



HABITAT herald

OFFICIAL QUARTERLY NEWSLETTER • SUMMER 2016



Jacques, Juanita and Shauna, Twin Cities Habitat homeowners since 1995. Shauna earned a full ride academic scholarship to Lawrence University in Wisconsin. Read her inspiring story at tchabitat.org/shauna.

Photo by Andrea Cole

Multiplying Habitat Homeownership

It's goal #1 of new strategic plan *Impact 2020*

Twin Cities Habitat for Humanity has profoundly impacted thousands of lives over the past three decades. This summer we set out on a journey to multiply this impact.

New banking and community partnerships have led to the creation of the Habitat Home Loan Impact Fund 2020. This fund will be used to offer affordable Habitat mortgages to hundreds of Twin Cities families.

This new approach to financing affordable Habitat mortgages means your gifts and volunteer days can be leveraged to multiply the number of Habitat homebuyer families over the next four years. Sustainably partnering with more families is the number one goal of Twin Cities Habitat's new 4-year, strategic plan—*Impact 2020*.

» *Continues as IMPACT 2020 on 10*

Give today and double your impact

Join the Carpenter's Club by signing up for convenient monthly giving. A Twin Cities Habitat Board Member will match your first year of gifts. The deadline is June 30, 2016.

www.tchabitat.org/cc

Dear Friends,

It fills my heart with joy to see volunteers and future homebuyers raising walls on Twin Cities Habitat homes across the metro right now.

Affordable homeownership is a game changing opportunity for families and the foundation for strong, stable neighborhoods. I'm thrilled that Twin Cities Habitat's *Impact 2020* plan puts us on a path to multiply these opportunities.

During our strategic planning process, we repeatedly heard from our stakeholders that more needs to be done to close the racial gap in homeownership opportunities in the Twin Cities. Currently, 3 out of 4 white families own a home in the metro; fewer than 2 out of 4 families of color do; and for black families specifically, only 1 out of 4 own homes.

When you consider the benefits linked to homeownership (greater success in school, healthier families, greater wealth accumulation, etc.), you can see how important it is to address this issue and ensure the long-term vitality of the Twin Cities, which grows more diverse each year.

By supporting our mission, you can multiply your impact in this area because roughly 9 out of 10 families that buy a home with Twin Cities Habitat today are families of color. That means you can move the needle by helping expand Habitat's homeownership program with *Impact 2020*.

All the goals we've set for *Impact 2020* are ambitious, but so are Habitat supporters. Please consider making a gift today. Thank you for your commitment to accomplishing our mission.

Sincerely,



Susan Haigh
President and CEO



Photo by Andrea Cole

Sue Haigh presented the *Impact 2020* plan to the public at the Cowles Center in Minneapolis on May 24.

Impact 2020 Goals

- More than double homebuyer families over four years, up to 500 families, and 2,500 family members
- Reduce the racial disparities in homeownership
- Recruit volunteers to fill 120,000 work days
- Partner with 320 homeowners on paint and repair work
- Expand neighborhood revitalization work
- Pilot an age in place program
- Open an additional ReStore at 2700 Minnehaha Avenue, Minneapolis
- Inspire Housing Heroes to complete 10,000 advocacy actions



From Left to Right: Shauna, Jacques, Jonah, Juanita, Noah and Lucas, in front of their North Minneapolis home. All four kids have since graduated high school.

Photo by Andrea Cole

Below: Jacques puts sweat equity into their home, with a little help from his kids.

FAMILY PROFILE

The Habitat model works!

An affordable mortgage made difference for Juanita and Jacques

How hard are you willing to work to give your kids a good future? When Juanita and Jacques asked themselves that question in 1994, they had two young children, and a third on the way.

They wanted to provide their children with a permanent home where they could learn the values of hard work, respect, compassion, dignity, and responsibility. But keeping food on the table, paying all the bills, and putting aside enough money for the down payment on a home all at the same time wasn't possible.

