



# Habitat

## HERALD

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Vol. XXXIV #2 Spring 2023

**Asia** was the first client to participate in our new **Advancing Black Homeownership** program . . . . 4

**Your  
support is key**

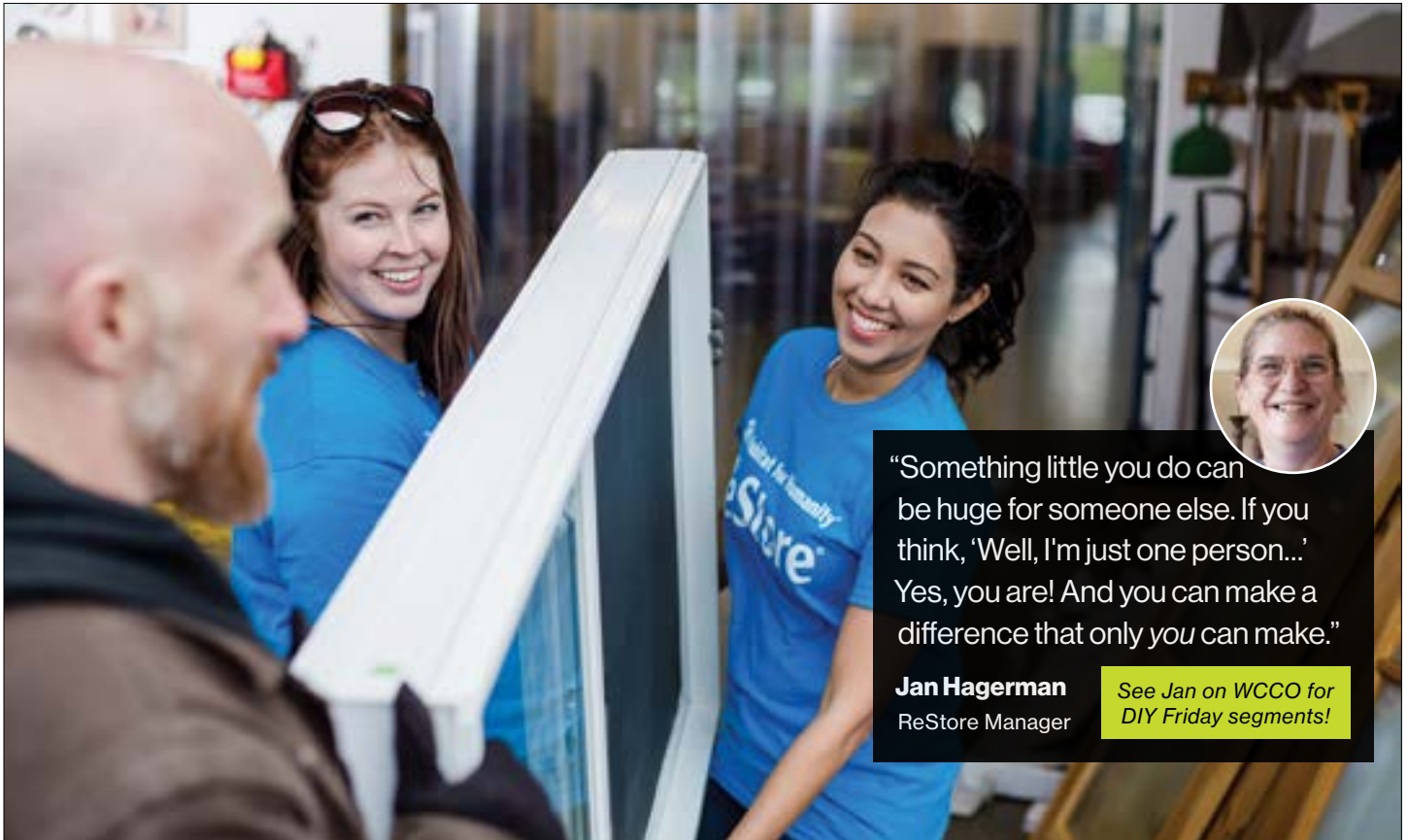
to advancing

**Black homeownership**

**ALSO INSIDE**

**Speak up** and speak out for housing . . . . . 3  
**AmeriCorps** could be perfect for you . . . . 6

# Spring into Cleaning with ReStore



"Something little you do can be huge for someone else. If you think, 'Well, I'm just one person...' Yes, you are! And you can make a difference that only *you* can make."

