



TWIN  
CITIES  
R!SE

# Pathways to Success: 2025 Program Update

A Partnership Between MPHA, Twin Cities R!SE, and Habitat for Humanity

# Overview

## Partnership Purpose & Overview

## Partners

## 2024 Year in Review

- Accomplishments
- Barriers and Challenges

## Looking Ahead

- New Partnership
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# Purpose & Overview

- 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.
- Through MPHA's family housing portfolio, the agency provides dignified, affordable housing to more than 700 families.
- With stable housing provided by MPHA, these families have the necessary foundation from which to build a more prosperous life.
- To capitalize on this opportunity, MPHA partnered with Twin Cities R!SE (TCR) to provide career training services.
  - MPHA and TCR jointly developed MPHA-specific marketing, intake, and program materials.
- Additionally, MPHA partnered with Twin Cities Habitat for Humanity (TCH) to provide economically qualified residents and families with homeownership coaching services and financial tools.





# Partner Services

- Minneapolis Public Housing Authority (MPHA)
  - Owns and operates more than 700 single-family, duplex, fourplex, and sixplex deeply affordable homes across the city serving more than 3,100 people.
  - The agency maintains a waitlist of more than 4,300 families for this housing, with the waitlist reaching as many as 7,500 in recent years.
- Twin Cities RISE (TCR)
  - 8-week career training program provides individuals with the skills needed to be successful on any job.
    - Trainings include individual development, personal empowerment, and career/skills.
  - Resume building and mock interviews.
  - Guaranteed interviews with partnered employers.
  - A \$500 stipend at completion of 24-month program.
- Twin Cities Habitat for Humanity (TCH)
  - Programming that provides coaching, education, and support to be successful in homebuying journey.
  - Unique mortgage offerings structured to cap monthly payments at 30% of household income.
    - 5.25% fixed interest rate, no mortgage insurance, and TCH support for life of the loan.
  - Homeowner support programming includes foreclosure prevention, maintenance and home repair, retailer discounts, volunteer opportunities.

## The Pathways to Success Program process

Individuals and families who enter the Pathways to Success Program achieve success when following this 5-step process:



**Step 1:** Move into MPHA family homes



**Step 2:** Be a resident of MPHA for 30 days



**Step 3:** Attend Twin Cities RISE information session



**Step 4:** Obtain meaningful employment through Twin Cities RISE



**Step 5:** Progress toward homeownership through Twin Cities Habitat for Humanity



# 2024 Accomplishments

- Minneapolis Public Housing Authority (MPHA)
  - Agency staff made 341 unique resident contacts soliciting TCR program participation and 175 for TCH.
  - Invested ~\$5M to repair 64 family homes.
  - Opened family housing waitlist – first time in 3 years – adding >2,200 families to waitlist.
- Twin Cities R!SE (TCR)
  - First MPHA TCR cohort started in January.
  - To-date, five MPHA residents have completed 8-week training and received their completion certificate.
    - Sixth resident is expected to complete 8-week training in February 2025.
  - Two residents found full-time employment, two received part-time job offers, and two started part-time jobs while completing additional career training/certification coursework.
- Twin Cities Habitat for Humanity (TCH)
  - Four MPHA residents active in homeownership coaching program.
    - Two are marked as “mortgage ready,” finishing homebuying education classes and reading loan preapproval applications.
    - Four others are working on remediating credit and personal debt-related barriers before reopening application (6-month window).



*Micheline Miller smiles with her Twin Cities R!SE 8-week training completion certificate (March 2024)*



*Alexandria Van Buren smiles proudly after completing 8-week training (March 2024)*



*Latendra Prince accepting her Twin Cities R!SE 8-week training completion certificate (Sept 2024)*



# Barriers & Challenges

- Minneapolis Public Housing Authority (MPHA)
  - A surprising number of partnership-eligible families declined participating. Most common reasons listed for not participating:
    - Resident/Family Health Concerns.
    - Unable to add additional time commitments when already balancing PT job and childcare.
    - Don't want to risk eligibility of other government assistance.
- Twin Cities RISE (TCR)
  - Lack of childcare during training/programming.
  - Individuals receiving SSI/RSDI ineligible for FT work.
- Twin Cities Habitat for Humanity (TCH)
  - Low credit scores (<580) disqualify individuals.
  - Challenges meeting 18% debt-to-income ratio.
    - Challenge meeting maximum debt allowance of \$3,000.
  - Lack of flexibility for Muslim homebuyers who cannot pay interest on loans (mortgage).
    - Out of 160 MPHA CHR families with household incomes of \$50K or more, 100 come from countries with a predominantly Muslim faith.
  - Extensive documentation requirements exhausting and overwhelming residents.





# Looking Ahead

- After a successful first full year, MPHA is looking at supplementing the partnership in several ways in 2025 and beyond.
- To-date, the partnership has exclusively targeted CHR (and FHR) families.
  - The intent being identifying and focusing on a targeted universe of the likeliest eligible and interested families for TCR and TCH services.
- In 2025, MPHA staff will add Glendale families to its outreach efforts.
  - Since the partnership's inception in 2023, Glendale property management staff have inquired about offering TCR/TCH programming to Glendale families.
  - Glendale shares a similar demographic and economic profile to families served by CHR.
- MPHA has established a new partnership with PRG, Inc. to address barriers to accessing TCH programming and resources.
  - There are strict eligibility requirements for TCH programs and financial products. MPHA families are frequently ineligible in at least one way.
  - TCH does not offer remedial programming or services to help MPHA residents become eligible.



# Powderhorn Resident Group (PRG)

- Support for Homebuyers
  - No requirements to be met.
- Free One-on-One Homebuyer Advising
  - Personalized plans to keep homebuyers on track, whether it takes three months or three years.
  - Credit repair support and budgeting guidance.
- Free Homebuyer Workshops (Homestretch)
  - 8-hour homebuyer workshop – required by most lenders offering special loan programs and most down payment assistance program.
    - Topics include working with lenders, realtors, what to expect at a closing, home inspections, being a successful homeowner, etc.
- MPHA Referrals
  - Referrals will follow the same process as the Pathway to Success (TCR & TCH) partnership.
  - If resident face barriers such as credit or debt that make them ineligible for TCH homeownership program, refer them to MPHA's Housing Stability Coordinator, who will assist in scheduling a one-on-one appointment with a PRG advisor.



***Knowledge that helps, homes that fit***

*“PRG combines community-based affordable housing development with education and one-on-one advising to eliminate racial disparities in housing so that all people and neighborhoods thrive.”*



# 2025 Goals

- Increase Homeownership Opportunities for MPHA Families
  - Advocacy and Outreach.
  - Collaborate with non-profits and community orgs to promote awareness of available resources.
- Leveraging Existing & Potential HUD Tools
  - Family Self-Sufficiency (FSS)
    - A HUD initiative designed to promote employment and savings for families residing in federally subsidized housing.
  - MPHA's Innovative FSS-inspired Program
    - MPHA HCV is exploring the possibility of developing a customized program inspired by the traditional FSS model.
    - This new initiative aims to provide similar benefits without being constrained by FSS guidelines, offering greater flexibility to meet the unique needs of MPHA residents.
- Explore Different Financing Options for Families with Barriers Due to Religion/Faith
  - Build partnerships with financial institutions to create accessible pathways to homeownership.







# Questions