They signed on to Twin Cities Habitat for Humanity's homeownership program. Their partnership with Habitat required them to put in hundreds of hours of sweat equity rehabbing the abandoned home in North Minneapolis that they were going to buy.

Today two sons work in construction and another is finishing his degree at Gustavus Adolphus College. Their daughter earned a full

scholarship to Lawrence University, and the youngest son just graduated from Patrick Henry High School. It's a story about a strong family raising good kids in North Minneapolis. It happens every day. It rarely gets told.

When thinking back on how far her family has come, Juanita is filled with emotion.

"Once you're chosen (for Habitat) and you have a home it's kind of like these doors open up," says Juanita. "It really does guarantee you that you have a place to call home and that you have a place for your babies that's safe."

Twin Cities Habitat has helped more than 1,170 families buy homes with affordable mortgages. There is strong evidence that Habitat homeownership is tied to children doing better in school and families having to visit the doctor less.

Twin Cities Habitat supporters aren't surprised by these facts. They see the results firsthand when they work alongside families putting in their



"It really does guarantee you that you have a place to call home and that you have a place for your babies that's safe."

Juanita

Twin Cities Habitat Homeowner since 1995

sweat equity hours or celebrating the finished house at a home dedication. If you are looking for a meaningful way to create positive change for families and our entire Twin Cities community, please join us in this mission. 🏡



Second ReStore opening in South Minneapolis

The new location will open to customers in Fall 2016

Twin Cities Habitat for Humanity ReStore is opening a new location at 2700 Minnehaha Avenue South in Minneapolis, three blocks north of Lake Street.

ReStore is Twin Cities Habitat for Humanity's home improvement outlet. It accepts donations of new and gently used products for the home, such as

building materials, kitchen and bath cabinets, appliances, furniture, lighting, plumbing, flooring, hardware and tools. Everything at ReStore is sold for 50–70% off retail and all the net proceeds go to help Habitat build more homes.

With easy access off Hiawatha and Lake Street, the new ReStore will make shopping, donating, and volunteering much more convenient to people in the southern half of the Twin Cities or south of the Minnesota river.

The new ReStore will need lots of help to be a success. Visit restore.tchabitat.org to learn about volunteering, donating, or shopping at ReStore. Then sign up for the *Hot Deals* newsletter on our home page to be informed about great deals, and about when the new store officially opens. 📍



Above left: An artist's rendering of what the new storefront will look like. It will be connected to the Midtown Greenway bike path and easily accessible from Lake Street, Hiawatha Avenue, and Interstate 94.

Above right: Shoppers at the current ReStore in New Brighton (510 County Road D West) have purchased more \$1M worth of products this year. All ReStore sales help Habitat build more homes for families to buy.

From losing her home to helping others buy one

“At one point in my life, I lost my home,” Sandy said. Sandy volunteers at the Twin Cities Habitat for Humanity ReStore in New Brighton. “I’ve recovered from it, but I feel a particular empathy for those trying to build their lives and families and preserve their traditions by buying a home of their own.”

Sandy retired from her career as a registered nurse a couple of years ago. It didn’t take long before she realized she wanted to fill her time with constructive things. One Sunday, she saw a blurb in her church bulletin about volunteering to work on a home build with Habitat.

She wasn’t able to work on the build, but she discovered ReStore. She knew she’d found where she wanted to volunteer. “I love working with people and I saw right away that I could work with a lot of different people at ReStore.”

Anyone watching her interactions with customers can see how much she enjoys the people. She has a ready smile and a friendly word for everyone she rings up as a cashier. Sandy volunteers two four-hour shifts each week.

“I particularly like working with Habitat homebuyers,” Sandy said. “They are so proud of buying a home and it feels good to help them figure out the things they’ll need in their new homes.”

