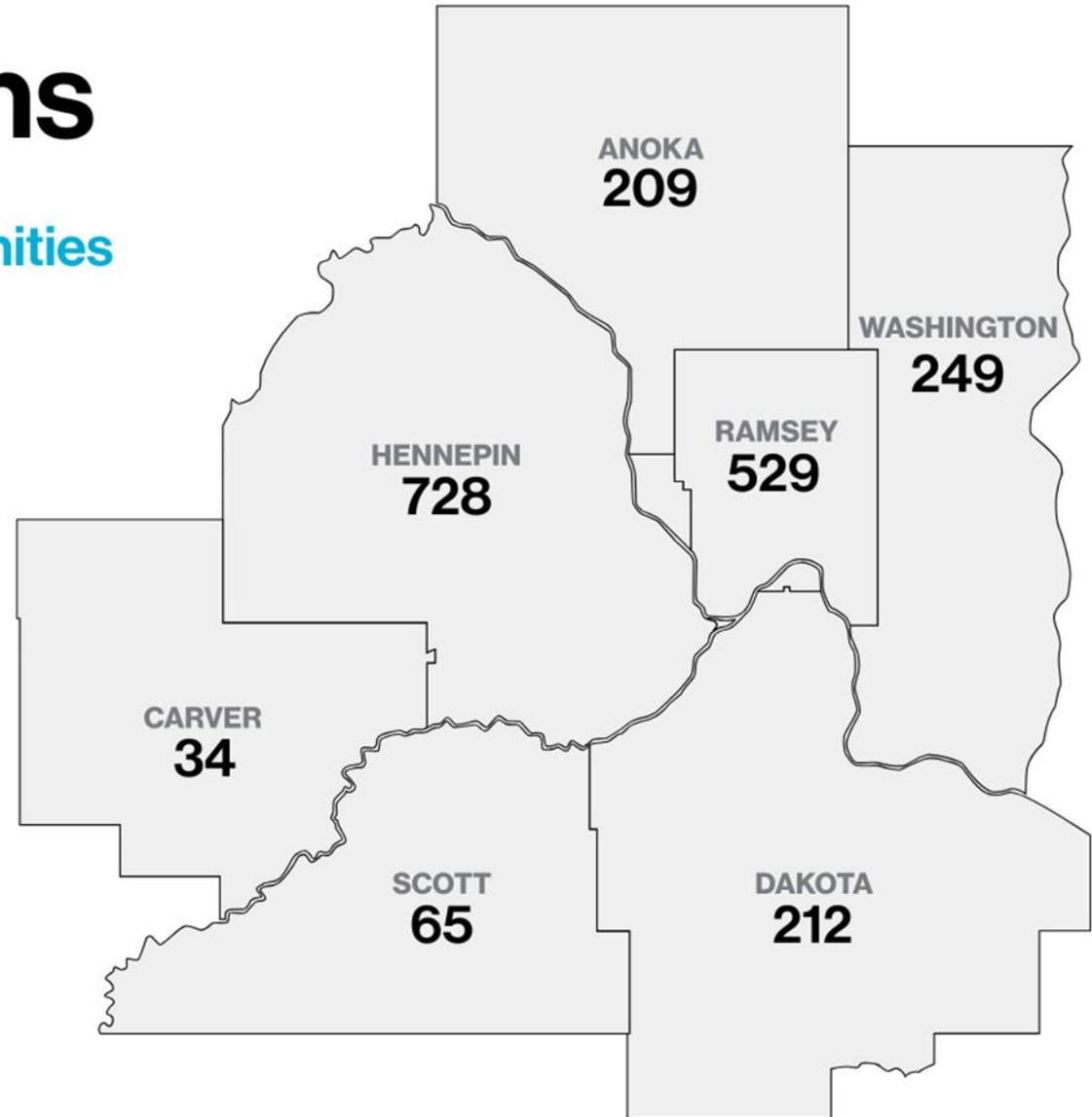
Dakota - 212

Hennepin - 728

Ramsey - 529

Scott - 65

Washington - 249



Data collected through June 30, 2025



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Habitat home choices



Traditional builds



Next Generation



Buy and rehab



Open market

All Habitat mortgages are provided by TCHFH Lending, Inc., a nonprofit mortgage subsidiary of Twin Cities Habitat for Humanity.



