



Central & East Central Housing Forum



Habitat Origins

Koinonia Farm

1942 Koinonia Farm founded in Americus, Georgia

1950 Koinonians excommunicated from Rehoboth Southern Baptist Church for views on racial equality

1957 Letter of support from Martin Luther King, Jr.



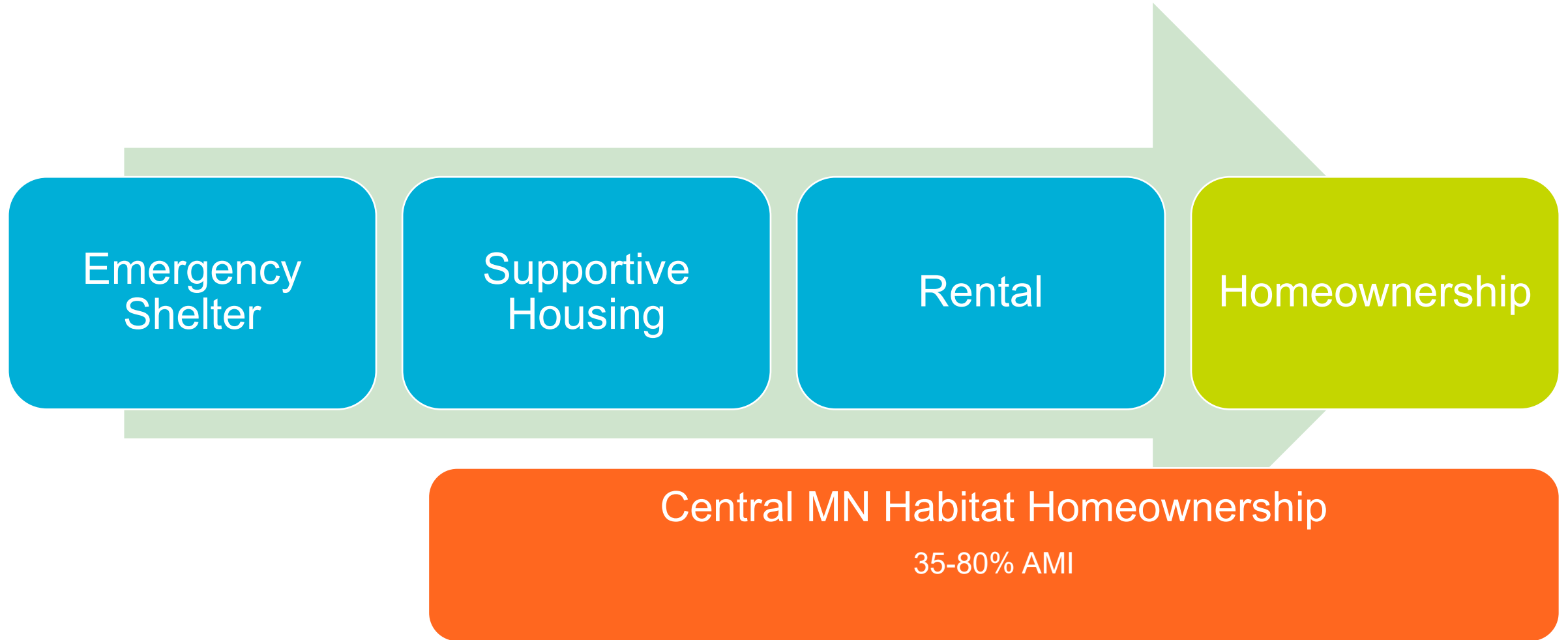
Habitat Myth Busters





Central MN Habitat

Where we are along the Affordable Housing Continuum



Service Area

Where we build

Since 1989 **110 families** have bought homes in the 4-county service area



Homeownership Creation Program

- **Community engagement**

- Nonprofit referral partners
- Employers
- Word of mouth

- **Customer-focused**

- Homes designed and sized to fit the family needs
- 1:1 Financial readiness education, holistic home ownership education
- Build equity/ community-based volunteering
- Support through the entire homebuying process

- **Home choices**

- Habitat Developed - New or rehab homes
- Open Market – Coming soon

- **Post-Purchase Support**



About Central MN Habitat for Humanity

Our mission

Gathering communities to transform lives through affordable homeownership.



110+

Homeowner Partners



100+

Global Partners Served



500+

Volunteers Each Year



Hundreds

Annual Volunteers/Donors

About families who buy with CM Habitat



\$42,137 (family of 5)
Average household income
2014 - present

Serving 35%-60% AMI
Area Medium Income

Homebuyer professions
include:

- Bus driver
- Educator
- Office admin
- Line worker
- Security officer

Workforce Housing Addition

Average income 60%-80%

Homebuyer professions include:

- Teachers
- Police officers
- Nurses

The Impact of MHFA



January 2024



Orientation

Tiger 9-10 (St Cloud)



SabreCon 4-6 (Sartell)



MN Housing Partnership Support Fall 2026





Mortgage Program Support

- **Habitat Produced**

- Funds back quicker
- Partnership with well below market interest rate
- Value funds due to net present value is higher
- Housing ratio same or lower

- **Open Market** — (Entire 4 county area) thru HabMN

- Developing an open market program
- Where they want to live (job, school system, other)
- Size of home they want
- Housing ratio same or lower



Visit at: CMHFH.org

Thank you!