



Habitat

HERALD

Vol. XXXV #3 Fall 2024



Build Forward Together

at the Carter Work
Project and Beyond!

Dear Friends,

Whether you're in town for the Carter Work Project or you're a longtime local supporter, I want to give you a warm welcome to the vibrant, big-hearted, and dedicated Twin Cities Habitat for Humanity community. We're so glad you're here!

This is truly a historic time at Twin Cities Habitat. We're honored to carry on the inspiring legacy of President and Mrs. Carter by hosting the 2024 Jimmy & Rosalynn Carter Work Project, the 'Super Bowl' of housing. And we're so excited to share with the world why we were chosen to host—because of the groundbreaking work we've done together through our *Build Forward Together* strategic plan and campaign.

Through *Build Forward Together* we are expanding homeownership opportunities, advancing racial equity, and engaging our Twin Cities community. In this Special Edition *Habitat Herald*, you'll see stories of this plan in action—examples of your generosity at work in the community, creating homes, and transforming lives. You'll learn about our innovative *Advancing Black Homeownership* program, our record-breaking year for home closings, our largest project ever at The Heights, and so much more.

Thank you for joining us as we build forward toward a more vibrant, equitable Twin Cities!

With gratitude,

Chris Coleman
President & CEO

Your generosity is at work in the community, creating homes, and transforming lives.

Thank you!



As part of the closing ceremonies of the 2023 Carter Work Project in Charlotte, NC, Chris took part in the Passing of the Hammer, bringing it home to the Twin Cities.

Get to Know Twin Cities Habitat for Humanity

Twin Cities Habitat for Humanity is the largest affordable homeownership builder in the seven-county metro area and is an innovative leader across Habitat for Humanity's global network. Since 1985, more than 1,800 families have unlocked the dream of homeownership with Twin Cities Habitat and thousands more have stabilized and improved their housing, finances, and quality of life through our programs.

Mission

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

Vision

An equitable Twin Cities region where all families have access to the transformational power of homeownership.

Values

- Rooted in Faith & Community
- Inspired by Hope
- Committed to Anti-Racism
- Driven to Innovate



Twin Cities Habitat's *Build Forward Together* campaign is all about expanding homeownership, advancing racial equity, and engaging the community – all of which come together at The Heights, our largest development ever.

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Photo courtesy of Habitat for Humanity International

The Carter Work Project brings together thousands to shine a spotlight on the importance of affordable housing. Above, participants of the 2019 event in Nashville, Tennessee joined the Carters, Habitat for Humanity International CEO Jonathan Reckford, and Habitat Humanitarians Garth Brooks and Trisha Yearwood.

Welcome

to the 2024 Jimmy & Rosalynn Carter Work Project

The first pillar in our *Build Forward Together* Strategic Plan is to expand homeownership opportunities. At The Heights development in St. Paul's Greater East Side, we're doing just that—building up to 150 Habitat homes over the coming years.

We're kicking off construction at The Heights in a big way: with the 2024 Jimmy & Rosalynn Carter Work Project. We're thrilled to host this annual event in the Twin Cities from September

29 through October 4, 2024. During its 40-year history, the Carter Work Project has traveled to 14 countries and brings together thousands of volunteers, celebrities, elected officials, and other VIPs to build homes and cast a global spotlight on the urgent importance of affordable housing.

We're deeply honored to celebrate the legacy and impact that the former President and First Lady have created with Habitat for Humanity.

Event Schedule

» at a glance »»»»

Whether you're volunteering on the build site or cheering us on from across the community and country, there are plenty of ways for you to join in the fun. Thank you for being part of this historic moment!

Events open to the public are highlighted in blue.

Sunday, September 29

Opening Ceremony <i>Union Depot, St. Paul</i>	Carter Work Project volunteers will inaugurate this year's build in St. Paul's historic Union Depot.
After Party <i>Outside Union Depot, St. Paul</i> 7:00–9:00 p.m.	Food trucks, games, and live music by <i>The New Standards</i> . No registration required, event is free!

