


A photograph of a woman with dark hair in a bun and glasses, wearing a grey cardigan, holding a young child. They are outdoors, with a brick wall and a white pillar in the background. The woman is smiling and looking down at the child, who is holding a small orange and white toy airplane. The text 'impact 2020' is overlaid in large white letters.

# impact 2020

A four-year Strategic Plan for  
Twin Cities Habitat for Humanity



**Twin Cities Habitat for Humanity has profoundly impacted thousands of lives. Today we set out on a journey to multiply this impact.**

**New banking and community partnerships will enable dramatic growth. More than twice as many families will soon have the opportunity to become homeowners with Habitat. But it will take everyone, starting with you.**

**Join in the mission to eliminate poverty housing from the Twin Cities and make decent, affordable shelter for all people a matter of conscience.**

**Help build the future of Habitat for Humanity here and across the nation.**

Every Habitat family is strong, stable, and self-reliant. Affordable homeownership is a multi-generational game changer for families and communities — and nobody does it better than Twin Cities Habitat for Humanity. Help multiply these opportunities.

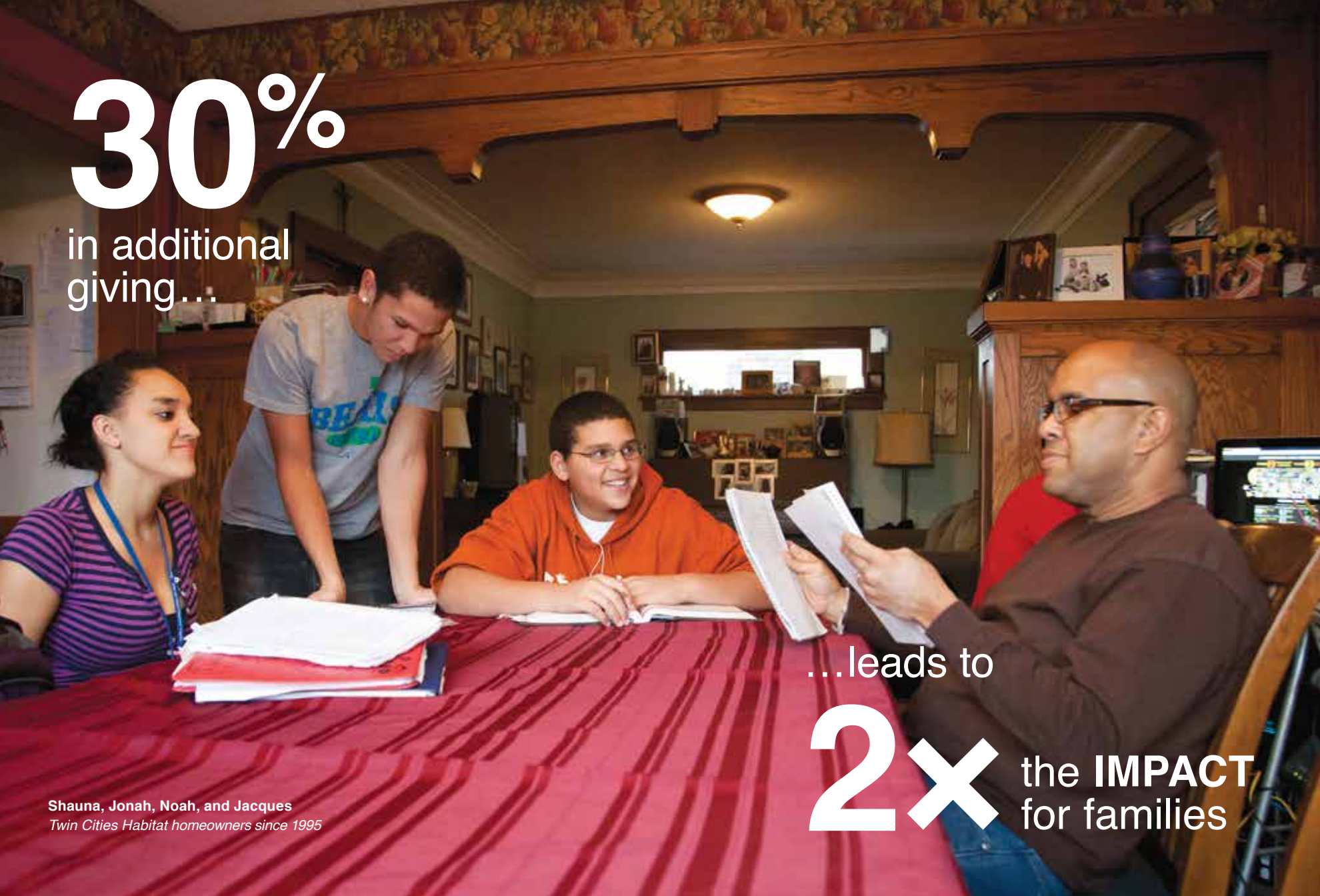
*On the Cover:*

**Kathy and Devin**  
*Twin Cities Habitat  
homeowners since 2015*

**Isabel and Danilo**  
*Twin Cities Habitat  
homeowners since 2015*

# 30%

in additional  
giving...