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About families who buy with Habitat



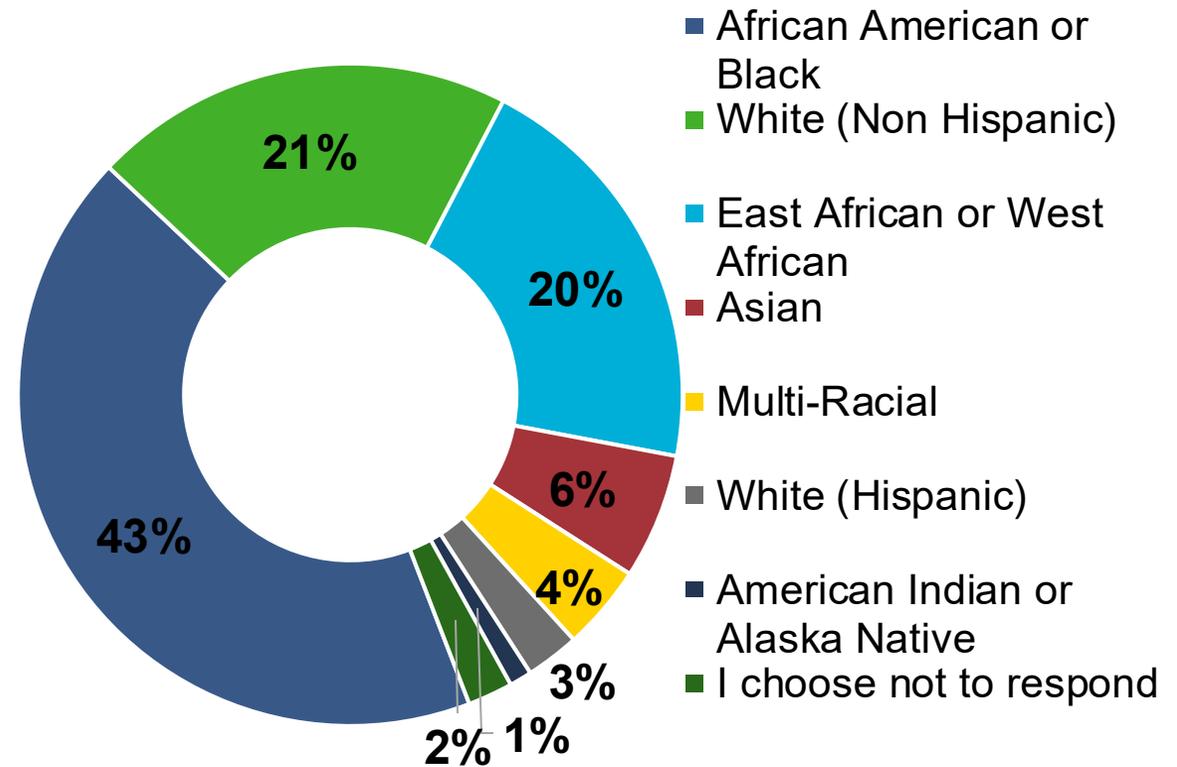
\$71,170

Average household income FY25

Homebuyer professions include:

- Bus driver
- Educator
- Office admin
- Line worker
- Hospital staff
- Security officer

Racial and Ethnic Diversity (FY22-25)



