

Pathways to Success



TWIN CITIES R!SE



Why Stable Housing Matters

Research shows that increasing access to stable, affordable housing is the most cost-effective strategy for reducing childhood poverty and increasing economic mobility in the United States.



Our Partnership

The Pathways to Success partnership between MPHA, Twin Cities R!SE, and Twin Cities Habitat for Humanity aims to make stable housing a reality for more people.

When our organizations work together, we can provide more supports and a proven pathway to success.



Minneapolis Public Housing Authority

Who We Are & What We Do

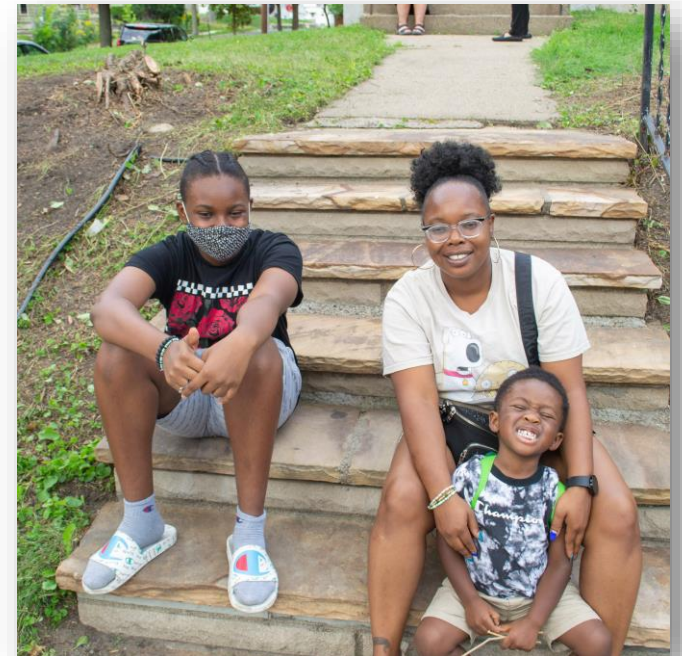
- MPHA owns and operates ~6,000 units of public and deeply affordable housing.
- This includes >700 scattered site family homes, serving >3,100 residents.
 - These single-family, duplex, and fourplex homes are spread throughout nearly every neighborhood in MPLS.
 - The units are owned and operated by the agency's wholly controlled non-profit, Community Housing Resources (CHR).



Minneapolis Public Housing Authority

The Success of CHR

- CHR accounts for more than 80% of the agency's housing available for families with children.
- MPHA provides families safe, stable, affordable housing, but the agency does not receive federal funding to provide socio/economic supports.
- Despite the lack of funding for supports, MPHA's scattered site family homes provide families a solid foundation for upward mobility.
 - Residents increase their rates of employment, earned income, and graduate to new housing.



Minneapolis Public Housing Authority

The Success of CHR, cont.

- Of the current CHR heads of household, 19% were employed when entering CHR, earning an average income of \$20,722/yr.
- Today, 67% are employed, earning an average income of \$34,225/yr.
 - >60% of these residents' earned income increased while living in CHR homes.
- Between 20'-22', 17% of families leaving CHR purchased their own home.
- These results are despite MPHA not receiving funding to provide socio/economic supports.



Minneapolis Public Housing Authority



Application Process

- When waiting list is open (currently closed), applicants apply in-person or online.
 - The waiting list has recently been as long as 8,000 people, >80% of whom are Black.
 - Applicant eligibility is detailed in the agency's annual Statement of Policies.
- Families stay in CHR homes an avg. of ~6 years before moving to new housing.
 - As a result, the agency has about 70 CHR vacancies for new families a year.
- When it's a person's turn from the waiting list to move into a CHR home, the agency contacts them, provides tours and offers applicants up to 2 available units.
- When a family accepts a unit, the agency draws up a lease agreement and the family is usually able to move in within seven days of accepting their new home.

