**impact 2020**
four-year strategic plan to double Habitat homeownership opportunities in the Twin Cities

MORE HOMEBUYING CHOICES
Families access an affordable mortgage to:
- Buy a home built or rehabbed by Twin Cities Habitat
- OR –
- Buy a home on the open market with rehab assistance

MORE FAMILIES SET UP FOR SUCCESS
- One-on-one financial coaching
- Affordable monthly mortgage
- Sweat equity
- Homeowner classes
- Maintenance fund

HOMEOWNER DEMOGRAPHICS
- 90% households of color
- Average family size: 5 people
- Average annual income: ~$42,000
(Eligibility requirements: 30-80% area median income, e.g. $29,300 to $73,450 for a family of 5)

**Four-Year Strategic Goals of Twin Cities Habitat**
- Partner with financial institutions on loan fund to finance affordable Habitat mortgages
- More than double homebuyers over four years; up to 500 families, 2,500 family members
- Work to reduce racial disparities in homeownership
- Recruit volunteers to fill 120,000 work days
- Partner with 320 homeowners on painting and repair work for existing homes
- Expand neighborhood revitalization work in Minneapolis and St. Paul
- Pilot age in place program for homeowners
- Open new ReStore
- Inspire Habitat Housing Heroes to complete 10,000 advocacy actions
- Increase impact on our global mission by 25%
- Raise $55M in 5 years for *Multiplying the Impact*
In 2015, Wilder Research and Habitat for Humanity of Minnesota quantified the impact of Habitat homeownership for families across the state. They surveyed more than 200 Twin Cities Habitat homeowners and found the following results.

### Education
- 92% had an adult family member return or make plans to return to school
- 91% feel better about their kids’ futures
- 77% say their kids’ study habits improved
- 68% say their kids’ grades improved
- 74% are more confident about paying for college

### Health + Safety
- 41% visit the doctor less frequently
- 59% of families with a respiratory illness say that the person’s condition has improved
- 80% feel their kids are safer

### Quality of Life
- 91% feel their lives are better
- 75% spend more quality time with family
- 78% feel connected to community

99% attribute the positive changes in their lives to Habitat for Humanity.

### Finances
- 43% have a family member who’s gotten a new job
  — AND —
- 82% report their new job is better than the one they had

### Less Reliance on Public Assistance

<table>
<thead>
<tr>
<th></th>
<th>Food Support</th>
<th>Welfare</th>
<th>Medical</th>
<th>Rent</th>
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</thead>
<tbody>
<tr>
<td>Before Buying</td>
<td>57%</td>
<td>25%</td>
<td>74%</td>
<td>17%</td>
</tr>
<tr>
<td>After Buying</td>
<td>27%</td>
<td>3%</td>
<td>55%</td>
<td>0%</td>
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More than twice as many families report no longer needing public assistance after buying their Habitat home. Habitat homeowners’ reduced reliance on public assistance saves Minnesota taxpayers $6.4M to $9.3M each year.