Outcomes of Habitat homeownership

91% feel better about kids' future

77% feel safer now

41% visit the doctor less

68% say their kids' grades improved

Dramatic reductions in public assistance

99% attribute the positive changes to Habitat



The housing crisis is mounting

There's no easy housing math

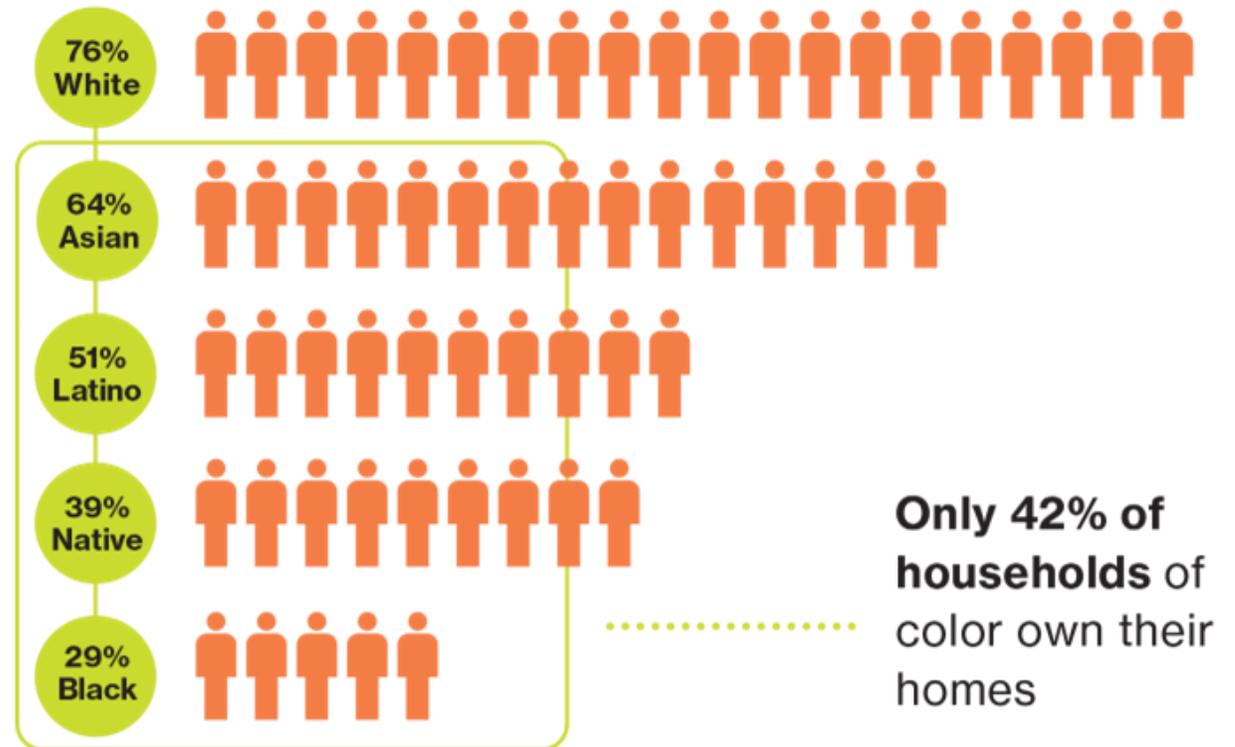
- **1 in 4 Minnesotans spend more than 30% of income on housing**
- **Housing costs are rising** while incomes remain stagnant
- **Minnesota's racial gap in homeownership is the worst in the nation**

Habitat homes lead to:

- ✓ Greater success in school
- ✓ More economic opportunity
- ✓ Generational wealth building
- ✓ Better health outcomes
- ✓ Revitalized neighborhoods

Minnesota's racial gap in homeownership

Minnesota has one of the highest rates of homeownership in the country, but also one of the **widest gaps** between white households and households of color.



Our disparities are rooted in racist policies

We need to be **as intentional**
in removing our disparities as
we were in creating them.

- ✘ Redlining
- ✘ Racial covenants
- ✘ Interstate construction
- ✘ Real estate practices
- ✘ Tax code
- ✘ Predatory lending
- ✘ Ongoing bias



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2022-2027
Strategic Plan





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**Expand
Homeownership
Opportunities**

**Advance Racial
Equity**

**Engage the Community to
Strengthen Our Foundation**



Expand Homeownership

Strategies

- **Create** homeownership opportunities
- **Scale** building strategies and sustainability
- **Stabilize** and **preserve** affordable homeownership

Key Innovations & Successes

- ✓ **Large Scale Developments – [The Heights](#)**
- ✓ Cutting-edge **[sustainability practices at The Heights](#)**
- ✓ **Public Partnerships – Roseville, Edina**

Habitat at The Heights

Part of a transformational 112-acre development on St. Paul's Greater East Side

- 147 Habitat homeownership units on 12 acres (4 city blocks)
- Mix of single-family homes, twin homes, and 3- and 4-unit townhomes
- First 74 units complete by 2026
- Major focus on sustainability

The broader development will deliver 1,000 housing units, 1,000 jobs, a new five-acre park, trails, wetlands, and other amenities.



Sustainability at The Heights

Goals/Policies

- Very-low carbon footprint
- Environmentally-friendly landscape, intentional green spaces
- Responsible material and waste stream management
- Effective, integrated, visible stormwater treatment

Features

- All-electric development
- Rooftop solar
- Air source heat pumps for heating, cooling, water heating
- Laminate flooring made from recycled waste
- Airtight building envelope and additional insulation to reduce heat loss while balancing ventilation
- High-performance windows

The Heights is a cutting-edge, all-electric residential development. The sustainability measures will lead to improved indoor air quality, major reductions in greenhouse gas use, and reduced utility costs for residents. The Heights is a model for sustainable, resilient, affordable housing.