Monday, September 30–Friday, October 4

Build Week <i>The Heights, St. Paul</i>	Volunteers, staff, and special guests will build 30 homes at The Heights on St. Paul's Greater East Side.
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Tuesday, October 1 President Carter's 100th Birthday

Build Forward Bash <i>The Armory, Minneapolis</i> 7:00–9:15 p.m. Doors open at 6:00 p.m.	Featuring live performances by <i>The Family Stone</i> and <i>St. Paul and the Mpls Funk All Stars</i> . Free tickets for <i>Habitat Herald</i> readers are available at tchabitat.org/bash-free
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Wednesday, October 2

Housing Justice Symposium <i>St. Paul Event Center</i>	Racial justice leaders discuss the historical struggle for racial equity in housing and a path forward. Features the Advancing Black Homeownership exhibit—also at the Build Forward Bash!
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Friday, October 4

Closing Ceremony <i>The Heights, St. Paul</i>	Participants will close the Carter Work Project and celebrate <i>Passing the Hammer</i> to the next host.
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Looking Ahead
We'll need your help long after the Carter Work Project is done! Find opportunities at tchabitat.org/volunteer



Get to Know St. Paul's Greater East Side

Located in the northeast corner of St. Paul, Twin Cities Habitat's development at The Heights is part of the ancestral lands of the Dakota people. Since the beginning of European settlement, the East Side has been a diverse community with immigrants from all over the world.

For most of the 20th century, the land was a private Jewish golf course, formed when Jews were excluded from other clubs. Ron Zamansky, whose family were members of the Hillcrest Golf Club, remembers, "There was a

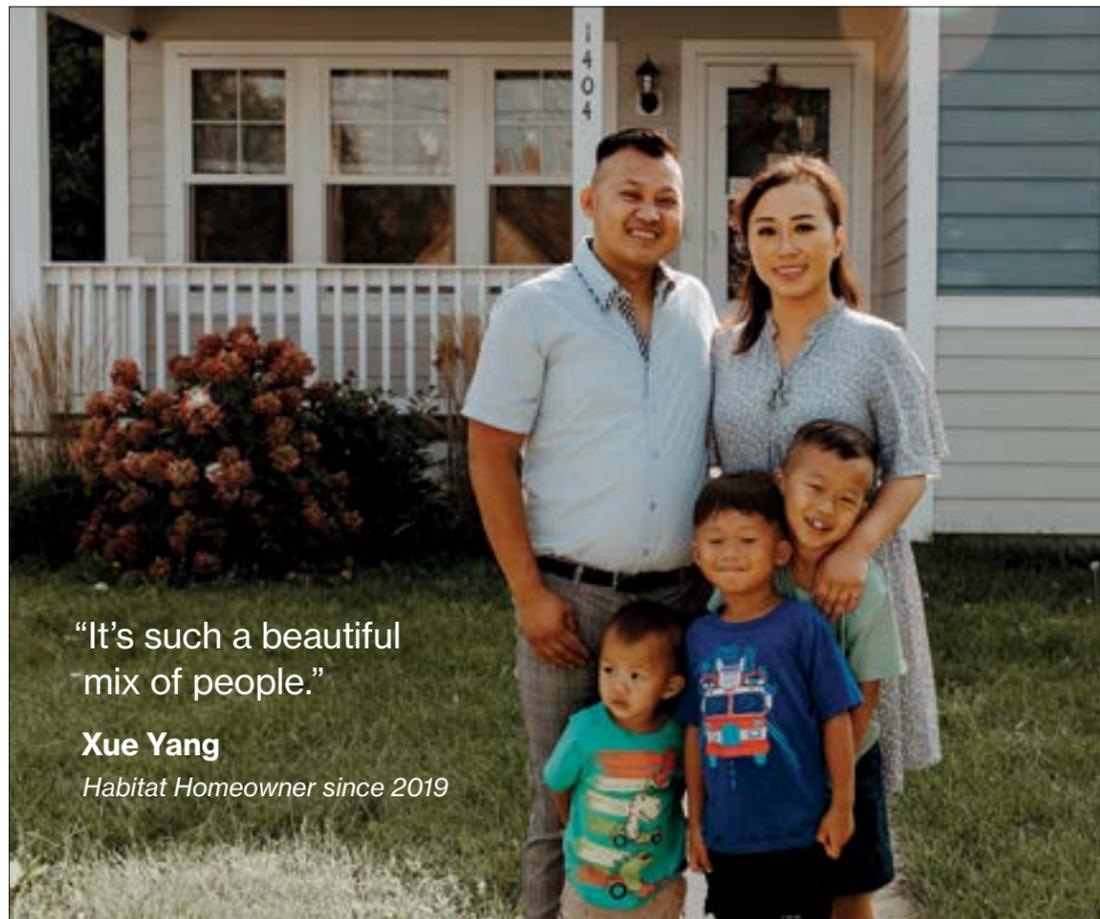
great relationship between Hillcrest and the non-Jewish community around it. Families who grew up at Hillcrest still feel connected to that land."

