



Foundational Black Homebuyer Initiative Habitat for Humanity – Twin Cities

June 23, 2022



Shereese Turner,
Chief Program Officer






What is a Foundational Black American?

Foundational Black Americans/Minnesotans/Homebuyers/Households when referring to “any Black person who can trace their bloodline to an enslaved ancestor” (formal definition from officialFBA.com).

The following are acceptable definitions:

- descendants of enslaved Africans
 - Black descendants of enslaved people
 - descendants of people who were enslaved
- 



What?

Context, historical and current-day



In the Twin Cities, Affordable Homeownership Is Increasingly Inaccessible for Black Families

Yonah Freemark, Eleanor Noble, Yipeng Su, Kimberly Burrowes

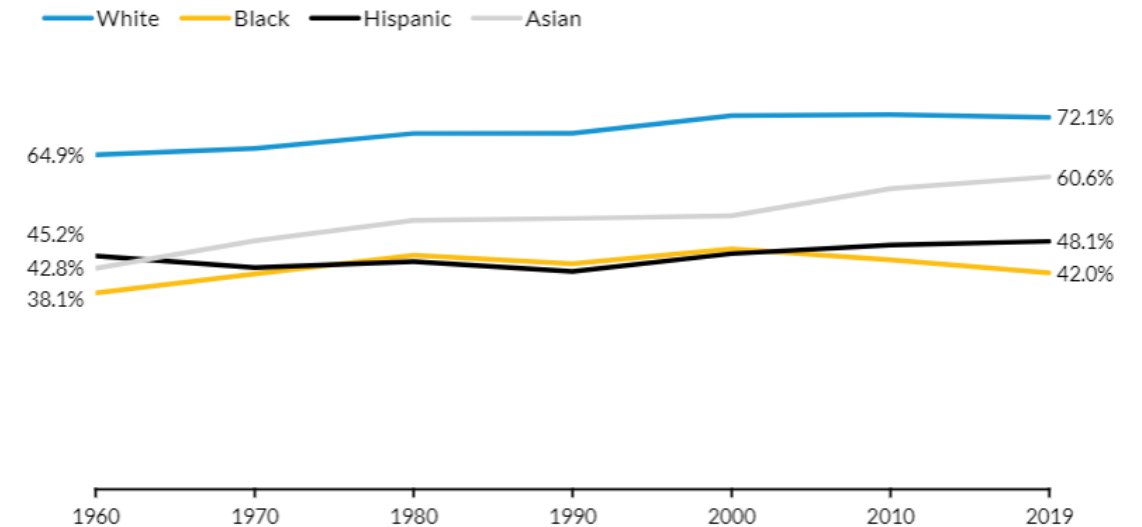
June 16, 2021

Homeownership Disparities

- Black households make up 7% of MN population
- Only 40% of Black households in MN can afford to buy the typical home, compared to 68% of White households
- In 2019, 89% of home sales were White households purchases
- Black-White homeownership gap:
 - Nationally - 30.5 percentage point gap - highest level in 50 years
 - Minnesota - 53 percentage point gap – one of widest in the nation

FIGURE 3

Homeownership Rate, by Race or Ethnicity

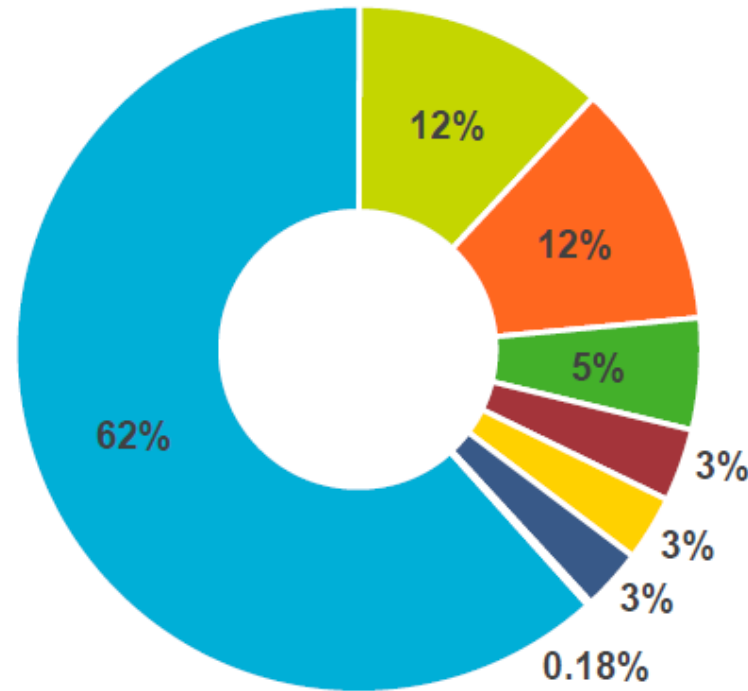


URBAN INSTITUTE

Sources: Decennial Census and the American Community Survey.