Advance Racial Equity

Strategies

- **Close homeownership gaps** to advance Black homeownership
- **Elevate equitable homeownership** through policy and advocacy

Key Innovations & Successes

- ✓ [Advancing Black Homeownership Program](#)
- ✓ [Volunteer and Learn](#), a more equitable approach to the former 'sweat equity' program
- ✓ **Inspiring innovation** across the region, including the [Advancing Black Homeownership Community Fund](#)
- ✓ Advocacy led to state **First-Generation Homebuyer DPA Program**

Advance Racial Equity

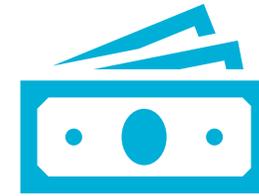
Advancing Black Homeownership: Special Purpose Credit Program



Cohort Approach to
Financial Coaching



More Flexible
Underwriting
Criteria



Additional Financial
Assistance

Advancing Black Homeownership

Program Results After 2 Years

Foundational Black households have grown from 8% of our homebuyer clients annually to 22%



Engage the community to strengthen our foundation

Strategies

- **Cultivate** meaningful partnerships
- **Build** an inspiring organization where all thrive
- **Balance** growth with financial and operational strength

Key Innovations & Successes

- ✓ **Community partnerships** incl. [Black Men Teach](#) and [Greater East Side Community Council](#)
- ✓ **3rd ReStore** opening in Brooklyn Park in fall 2025
- ✓ [Carter Work Project](#) engaged thousands of volunteers, sponsors, and community members
- ✓ Named [Star Tribune 2024 Top Workplace](#)

Twin Cities
Habitat for Humanity®

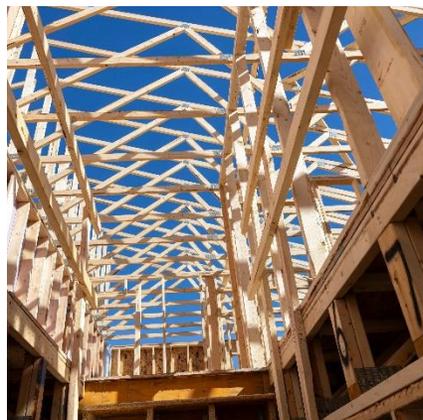
Jimmy & Rosalynn Carter Work Project



27,749 Hours of
Volunteering



Build Forward Bash



30 Homes



64 Homeowners
Volunteered



Raising Walls



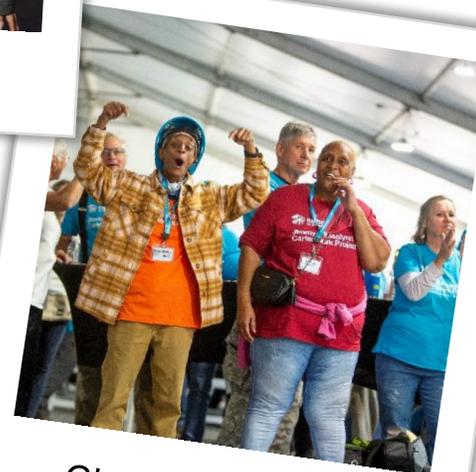
Opening Ceremony



2,252 Volunteers



15 Elected Officials



Closing Ceremony



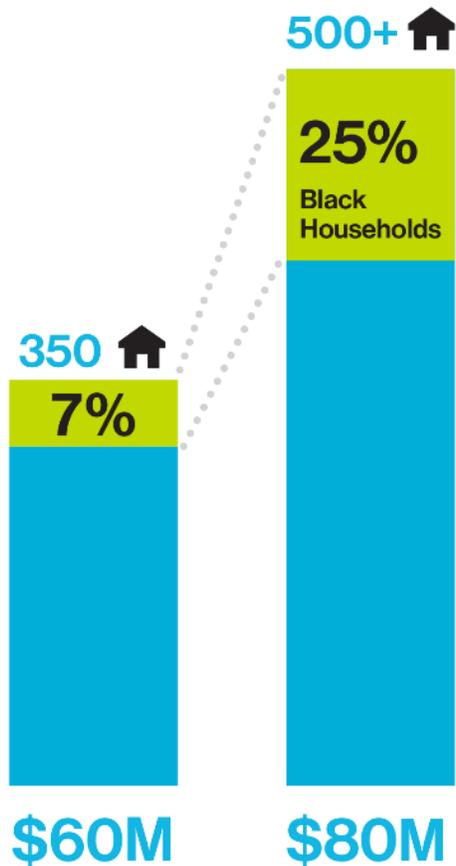
“There’s peace knowing my family has a safe place in this big old world... I don’t know of anyone else who’s doing what Habitat is doing.”

– **Bridgette**,
Habitat homeowner since 2024,
part of our game-changing
Advancing Black
Homeownership program

[Read more about Bridgette >](#)



Your financial support is the key that unlocks our bold vision of a vibrant, equitable Twin Cities.



Twin Cities
Habitat
for Humanity®

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- **Serve 25% Black households**
- **Create 500+ homes**
- **Raise \$80 million to support the community**



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**Every family deserves a
foundation to build a future on
and a place to call home**

It is our vision to create an equitable Twin Cities region where all families have access to the transformational power of homeownership.



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Thank you!