Twin Cities Habitat has a long history on the East Side, too. Xue Yang and her husband came to the U.S. as young children, from Thailand and Laos respectively. They bought their Habitat home on the East Side in 2019. They love the neighborhood markets. "We go to Hmong Village—you see immigrants from other areas come there for things they can't find at other

big box stores," Xue said. "There are Somali pop-up markets, Karen garden shops; Mexican families shop there too. It's such a beautiful mix of people."

The Heights is a once-in-a-lifetime opportunity for the East Side and for Twin Cities Habitat. We're building relationships, engaging neighbors, and investing deeply in the future of this richly diverse community.

Learn more at tchabitat.org/eastside



"It's such a beautiful mix of people."

Xue Yang

Habitat Homeowner since 2019

Photo by Celisia Stanton Photography

Xue and her husband Koua and their children Jayden, 7, Austin, 5, and Leon, 1. The family loves their Habitat home in the vibrant and diverse Greater East Side of St. Paul.

Expand Homeownership



Get to Know The Heights

The 2024 Carter Work Project kicks off Twin Cities Habitat's largest development ever at The Heights. The broader project—led by the St. Paul Port Authority—is a transformational redevelopment of the 112-acre former Hillcrest Golf Course that prioritizes community connectivity, affordable housing, and outdoor amenities to residents who live, work, and visit the area.

In total, The Heights development will bring 1,000 units of affordable housing and 1,000 living-wage jobs to the Greater East Side. Twin Cities Habitat will build 147 homes on four city blocks totaling 12 acres. The Habitat homes will be a mix of single-family homes, twin homes, three-plex townhomes, and four-plex townhomes.

The Heights will be an all-electric community that has the potential to be one of the most energy efficient developments ever created in Minnesota. We're using innovative building practices to make this a modern, sustainable development with lower utility costs for residents.

Learn about this groundbreaking development at tchabitat.org/heights



Renderings courtesy of Doran Companies

All Habitat homes at The Heights will feature rooftop solar panels or solar shingles, bringing energy costs down for homeowners.

Sustainability at The Heights



Air-Source Heat Pumps



Roof-Top Solar Panels & Shingles



Geothermal Energy System



Energy-Efficient Appliances/Materials



Intentional Green Spaces

A Look Back at the 2010 Carter Work Project

Hosting the Jimmy & Rosalynn Carter Work Project is usually a once-in-a-lifetime opportunity for a Habitat affiliate. But for Twin Cities Habitat, it's a twice-in-a-lifetime opportunity—we were one of four affiliates across the United States selected for the 2010 event. Here's a look back.



Melo Lawson purchased a home that Jimmy Carter helped build in 2010.

“When I arrived early that morning, I wasn't expecting to see a crowd of journalists on the stage waiting in front of my home construction site. There were nearly 200 people! At the end of his speech, Jimmy Carter gave me a Bible. I had goosebumps when I received it!”



Chris Coleman participated in the 2010 Carter Work Project as Mayor of St. Paul.

“I was able to build on the East Side of St. Paul with President Carter. I also recall going to Minneapolis to meet with Vice President Mondale and Senator Al Franken. It's a great memory from my mayoral days. What was also memorable was how thrilled the homeowners were!”



Tony Beckstrom was the Site Supervisor on a home where Jimmy Carter volunteered.