When asked what she would tell others who were thinking about volunteering, she said, “Just sign up! They



VOLUNTEER PROFILE

Photo by John Hagerman

Sandy volunteers as a cashier twice a week at the Twin Cities Habitat for Humanity ReStore in New Brighton.

make it easy to do, and it’s a lot of fun.” She adds, “With the busy season just starting, and a second ReStore opening up this fall, we can use all the volunteers we can get.”

To learn more about ReStore and the volunteer opportunities available there, visit restore.tchabitat.org.

Thanks, hard hat and black tie sponsors!

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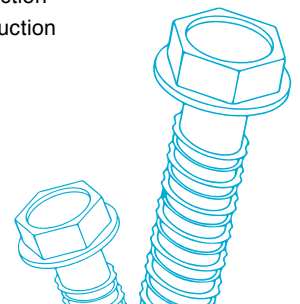




Photo by Dennis Chick

Twin Cities Habitat volunteers worked alongside Frogtown residents in St. Paul to clean alleys and repair garages during the Garage-A-Palooza event last fall. Habitat's Neighborhood Revitalization is designed to raise the overall quality of life for all residents.

Partnering to revitalize neighborhoods

Expanding on successful efforts part of *Impact 2020* plan

Revitalizing urban neighborhoods has been a focus for us since 2011. The work begins with residents leading projects designed to increase the quality of life for everyone in the neighborhood.

Currently this work is going on in the Jordan neighborhood in North Minneapolis and the Frogtown neighborhood in St. Paul.

In both neighborhoods volunteers are building homes, repairing homes, planting trees, installing safety lights, and cleaning up blocks. More residents say they feel safe and would

recommend their neighborhood to other people.

From July 9–16, up to six homes will be worked on during the Jordan Week of Kindness, an initiative supported by Thrivent Financial. Volunteers from Habitat, the Jordan Area Community Council, Project for Pride in Living, the Northside Achievement Zone, PRG, St. Olaf Lutheran Church and other community partners will repair homes, clean up streets, and beautify boulevards.

A community celebration will be held on Saturday July 16. You can help in this work by visiting tchabitat.org/jordan.

Building Community

Across the Metro

Celebrate the building, rehabbing, and financing of 64 homes in the next twelve months! This work is made possible by volunteers, generous gifts from individuals and companies, sweat equity hours from Habitat homebuyers, and innovative lending partnerships.

New construction projects include the first homes in Willow Reserve, a Habitat townhome development in St. Paul, and 5 new Heritage Park townhomes in Minneapolis.

Some locations where we are building

Community

1. Blaine
2. Bloomington
3. Champlin
4. Cottage Grove
5. Hugo
6. Inver Grove Heights
7. Minneapolis
8. Prior Lake
9. St. Paul
10. South St. Paul
11. West St. Paul



St. Andrew's Lutheran Church is celebrating 25 years of building with Habitat, working on a townhome in Hugo!

WOMEN BUILD NEEDS YOU THIS FALL

Want to make a lasting impact on the community? Interested in learning new skills, and making new friends? Want to develop your leadership talents? Inspired by the thought of making a positive change in the lives of children and families for generations? If you said yes to any of these questions, it's time to join Women Build.

From fundraising through construction, it takes a small army of Women Build Crew Leaders, volunteers, and contributors to make it all happen. When you become a crew member, or step up to form your own work crew, you discover a supportive environment where you have the opportunity to build new skills and discover strengths. It's a non-sexist approach to women's capabilities that you'll find fun and refreshing.

Many volunteers are still needed for construction days in October. Plan your day of volunteering with your friends now.

Start at tchabitat.org/women-build. 🌐



Above and Left: Women Build volunteers helped scrape and paint the home of a single mother in St. Paul in May. She told the volunteers the help was exactly what she needed to continue providing a safe place for her kids to grow up. More Women Build volunteers are needed this fall to help build homes.

Photos by Andrea Cole

WOMEN OF HABITAT

Hope Builder's Luncheon

Tuesday, October 4, 2016
11:30 a.m. – 1:30 p.m.
Hyatt Regency Minneapolis

Join us for a conversation about the impact stable housing has on the education of children in our community.