**Jan Hagerman**  
ReStore Manager

See Jan on WCCO for  
DIY Friday segments!

Longer days, warmer temperatures, melting snow: all welcome signs of a new season. If you're celebrating with spring cleaning, consider the impact of donating your unwanted items to Twin Cities Habitat for Humanity's ReStore Home Improvement Outlets!

ReStore helped build five Twin Cities Habitat homes last year thanks to more than 20,000 donations, 70,000 shoppers, and 8,000 volunteers. But that's not all—ReStore also kept almost four million pounds of materials out of landfills! Landfills create pollution and greenhouse

gases, so limiting what we throw away is better for us all. Donating your unwanted items may not feel significant, but they could be just what someone else needs.

When you donate to ReStore, you're not only helping yourself—you're helping your neighbors and the environment. That's a win-win-win!

Visit [restore.tchabitat.org/donate](https://restore.tchabitat.org/donate) to view our Donation Guidelines and schedule a free pickup.



- ① 510 County Road D West, New Brighton, MN 55112
- ② 2700 Minnehaha Avenue, Minneapolis, MN 55406

Tuesday through Friday: 10 a.m. – 6 p.m.  
Saturday: 10 a.m. – 4 p.m.

*Donation doors close one hour before stores close.*



# Your Voice Needed

## for affordable homeownership

When you support Twin Cities Habitat, you impact **hundreds of families each year** through our homeownership program, home repair work, foreclosure prevention program, and other initiatives. But your impact can be so *much bigger* when you use your voice to advocate for homeownership.

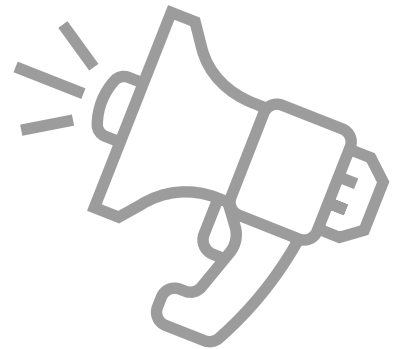
This year, we can advance powerful legislation that will help thousands more Minnesotans find affordable housing. And *you* can help make it happen!



Check out our new legislative priorities:

## 1 First-Generation Homebuyers Down Payment Assistance Fund

The down payment is often the biggest barrier to homeownership – especially for those without access to generational wealth. This new program would support **5,000 first-generation homebuyers** into homeownership with down payment assistance over the next three years.



## 2 Homeownership Education, Counseling, and Training Program

At Twin Cities Habitat, we set homeowners up for success with one-on-one financial coaching and homeownership education courses. Plus, struggling homeowners can access our foreclosure prevention support. This bill would boost funding for similar programs statewide so more Minnesotans can find success in homeownership.

### Raise your voice for housing

Sign up for action alerts to receive emails with small ways you can make a big difference. Get started at [tchabitat.org/advocate](https://tchabitat.org/advocate)





# Advancing Black Homeownership

across the Twin Cities

**At Twin Cities Habitat for Humanity, we are building forward with intentionality and centering our work around those most historically impacted by housing discrimination.**

The Twin Cities metro area has one of the highest rates of homeownership in the nation, but it also has one of the worst racial disparities in homeownership. This disparity was created through decades of systemic racism in housing, including redlining, racial covenants, predatory lending, and ongoing discrimination and bias in real estate.

Foundational Black homebuyers were having the lowest rates of success in reaching the closing table.

who are descendants of slavery in the U.S. and have experienced generations of discrimination) were experiencing the lowest rates of success in reaching the closing table.

Something had to change.

In 2020, we partnered with Dr. Brittany Lewis of Research in Action to listen deeply and learn how we could remove barriers for Foundational Black clients. The study led to our new, innovative Advancing Black Homeownership Program.

We're leveraging a Special Purpose Credit Program, designed to meet the needs of economically disadvantaged groups, including those who have been historically denied credit. It makes us the first Habitat for Humanity affiliate nationwide to launch this type of race-based homebuying support and credit program—we hope others are inspired to follow.