“Jimmy Carter was absolutely the sweetest, kindest man I've ever met in my life. He used our drill and Sabre saw, but not the nail gun. Anything he could do with his own tools, he'd use them. When he installed siding, he didn't use the nail gun; he used his grandfather's hammer.”

Photos by Andrea Cole Photography

Thank you, Sponsors

of the 2024 Jimmy & Rosalynn Carter Work Project!



Photo courtesy of Corey Sauer

“When I learned that the Carter Work Project was coming, I realized it was a once-in-a-lifetime opportunity to not only be part of such a special event, but also to support Habitat financially as they kick off their single biggest homebuilding project. I hope it shines a spotlight on the critical need for affordable housing as Twin Cities Habitat strives to close the huge racial equity gulf in homeownership.”

Corey Sauer

Twin Cities Habitat donor and volunteer since 2014
Diamond Sponsor of the Carter Work Project

Diamond \$1,000,000+

Corey Sauer
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GAF
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Platinum \$500,000

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MasterBrand
Wells Fargo

Gold \$250,000

3M
Carrier
Comcast
Computype
HMTX Industries
Stoggles, Inc.
Target
Tennant Company

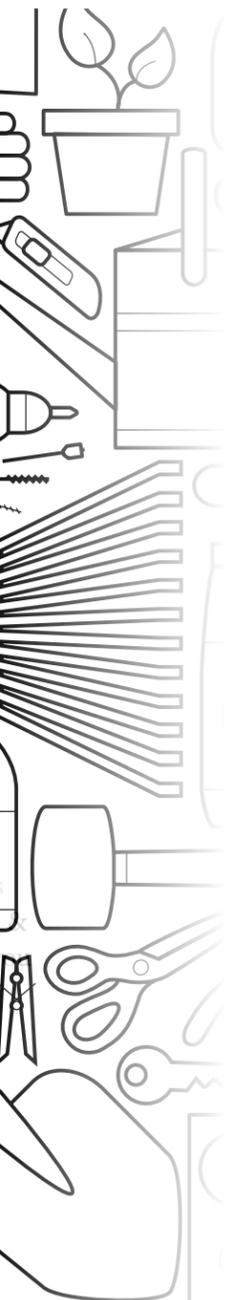
Dream Maker \$100,000

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Stanley Black & Decker
Travelers
True Value
Wesco

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Anonymous
Mary Lynn & Warren Staley

See a complete list of our generous Carter Work Project sponsors at tchabitat.org/cwp



Habitat didn't just check a box. We changed.

With your support, we've created a groundbreaking *Advancing Black Homeownership* program that's leading the way in the Habitat network.

When Monisha Washington applied to Twin Cities Habitat's homeownership program, it wasn't just for her family. It was for her community.

"I am a community health worker, so I'm always looking for resources to share — but I like to go through the process first. That was why I chose Twin Cities Habitat, because this is something that can help me obtain homeownership, and I could see if it would be good for my community as well."

When Monisha began the process in 2020, it was bumpier than she was expecting. Barriers kept popping up, like a low credit score and student loans impacting her debt-to-income ratio. And while she had a great financial coach through Habitat, Monisha felt he didn't understand the barriers she faced from a cultural standpoint.

"I thought that if I'm having these barriers, I need to make sure this process is not only okay for me, but okay for my community."

Diving into the Data

The Twin Cities metro has one of the highest rates of homeownership in the nation, but it also has one of the worst racial gaps in homeownership. The Black homeownership rate in the Twin Cities is 29% compared to a White homeownership rate

of 76%.¹ The 47% gap is not only one of the biggest, but Black households' homeownership rate is 16% lower than national Black homeownership rates. This glaring disparity is the result of a long history of racial discrimination in housing, from racial covenants and redlining to interstates destroying Black neighborhoods.

Years before Monisha began her homeownership journey, Twin Cities Habitat had begun a racial equity journey. While we were proud that about 85% of our homeowners were people of color, we wanted to ensure we were helping to close that racial homeownership gap. Led by Shereese Turner, Chief Program Officer, we took a deep dive into the data. And the results were shocking.