Minneapolis Public Housing Authority



The Opportunity

- Through partnerships, MPHA wants to provide its families assistance navigating employment and housing support services to help families graduate from CHR.
- MPHA seeks to provide families with on- and off-ramp supports to set families up for long-term economic and housing success.





Twin Cities R!SE

Who We Are & What We Do

- Helping individuals become empowered and employed since 1993.
- One-on-one career coaching, interview prep, resume creation, paid internships, and more.
- Skills covered: emotional intelligence, financial literacy, tech literacy, 21st century life skills, critical thinking, leadership, and more.

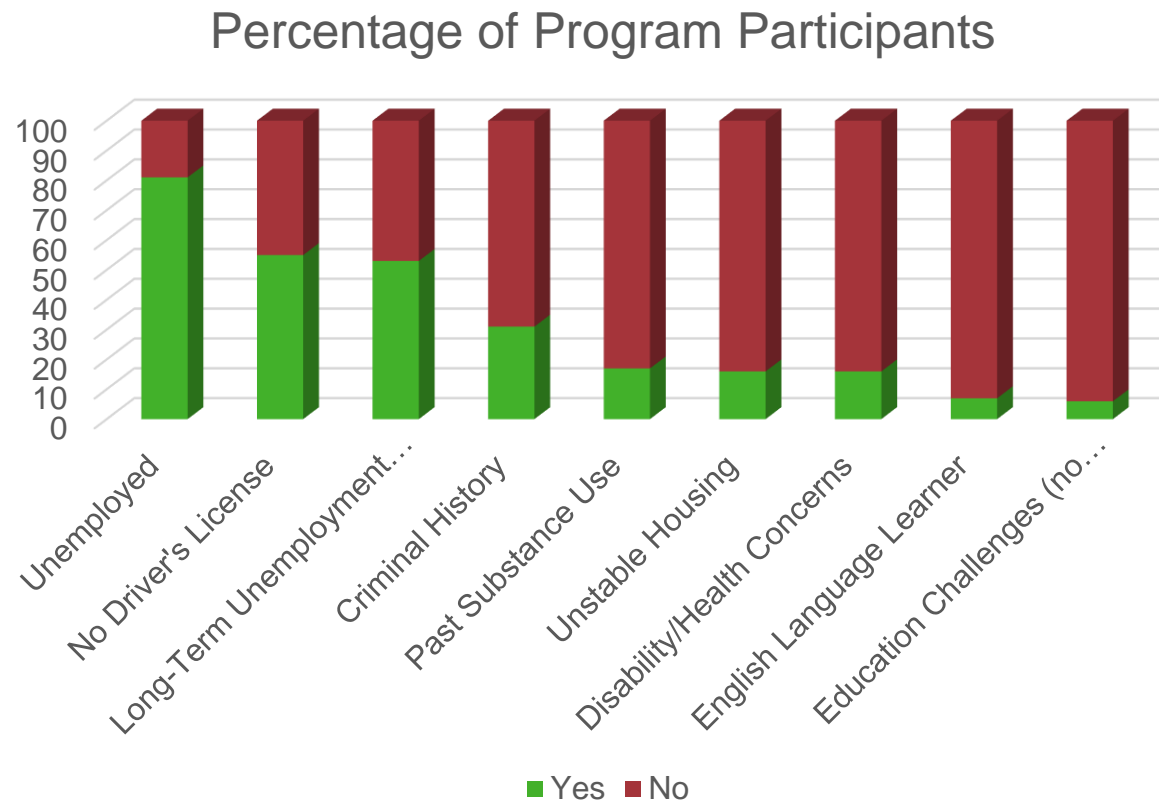


TWIN
CITIES R!SE

The logo features the words "TWIN" and "CITIES" stacked vertically in a grey, sans-serif font. To the right of "CITIES", the word "R!SE" is written in a larger, bold, orange sans-serif font. The exclamation point in "R!SE" is a solid orange circle.