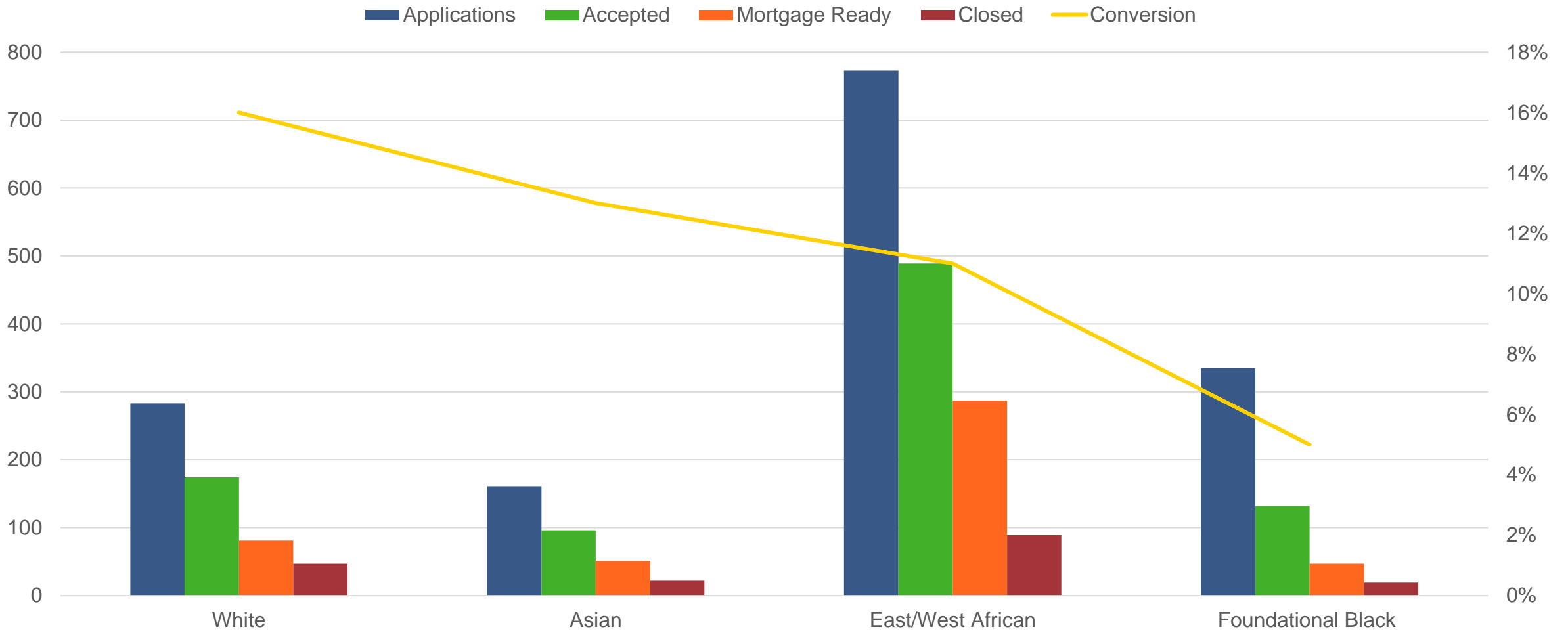
Twin Cities Habitat for Humanity Data

- 85-90% People of Color served
- Average Household Income \$58,000
- Average Household Size 4-5
- Homebuyer professions include:
 - Bus driver
 - Educator
 - X-ray technician
 - Line worker
 - Hospital staff
 - Personal care assistant



- East or West African
- White (non-Hispanic)
- Asian
- African Amer. or Black
- Multi-Racial
- Chose not to respond
- White (Hispanic)
- Indigenous Amer.

Homebuyer Conversions by Race FY18-FY20





So What?

Community-led research



Understand the Experience: FB Applicants

Demographics/Program data

- 45% referred from friend/family member
- Rent in North Minneapolis and East Side St. Paul
- 10% withdrawal rate
- 50% currently shopping Open Market, 36% Habitat-developed, 7% MLS

Financial data

- Lowest income (avg \$45k), carry the most debt (avg \$43k) and highest number of trade lines (avg 21)
- Double the number of student loans (\$29k; compared to the average)
- Largest DTI of accepted applicants – closest to falling out of current program eligibility

Set the Table

“Nothing about us without us is for us.”

- Embrace community expertise
- Partner with community-based researchers, leaders, organizations
- Create a space of collaboration and co-ownership

Dr. Brittany Lewis, Research In Action





Understand the Experience: FB Applicants


Programmatic Pain Points

- Overly restrictive eligibility requirements for program participation and lending
- Ineffective methods of communication and education

Institutional (Organizational) Barriers

- Lack of context (awareness and understanding) of single Black mothers
- Failure to listen to the needs of Black program participants
- Lack of representative and trained staff

Systemic Barriers

- Institutional racism is persistent in program structure and often goes unacknowledged and unaddressed
 - Show up outspoken on race forward policies
 - Create community accountability
- 



Now what?

Bold, innovative redesign




Unlearn the “Habitat Way”

Lean into the hard work

- Disaggregate data by race
- Innovate collection strategies for FBH focus
- Bring partners and stakeholders along

Address the entire organization

- Engage all areas and all levels
 - Review existing policies and practices that inhibit FBH success
e.g. Home Celebrations, Sweat Equity, marketing, etc.
 - Develop an organizational culture of support
e.g. addressing recruitment and retention, identifying white dominant culture
- 



Embrace Affiliate Redesign

Leading with Impact

- Targeted Approaches
 - Focus on the worse off and make improvements that help everyone
- Embrace Human-Centered Design
 - One size doesn't fit all, and never did
- Trauma-Informed Service
 - Reflect the history, context and trauma of those we desire to engage

Centering FBH Success

- Review Prohibitive Criteria
 - Program eligibility, lending
- Inform Future Strategies
 - Building and development strategies, communication
- Measure what Matters
 - Quantitative, Qualitative and Impact



Thank you!

shereese.turner@tchabitat.org