"The truth is the racial disparities in our region were replicated within our own programs," says Shereese. In fact, Foundational Black homebuyers — those descended from enslaved people — were the second largest demographic group applying for Habitat homeownership, but were least likely to complete our program and become homeowners.

"We knew we needed to make a change," Shereese says. "And we knew we needed to do it *with* community."

¹ 2024 State of the State's Housing report, Minnesota Housing Partnership



Photos by Paul Dinndorf

Monisha was able to buy a home she loved on the open market with Twin Cities Habitat for Humanity.

Making a Change

To find a way forward, Twin Cities Habitat brought in Dr. Brittany Lewis and her community-centered firm Research in Action. They helped form a Black Homeownership Advisory Council made up of Habitat homeowners, homebuyers, and other community members who identified as Foundational Black Households.

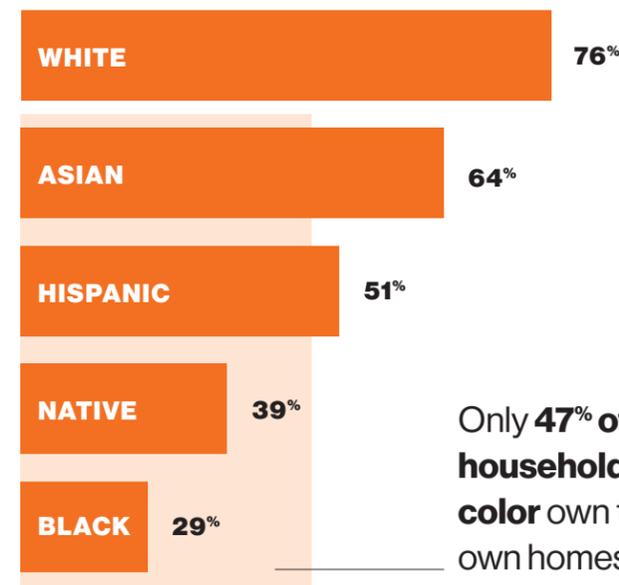
When Monisha was asked to be part of the Advisory Council, she knew this was a perfect opportunity to improve Habitat's program for people like her. She joined and shared the barriers she had faced, like her credit score and student loans.

"I learned that I wasn't the only one struggling with these things," Monisha remembers. "Many of us had the same struggles. Being a part of the Advisory Council and being heard was so important and valuable."

"It was *hard* listening to how challenging it was for some homebuyers to go through our program," Shereese says. "Because it's one thing when we *think* we know what's going on, but it's another when we could hear what *is* going on."

After months of listening and learning from the Advisory Council and completing additional research, Dr. Lewis' team presented recommendations to improve Habitat's programs for Foundational Black homebuyers.

Twin Cities Homeownership Rates by Race



Only **47%** of households of color own their own homes.



Building a New Program

“When we got these recommendations from the Advisory Council, we took them to heart,” Shereese shares. The result was our *Advancing Black Homeownership* program, launched in 2022. It’s a race-based program that addresses barriers unique to Foundational Black homebuyers, and is the first of its kind in the Habitat for Humanity network.

“Everything that Monisha and others shared, we built into the program,” Shereese says. “We factored things like rent payments into creditworthiness. We adjusted how we assess student loans in the debt-to-income calculation. We provided additional financial support so our savings requirement isn’t a barrier when you’re going into mortgage readiness, and to also expand the number of homes you could buy.”

A unique aspect of the program is the cohort coaching model, which utilizes culturally relevant peer-to-peer coaching and community connections, a specialized curriculum that includes healing from financial trauma, developing financial resilience, and referrals for debt consolidation.

The program has been a *huge* success. In the first 19 months, 46 Foundational Black families have become Habitat homeowners. Foundational Black families now make up 22% of Habitat’s total homebuyers — up from just 8% in 2019. Other Habitat affiliates across the country are exploring creating similar programs in their communities.