Twin Cities R!SE

Barriers that Twin Cities R!SE Addresses



Twin Cities R!SE

Programming & Careers Programs

- One-on-one career coaching
- Grants for transportation & education
- Interview prep & resume creation
- Paid internships
- Guaranteed job interviews
- \$200 participation incentive
- Lifelong career club membership



Twin Cities R!SE



My Road to Success

Personalized Career Training Program

- Professional career development training
- Career Exploration & Customizable Career Pathway
- Identify Transferable Skills
- Networking Opportunities & Employer Partner Interview Introductions
- Certification from Dakota County Technical College



Call Center/ Customer Service

Deliver A Dynamic Customer Service Experience

- You acquire skills needed to deliver customer service and excel in various sectors.
- Relationship Building
- Communication Skill Development
- Customer Service Terminology
- Certification from Saint Paul Technical College



Facilities Maintenance Specialist

Facility/Warehouse Operations & Management

- You acquire skills needed to obtain entry-level positions in facilities & maintenance.
- HVAC, Plumbing & Blueprint Reading Basics
- Electrical & Mechanical Systems
- Operation of Equipment & Hand Tools
- OSHA 30 certification, 30 hours of continuing education units, and boiler exam preparation

Twin Cities R!SE

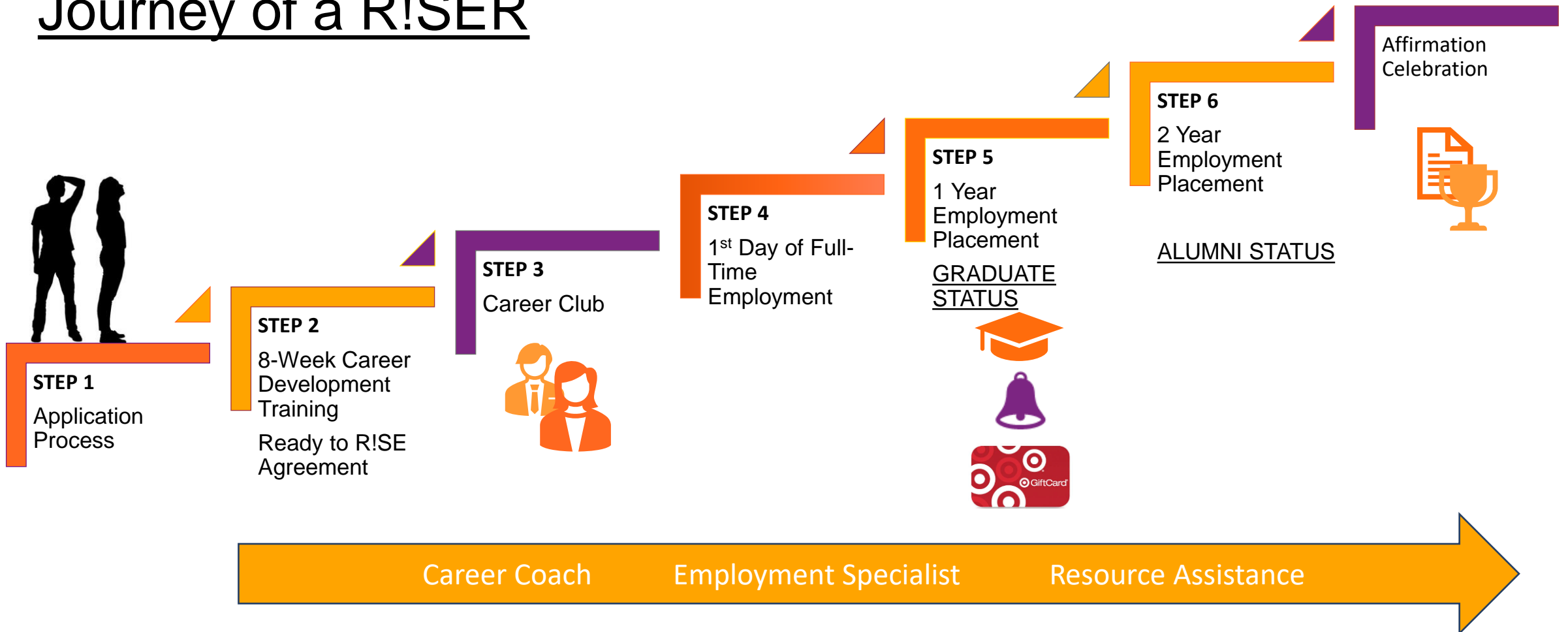
Stats on Success

- On average, TCR participants receive an average starting pay of \$18.29/hour or \$37,359/year
- Pay equity between Black & white participants
- 73% of participants still have their full-time job after one year
- Participants with a background are 22% less likely to be repeat offenders