Tickets at tchabitat.org/luncheon



New program to help the elderly remain living at home longer

Older residents are the bedrock of our communities and an essential component of successful neighborhood revitalization.

Nationwide, 10,000 people turn 65 every day. In the Twin Cities, the number of adults over 65 will increase 150% in the next 30 years. Currently three-quarters of people over 80 years old still live in their own homes.

Unfortunately, most existing housing stock is not designed to accommodate people's needs as they age. Each year, one in three adults 65+ falls. Falls are a leading cause of injury, even death, in this population. Among the main risks at home for falling: lack of grab bars and railings, poor lighting, and tripping hazards. Accessibility and safety modifications are costly and often beyond reach for seniors. Changes need to be made.

We have a lot of experience working with older homeowners through A Brush with Kindness. Now, as part of the *Impact 2020* plan and in conjunction with a Habitat for Humanity International initiative, we will research and develop a program to help more of these homeowners age in place. As many as ninety percent of seniors say that they wish to stay in their homes as long as possible.



Photo by John Hagerman

Barb has owned her home in South Minneapolis for more than 50 years. Habitat helped paint her house and this year fixed her leaking roof. Barb feels deeply connected to her neighborhood and wants to stay living in her home for as long as possible.

And since assisted living and nursing homes can be far more expensive than limited in-home health services, it also can make a lot of sense.

Work is now underway to form partnerships with other organizations that serve seniors. Twin Cities Habitat is excited to build on its expertise in order to meet this fast-growing need in our community.

We do not want to simply launch a stand-alone program. Our approach will be holistic in nature: to address a broad and coordinated spectrum

of skills and resources, where we focus on the physical aspects of the home, while other agencies focus on the other areas (i.e. health, hunger, transportation, etc.)

We will build on our strengths and work in partnership to provide complementary services that will enable older homeowners to successfully age in their own safe, stable homes. 🏠



Carpenter's Club

Join today, and gift increases will be matched! tchabitat.org/cc



Photo by Dennis Chick

Your voice is needed—become a Housing Hero!

Safe, stable, affordable housing is important for every Minnesotan. You can help make sure our political candidates are talking about this critical issue this fall. When they ask for your vote, ask them what they plan to do about these painful facts: 600,000 Minnesota families are spending more than they can afford on their housing and more than 11,600 school kids experienced homelessness in the state last year. **The election is November 8.** Be ready to vote by visiting mnvotes.org to register, find your polling place, or get an absentee ballot.

Become a Housing Hero today at tchabitat.org/advocacy and you can have a greater impact. You'll get emails with simple actions you can take that'll ensure our leaders hear your voice.

Impact 2020 » continued from page 1

We saw the need to innovate because the gap between what low-income Twin Cities families earn and what metro housing costs is growing much too fast. More and more families are being left behind when it comes to homeownership opportunities.

Every family that partners to buy a home with Habitat will complete a rigorous combination of financial coaching and homeowner training classes. Families will still gain valuable knowledge about home maintenance and how to make repairs through sweat equity hours.

Every family will continue to receive a Habitat mortgage customized to keep monthly payments affordable. And, for the first time, families will have the opportunity to buy a home on the open market and partner with Habitat for an affordable mortgage on the home and help with necessary repair work.

This formula for more families, more choices, and more impact is only possible because of the amazing generosity of people like you. Thank you for your ongoing support. 🙏

Closing the Homeownership Gap

What are the odds a Twin Cities family owns their own home? The answer depends heavily on whether they're black or white.