Key Components of the Advancing Black Homeownership Program



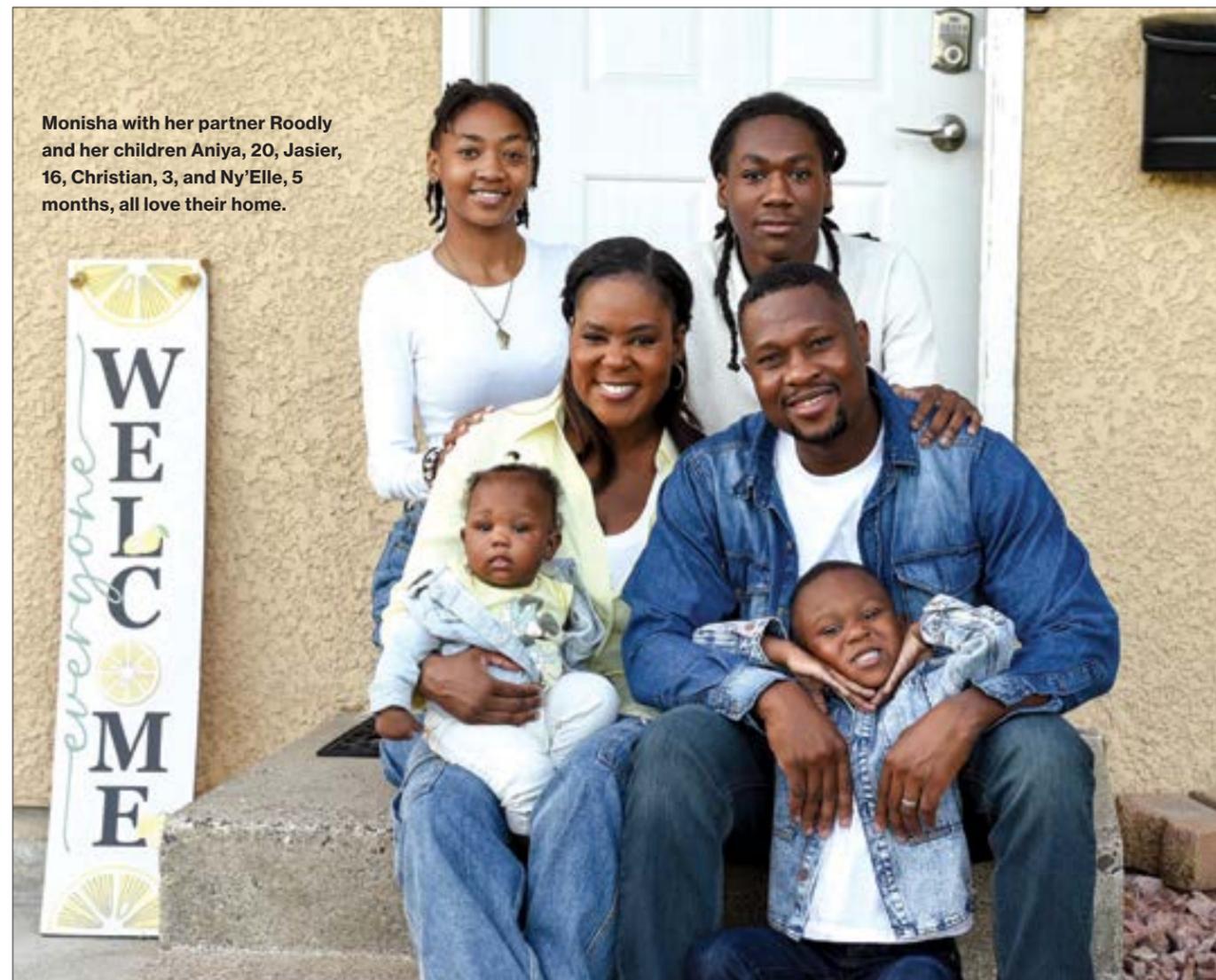
Cohort Approach to Financial Coaching



More Flexible Underwriting Criteria



Additional Financial Assistance



Monisha with her partner Roodly and her children Aniya, 20, Jasier, 16, Christian, 3, and Ny’Elle, 5 months, all love their home.

Photos by Paul Dinndorf

Finding Home

In the end, Monisha persevered to buy a home with Twin Cities Habitat on the open market. So many things excite her about being a homeowner — like sharing her home with others.

