



Fast Facts about Twin Cities Habitat for Humanity (TCHFH)

The mission of Twin Cities Habitat for Humanity is to eliminate poverty housing from the Twin Cities and to make decent, affordable shelter for all people a matter of conscience.

Homeownership Program

- More than 1,170 families have purchased TCHFH homes since 1985. We built/rehabbed/sold 44 homes (single-family, twin or multi-unit) in the past year. Hundreds of families apply to buy homes annually.
- Every homebuyer is prepared through a combination of sweat equity, one-on-one financial coaching, and homeownership training classes.
- Every homebuyer has an affordable 30-year mortgage with a fixed interest rate. Mortgages are calculated so a family is not spending more than 30% of their monthly income on their housing at the time of their closing.
- Each families' mortgage payments help Habitat to serve more families.
- Homebuyer income must be between 30%-80% of area median. TCHFH's median family earns \$44,000/year and has 5-6 people living in each home.
- A Neighborhood Family Partner volunteer helps each homebuyer with the transition to homeownership.
- TCHFH's foreclosure rate is under 1% thanks to diligent work in selecting and preparing families.
- TCHFH is committed to revitalizing neighborhoods with current efforts focused in the Jordan Neighborhood of Minneapolis and the Frogtown Neighborhood of St. Paul.

A Brush with Kindness Program (ABWK)

- Twin Cities Habitat for Humanity's ABWK Program provides painting, landscaping and repairs to qualifying low-income homeowners struggling to maintain their homes. Priority is given to the elderly, Veterans, those with disabilities and single parents.
- The program was started in the Twin Cities through a partnership with Minnesota-based Valspar in 1998.
- ABWK volunteers and staff have completed more than 1,800 projects in the Twin Cities.
- Twin Cities Habitat's ABWK program has been replicated by Habitat affiliates nationwide.
- Twin Cities Habitat hosted the kickoff of the first National A Brush with Kindness Week in September 2015.

Mortgage Foreclosure Prevention Program (MFPP)

- MFPP serves homeowners facing foreclosure by providing free financial reviews and referrals. It puts hundreds of homeowners each year on a path towards housing and financial stability.
- MFPP is open to all Minneapolis residents and is the largest such program in the city.
- Since the program began in 1993 it has served more than 5,000 local homeowners.
- The MFPP maintains an office in the Urban League building at 2100 Plymouth Ave. N in Minneapolis.

Habitat Advocates, Educates, and Engages

- TCHFH is constantly working with a broad range of community partners to eliminate poverty housing and educate the public on affordable housing issues.
- 17,000 people volunteer with TCHFH annually (270+ on the busiest construction days).
- Over 7,000 individuals, congregations, corporations and foundations make annual financial gifts.
- *Habitat on the Hill - Minnesota* is our annual lobbying day at the State Capitol.
- 20+ people work with TCHFH from 3 Service Organizations (AmeriCorps, VISTA, Lutheran Volunteer Corps.)
- TCHFH hosted the Jimmy & Rosalynn Carter Work Project in October, 2010 and worked on 26 homes.
- TCHFH tithes 10% of all undesignated donations to build Habitat homes abroad. We are one of the top tithing Habitat affiliates in the world. Our current tithe partners are Ethiopia, Costa Rica and Haiti.

The ReStore Retail Outlet

- ReStores are home improvement outlets that sell donated construction material at discounted prices to fund TCHFH's mission. Gross sales at the New Brighton location surpassed \$1M in the most recent fiscal year.
- That store is located at 510 County Rd. D West in New Brighton, MN 55112 Phone: 612-588-3820
- A new ReStore will be opening at 2700 Minnehaha Avenue in South Minneapolis in the fall of 2016.
- Retailers, contractors and private citizens donate cabinets, carpeting, tile, countertops, doors, flooring, furniture, lighting, lumber, plumbing, siding, sinks, toilets, vanities, windows and more.
- The ReStore keeps tons of building materials out of local landfills each year.

For more information, visit www.tchabitat.org or call 651-207-1700.

Twin Cities Habitat for Humanity is located at 1954 University Ave., St. Paul, MN 55104



Sustainable Development and Green Building Practices

- TCHFH is an ENERGY STAR partner and member of the U.S. Green Building Council.
- TCHFH is the largest builder of ENERGY STAR homes in Minnesota.
- TCHFH has completed 15 LEED (Leadership in Energy and Environmental Design) homes located in Minneapolis, St. Paul, Crystal, Chaska, St. Francis and Hopkins.
- All new TCHFH homes are built to at least meet the Silver LEED rating.
- TCHFH's energy-efficient homes ensure long-term affordability and improved indoor air quality.
- TCHFH's main offices on the Metro Transit Green Line in St. Paul are certified Silver LEED.

The Need and Urgency for Affordable Housing

- In U.S, 95 million people with housing problems: high-cost burden, overcrowding, inadequate housing and homelessness.
- The foreclosure crisis revealed a broken housing market with few affordable housing options. Now communities across the seven-county metro are asking for help rebuilding weakened neighborhoods.
- One in eight Minnesota households spends more than 50% of their income on housing needs. Due to this cost burden, families sacrifice other necessities, including healthcare and food.
- Minnesota will need more than 51,000 new affordable homes by 2020.
- Getting families into a stable home leads to better education outcomes, fewer dropouts, healthier kids, increased job prospects, more community engagement and safer neighborhoods.
- A child living in insufficient housing is far more likely to contract meningitis, respiratory problems or asthma.
- Children who live in unstable housing change schools more frequently and are four times more likely to drop out than those who don't move from place to place.
- Children who live in inadequate housing have lower educational attainment and a greater likelihood of being impoverished and unemployed as adults.

Twin Cities Habitat for Humanity Outcomes

- Wilder Research and Habitat for Humanity Minnesota surveyed and studied hundreds of Habitat homeowners around Minnesota. These are what Habitat homeowners in the Twin Cities said:
 - our lives are better – 92%
 - we feel safe – 91%
 - our kids' grades improved – 65%
 - our kids' study habits improved – 75%
 - we feel more confident about paying for college – 74%
 - we get along better as a family – 74%
 - we feel connected to the community – 78%
 - we have to go to the doctor less – 41%
 - we've had a family member get a better job – 35%
- The percentage relying on food aid went from 57% of families before buying with Habitat to 27% afterward.
- Reliance on welfare went from 25% to 3%.