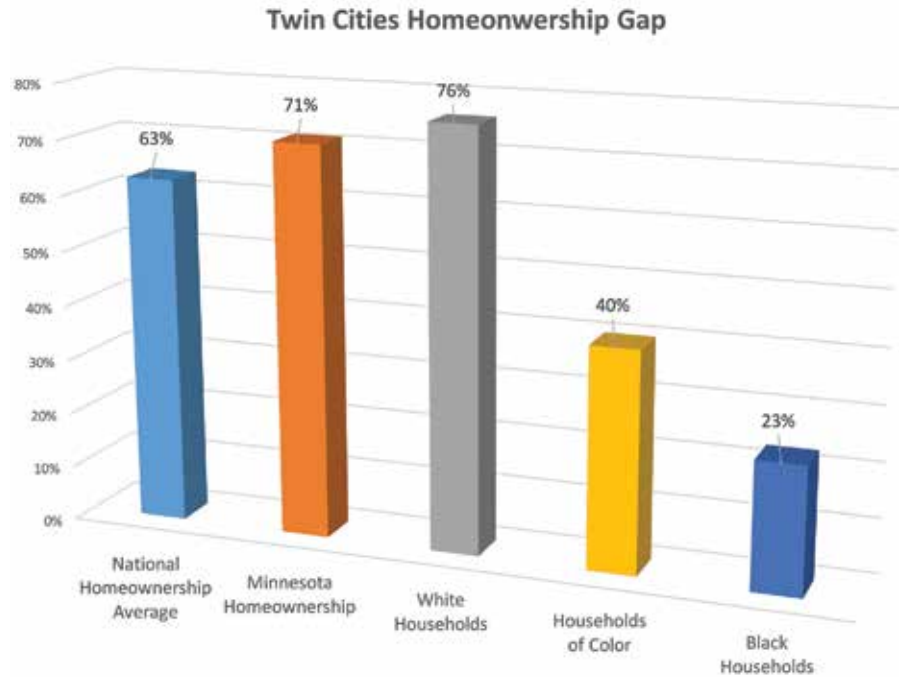
If they're white, the odds are pretty good: 76%. If they're black, the odds are pretty bad: 23%. For all households of color in the Twin Cities, the numbers aren't much better: 40% of these families own their own home.

The Twin Cities' racial gap in homeownership opportunities is among the widest in the nation. We are part of the solution for reducing this disparity (9 out of 10 Habitat homebuyers are families of color), but even by more than doubling Habitat homebuyers per year, we can't build our way out of this problem.

That is why we partner with other local organizations on the ground as part of Neighborhood Revitalization efforts, and why we are so involved with the Homes for All coalition, an alliance dedicated to collaborating on housing issues statewide.

"There are 55,533 home owners in Saint Paul, however only 9,457 of them are people of color," states Mayor Chris Coleman. "This disparity in homeownership rates contributes to the overall achievement gap in our community. We are grateful that Twin Cities Habitat for Humanity is a key partner in both closing the gap between white and non-white homeownership and making Saint Paul the most livable city, for everyone."

The housing opportunity gap springs from a history of unfair lending practices, the recent housing crisis, the financial gap between white households and households of color, and racism.



Starting in the 1930s, mortgage programs included race-based ratings systems that linked race to risk in lending. The practices started to disappear after the passage of The Fair Housing Act in 1968, which created some improvement, but the historical gap remained. When the housing crisis hit in 2008, the gap grew again. The effects continue to linger.

The issue of Minnesota's homeownership gap will not be solved overnight, through the work of one person, one organization, or one solution. It will require continued investment that supports the continuum of affordable housing across the state, ownership included.

It will take continuing effort, creativity, and commitment, and effective partnerships, to start catching up to the need. We believe these efforts, and those of our partners, will continue to bring stability to families and equity to our communities. 🌍

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Chris Coleman

Mayor, City of Saint Paul



1954 University Avenue, St. Paul, MN 55104

Twin Cities
Habitat for Humanity®
ReStore
Home Improvement Outlet



Visit our existing ReStore location!

510 West County Road D, New Brighton, 55112
Tuesday–Friday 10 – 6 p.m. / Saturday 10 – 4 p.m.

Free donation pickups are available to schedule online for qualifying items. The donation drop-off door closes an hour before store closure.

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restore.tchabitat.org