...leads to

# 2x

the **IMPACT**  
for families

Shauna, Jonah, Noah, and Jacques  
*Twin Cities Habitat homeowners since 1995*

# multiplying the impact

## More families

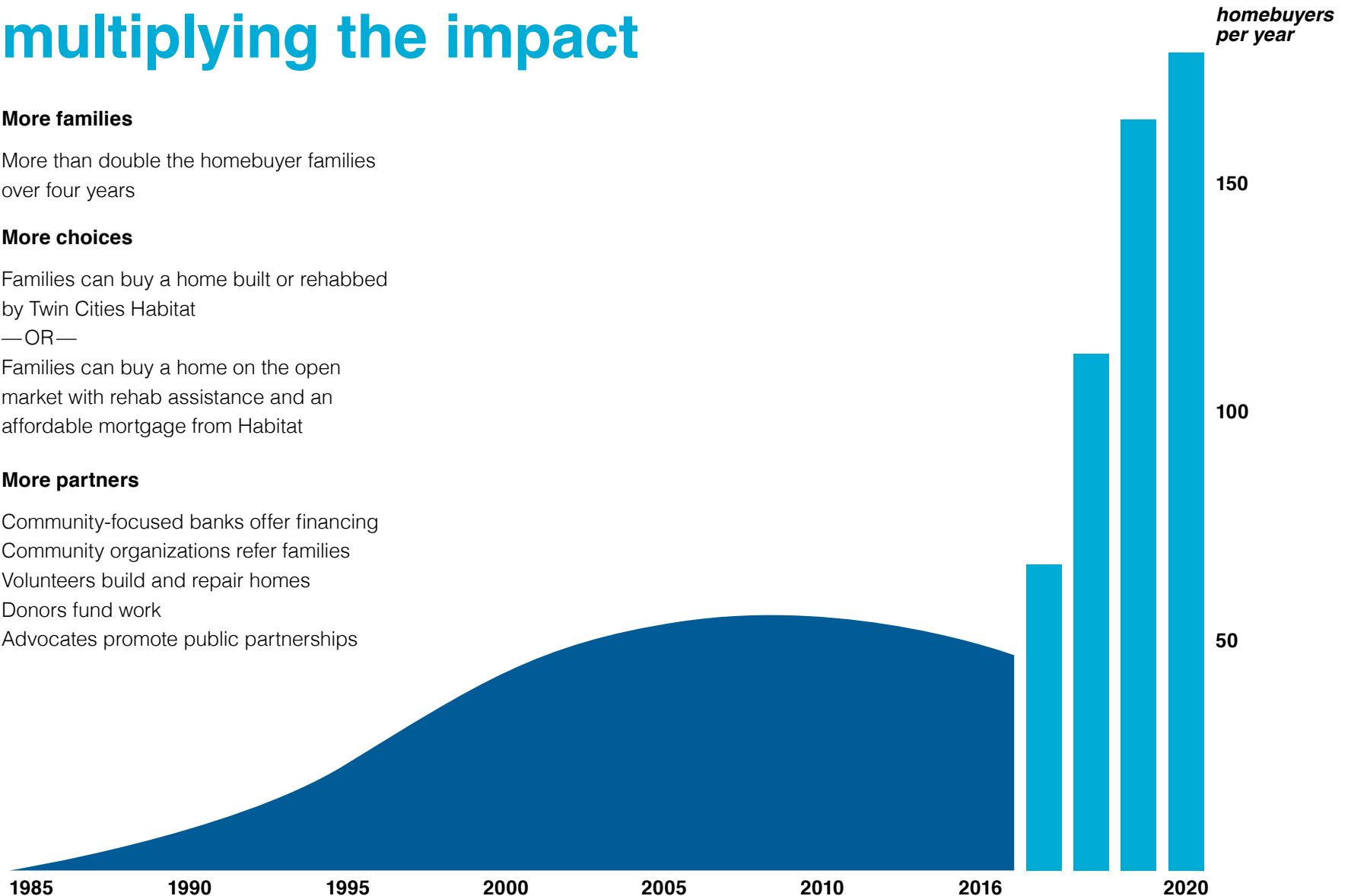
- More than double the homebuyer families over four years