“I have seven siblings, and the fact that I can have them all over and we can have fun, play, and gather together is incredible,” Monisha says with a laugh. “And this is something that I can not only have for myself, but I can leave it for generations to come — *to build wealth.*”

“It wasn’t just about me in this journey. It was about me, my family, and what I can provide for everyone else around me as well.”

Through the Advisory Council, Monisha has provided so much for those around her. She sees that impact already.

“I work with a lot of organizations that invite the community to the table and guess what? They have their agenda already set... they just have to check the ‘advisory council’ box. One thing that was different about this experience was *Habitat didn’t just check the box — they changed... and I can see those changes benefitting my community.*”



A New Vision of Partnership Housing

Habitat for Humanity was founded on the concept of “partnership housing,” where those in need of shelter worked side-by-side with volunteers to build homes. The ethos of partnership housing evolved into “Sweat Equity,” a requirement that homebuyers spend a set number of hours contributing to Habitat’s mission, typically on a build site. The intention is to demonstrate the homebuyer’s willingness to partner with Habitat.

Through research, we learned that many homebuyers needed to take unpaid time off work, experienced income loss, scrambled to find childcare, and spent less time with

their family. The burden fell hardest on Black households, particularly single Black moms. The program, we found, was not equitable.

So, we rolled up our sleeves and innovated a new vision of partnership housing rooted in racial equity. This optional, client-centered program is called *Volunteer and Learn*. It removes a barrier to homeownership while maintaining the best intentions of Sweat Equity: education for success in homeownership, community building, and creating a sense of pride for homeowners.

Learn more at tchabitat.org/learn

“There’s always, always, always something you can be doing to maintain your home.”

Edgar

Habitat Homeowner since 2010

Edgar attended the first Skill Build event and loves learning new skills from Habitat’s expert Site Supervisors.

Photo by Paul Dinndorf



3 WAYS TO

Volunteer & Learn

Skill Build: Learn skills on a Habitat build site

Learn Together: Take classes related to homeownership

Build Community: Attend special events for Habitat homeowners



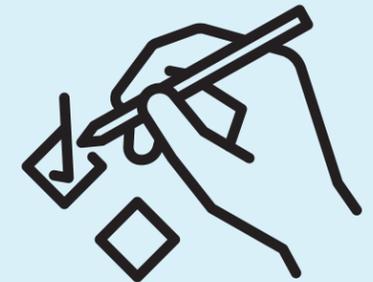
Habitat advocates rally for affordable housing at the Minnesota State Capitol for Habitat on the Hill – MN in 2024.

Why We Advocate

At Twin Cities Habitat, we’re proud to be the largest builder of affordable single-family homes in Minnesota. But we need to do more than build our way out of the housing crisis. That’s why, in addition to lifting our hammers, we lift our voices to increase public support for investments in affordable housing.

Each year since 2009, Twin Cities Habitat has engaged thousands of our volunteers in advocacy work at all levels of government. We’ve had some big successes together. Really big. Just last year, we advocated for a new First-Generation Down Payment Assistance Fund. It will help 3,000 Minnesotans become homeowners and reduce Minnesota’s racial disparity in homeownership. The Fund passed—and we’ve already started administering the down payment assistance at Twin Cities Habitat.

There’s much more work to be done, and we need your help! Sign up for advocacy action alerts at tchabitat.org/advocate



Vote for Home

It’s a big election year. Don’t miss this opportunity to vote for leaders who share your values—like expanding affordable homeownership!

Your Voting Checklist

- Check voter registration status
- Research candidates
- Find polling place for early or day-of voting
- Vote early or on Tuesday, Nov. 5!



Habitat challenges you to bring five people with you to the polls!

Learn more at tchabitat.org/vote



Reaching New Heights



Annual Report 2023-2024

The third pillar of our *Build Forward Together* Strategic Plan is to engage the community to strengthen our foundation. The generous support of the Habitat community over the last year has built a strong foundation, bringing Habitat's impact to new heights.