Twin Cities R!SE

Journey of a R!SER



Twin Cities R!SE

Eligibility Requirements

At least 18 years old

Willing and able to work
full-time

High school diploma or GED

Annual income \$29,160
or less

Pass physical exam

Valid driver's license or ability
to obtain

Twin Cities R!SE

The Opportunity

- Twin Cities R!SE wants to continue empowering its program participants after they've achieved and sustained full-time employment.
- People who sustain full-time employment can begin saving money and/or investing it in their future through homeownership.

Twin Cities Habitat for Humanity

Who We Are & What We Do

- Help low-to-moderate income families purchase their first home
- Offer financial coaching, homeowner education classes, one-on-one support
- TruePath Mortgage product specifically for first-time homebuyers



Twin Cities Habitat for Humanity

Housing Barriers that Twin Cities Habitat Addresses

- Affordable 30-year fixed mortgage; monthly payments capped at 30% of household income
- No down payment & help with closing costs
- No private mortgage insurance (PMI)
- Financial & homebuyer education
- Post-purchase support



Twin Cities Habitat for Humanity

Programs Offered

- Homeownership Program with education classes
- Financial Coaching Program
- TruePath Mortgage
- Mortgage Foreclosure Prevention Program



Twin Cities Habitat for Humanity

Stats on Success

- Have partnered with 1,600+ families since 1988
- 328 Habitat homeowners have paid off their mortgages
- Many people who complete Homeownership Program go on to purchase a home
- Families build generational wealth they can pass to their kids and grandkids



Twin Cities Habitat for Humanity

Program Process

1. Review program requirements; complete eligibility form
2. Complete program application
3. Complete programs (Financial Coaching and/or Homeownership Program)
4. Home search
5. Mortgage application with TCHFH Lending, Inc.
6. Home closing!

Twin Cities Habitat for Humanity

Financial Coaching Eligibility Requirements

Minimum income \$42,000
income eligibility is reviewed
annually

1 year of continuous
employment

No minimum savings
requirements

Credit score 580 preferred
Debt to income (DTI) ratio is
less than 18%

Less than \$1000 in
judgements, Less than \$2000
in collections and Bankruptcy
discharged 2 years

7-county metro resident

Twin Cities Habitat for Humanity

Mortgage Ready Eligibility Requirements

Minimum income \$42,000
income eligibility is reviewed
annually

2 years of continuous
employment

\$6,300 in savings

Credit score 620 preferred

No judgements

7-county metro resident

Twin Cities Habitat for Humanity

The Opportunity

- TCHFH works specifically with low-to-moderate income families.
- Looking to partner with organizations dedicated to helping people get on their feet and build a better future
- Strives to close the racial homeownership gap and help more Black families achieve homeownership



Partnership in Action

PATHWAYS TO SUCCESS

1

**MOVE INTO MPHA
FAMILY HOMES**



2

**MPHA RESIDENT FOR
30 DAYS**



3

**ATTEND TWIN CITIES R!SE
INFO SESSION**



4

**OBTAIN MEANINGFUL
EMPLOYMENT THROUGH
TWIN CITIES R!SE**



5

**PROGRESS TO
HOMEOWNERSHIP THROUGH
TWIN CITIES HABITAT**



Next Steps

- Build MPHA-specific TCR Tools
- Develop promotional materials for residents
- Develop a three-way data sharing process to track success metrics
- Begin a limited test of the partnership for a period of months; solicit participant feedback; adjust program accordingly
- Prepare for broader partnership launch, later in 2023



TWIN
CITIES **R!SE**





Thank you!