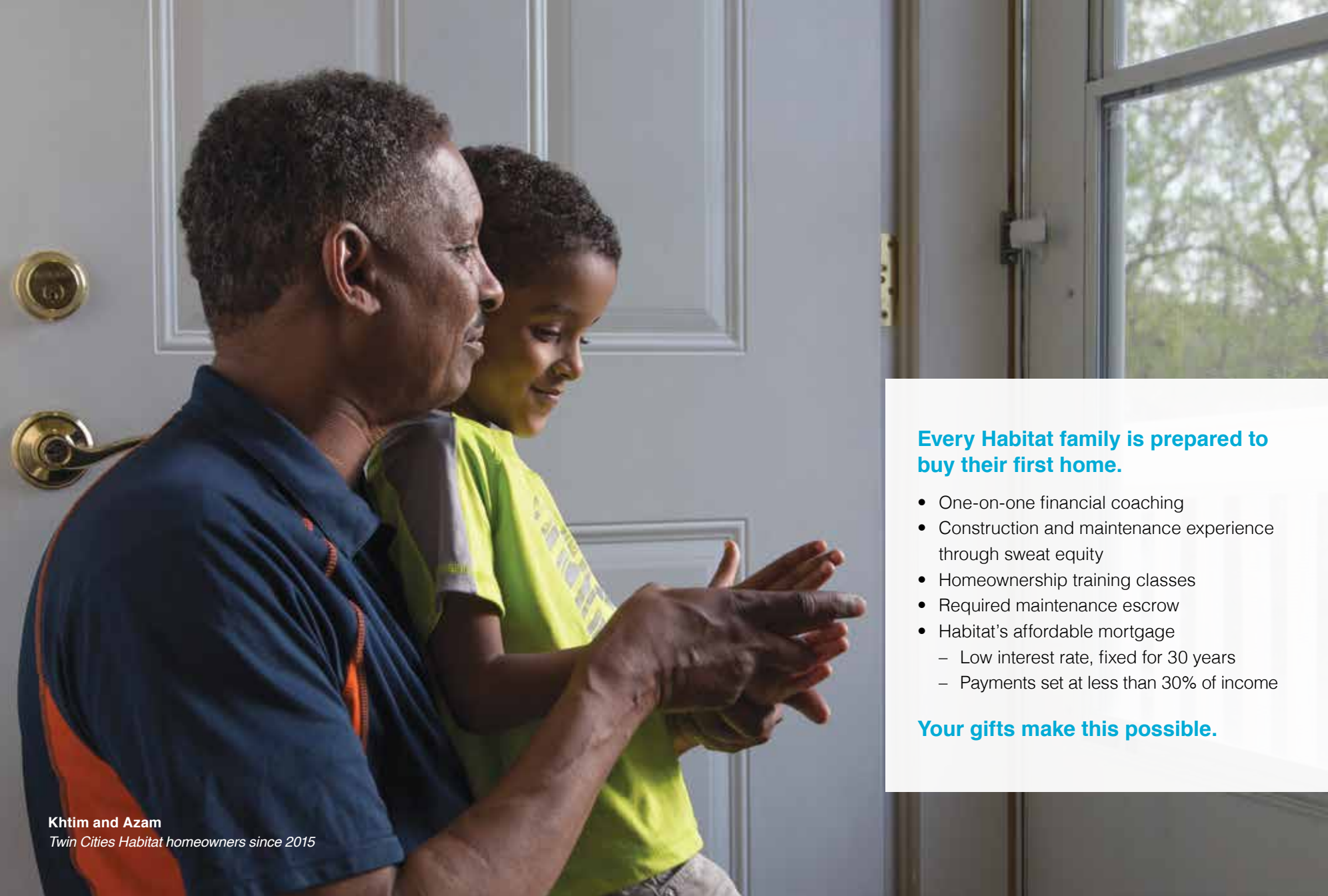
## More choices

- Families can buy a home built or rehabbed by Twin Cities Habitat —OR—
- Families can buy a home on the open market with rehab assistance and an affordable mortgage from Habitat

## More partners

- Community-focused banks offer financing
- Community organizations refer families
- Volunteers build and repair homes
- Donors fund work
- Advocates promote public partnerships





**Every Habitat family is prepared to buy their first home.**

- One-on-one financial coaching
- Construction and maintenance experience through sweat equity
- Homeownership training classes
- Required maintenance escrow
- Habitat's affordable mortgage
  - Low interest rate, fixed for 30 years
  - Payments set at less than 30% of income

**Your gifts make this possible.**

**Khtim and Azam**

*Twin Cities Habitat homeowners since 2015*

# goals

- Create Home Loan Impact Fund 2020 to finance affordable Habitat mortgages
- More than double the homebuyers over four years, up to 500 families, 2,500 family members
- Reduce racial disparities in homeownership
- Recruit volunteers to fill 120,000 work days
- Partner with 320 low-income homeowners on paint and repair work
- Expand neighborhood revitalization work in Minneapolis and St. Paul
- Pilot age in place program for low-income homeowners
- Open an additional ReStore at 2700 Minnehaha Avenue, Minneapolis
- Inspire Habitat Housing Heroes to complete 10,000 advocacy actions
- Increase impact on Habitat's global mission by 25%



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