See the impact in our annual report at tchabitat.org/newheights



Angela, who serves a beachball like an ace, reached new heights when she bought her home through Habitat's Advancing Black Homeownership program.

See Angela's story in our online Annual Report.



It's been a BIG year.

Your generosity has made extraordinary things happen at Twin Cities Habitat. Here's a snapshot of your impact from July 1, 2023 through June 30, 2024.

New Heights in Homeownership

139

partner **families bought homes** with Twin Cities Habitat, the most ever in a single year



50

homebuyers participated in Habitat's **Advancing Black Homeownership program**



24

homeowners received **critical home repairs** through *A Brush with Kindness*



New Heights in Support

\$19.7M

raised from **8,626 donors**, a new fundraising record!



10,206

volunteers contributed a total of **148,674 volunteer hours**



\$4M

in revenue brought in by our ReStores, *another record!*





Accepted donated items:

- Appliances
- Artwork and lamps
- Building materials
- Desks
- Tables and chairs
- *And many more!*

ReStore
Twin Cities Habitat for Humanity

Support the 2024 Carter Work Project *without* Lifting a Hammer!

Does your business have leftover inventory taking up limited space? Maybe you have unused or unwanted furniture at home? If so, donate to one of our ReStore Home Improvement Outlets! Your donation directly funds affordable homeownership opportunities, like The Heights development in St. Paul.

Get involved at restore.tchabitat.org

Save 10%

on red tag items and
30% on everything else!

Offer only valid at Twin Cities locations through December 20, 2024. Limit one per customer. Cannot be combined with other discounts or coupons. Code: **NOLIFT24**

Store Locations

Minneapolis
2700 Minnehaha Ave.
Minneapolis, MN 55406

New Brighton
510 County Rd. D West
New Brighton, MN 55112



You Raised the Roof!

Thank you to everyone who came out for our Raise the Roof Golf Tournament and 19th Hole Happy Hour this summer! Event sponsors donated enough to build everything but the roof on a new Habitat home. Supporters chipped in at both events to literally raise the roof!

REUTERWALTON



Special thanks to our sponsors:

- Bridgewater Bank
- Computype
- Colliers Mortgage
- Cresset Capital
- Eagle Building Company
- Schwegman, Lundberg & Woessner, PA
- United Properties

HARD HAT & Black Tie

Saturday, April 26, 2025
The Depot – Minneapolis

Don't miss the gala that's always a little less formal, and a lot more fun as we celebrate Twin Cities Habitat's 40th Anniversary!

Sponsorships available; contact events@tchabitat.org.



FREE TICKET OFFER

build forward **BASH**

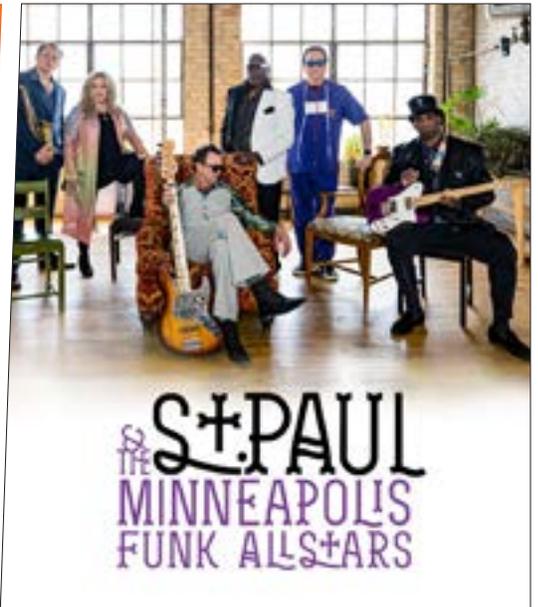
Create a more vibrant and equitable Twin Cities during the **Jimmy & Rosalynn Carter Work Project** and **Build Forward Together** campaign, featuring live music, and a memorable program to honor President Carter's 100th birthday!

Tuesday, October 1, 2024 @ 7 p.m.

The Armory (500 South 6th Street, Minneapolis)
Doors open at 6 p.m. • Ages 18 and up



Get your FREE ticket!
tchabitat.org/bash-free



#BuildForwardBash