And while Twin Cities Habitat has been very effective at supporting homebuyers of color, a few years back we discovered our own program had a disparity, too. We saw that Foundational Black homebuyers (Black households

## Unlocking Possibilities

Seven years ago, Asia made a promise to her son: one day they'd have a home of their own. She worked hard to keep that promise. While raising three children, Asia got her finances in order and found her way to Twin Cities Habitat for Humanity. The extra support of our Advancing Black Homeownership program was just what she needed to achieve her dream.

When Asia received her keys at her closing just before Christmas, she delivered on the promise she made to her son. And, more importantly, Asia unlocked a world of possibilities for her family.

**Asia and her son share an emotional moment seconds after closing on their new home.**



When you donate to Habitat, you power innovations like the Advancing Black Homeownership Program.

Give now at [tchabitat.org/donate](https://tchabitat.org/donate)

## Key Components of the Advancing Black Homeownership Program



Cohort Approach to Financial Coaching



More Flexible Underwriting Criteria



Additional Financial Assistance





"Our crew feels just like family. I'm forever grateful for making the decision to join this program."

**Christopher Jurewitsch**  
AmeriCorps Member 2021–2022

Photo by Paul Dinndorf

## Join AmeriCorps at Twin Cities Habitat for Humanity

When you join AmeriCorps, you open yourself to possibilities you never knew existed. Whether you're fresh out of college or looking for a career shift, AmeriCorps at Habitat could be perfect for you.

Here's why: you'll learn skills applicable to any career. You'll get paid to put your values into action. You'll earn an Education Award. You'll be part of one of the largest, most successful Habitat affiliates in the nation. And you'll do it all with a tight-knit and supportive peer cohort.

Summer and full-year positions are now open with more flexibility than ever before! You can choose full time or part time, with build site and office positions available.

Learn more and apply at [tchabitat.org/ac](https://tchabitat.org/ac)

## Raise THE Roof GOLF TOURNAMENT

**Monday, July 31, 2023, at Minneapolis Golf Club**

Mark your calendars for our annual Raise the Roof Golf Tournament! It's a super fun way to raise funds for a cause you love.

[tchabitat.org/rtr23](https://tchabitat.org/rtr23)





Tax time is the **BEST** time to create your will!

## Dear Friends,

I know it's cliché to say hope blooms in spring. But **after the grueling winter we've had, it's hard not to find hope everywhere.** The days are getting longer. My puppy is ecstatic to see the return of grass (and, let's face it, mud). And I'm already daydreaming of new bike routes to explore this summer.

It's a hopeful time here at Twin Cities Habitat for Humanity, too. The volunteer schedule is ramping up. New foundations will soon replace snow-covered lots. And **dozens of local families are hoping—and striving—for their dream of homeownership.**

You know what else gives me hope? *You.* You receive this newsletter because you're already part of the vibrant Habitat community as a client, donor, volunteer, or advocate. **Thank you.** You're making incredible things happen at Habitat this year and beyond.

I encourage you to check our bold *Build Forward Together Strategic Plan* that's fueled with your generous support at [tchabitat.org/buildforward](https://tchabitat.org/buildforward).

With so much gratitude,

Chris Coleman  
President & CEO

P.S. I hope you'll join us for our **Hard Hat & Black Tie Gala on May 20!** Get your tickets at [tchabitat.org/gala2023](https://tchabitat.org/gala2023)

## Write your will online for **FREE!**

Twin Cities Habitat has partnered with *FreeWill* to give you a tool to create your own will online for free. With *FreeWill*, you can create:

- a last will and testament
- advance healthcare directives
- durable financial power of attorney
- *a legacy that multiplies for generations*

Get started at [tchabitat.org/freewill](https://tchabitat.org/freewill)





1954 University Avenue West, St. Paul, MN 55104

# HARD HAT & Black Tie

Saturday, May 20  
The Depot – Minneapolis  
[tchabitat.org/gala2023](https://tchabitat.org/gala2023)

Join fellow Habitat supporters for a night of fabulous auctions, an inspiring program, and amazing entertainment as we **build bright futures** together. Make a big difference while having a lot of fun!

*Get your tickets now before registration closes on May 10.*

**Bid on incredible auction items, like:**



Join our CEO at Twins Game



Belize Getaway Adventure

Back by popular demand, Miss Shannan Paul will emcee.