



Hope Builders

Virtual

Fundraising Luncheon

10 YEARS ANNIVERSARY

Event Companion Packet

Thursday, October 7, 2021

Registration 11:45 a.m.

Event Program 12:00–1:00 p.m.



Dr. Taj Mustapha



Stella Whitney-West



Michelle Robinson

Women of Habitat: Hope Builders is a community of women engaged in Twin Cities Habitat for Humanity's mission through volunteering, giving, learning, advocating, and networking.

Women empowering women for generations by creating stable homes and bright futures.

Come together to invest in affordable homeownership when it's needed most. You'll hear an inspiring discussion about the critical intersections of health, housing, and racial equity featuring **Dr. Taj Mustapha**, Chief Equity Strategy Officer, M Health Fairview, and **Stella Whitney-West**, CEO, NorthPoint Health & Wellness Center. The conversation will be moderated by **Michelle Robinson**, Sr. Vice President of Strategy & Business Development at Vitalant and a board member at Twin Cities Habitat for Humanity.

PRESENTED BY

WELLS FARGO

 **DOMINIUM**

Home impacts everything.

Whether we see it or not, our home impacts everything. It influences our health and education outcomes. It contributes to family stability and quality of life. And homeownership is the primary way we build wealth and pass it on to our children.

Unfortunately, too many families in our community didn't and still don't have the opportunity to feel those positive effects of homeownership. Minnesota has one of the highest rates of homeownership at nearly 70%. However, Minnesota's racial gap in homeownership is one of the widest in the nation: 3 in 4 White households own homes compared to 1 in 4 Black households.

The Twin Cities' racial disparities in housing didn't happen by accident. Racist policies created them. That's why we must be intentional in fixing them. Join Twin Cities Habitat to advocate for policies to expand homeownership, especially among communities of color.

Together, we can ensure everyone can share in the prosperity of the Twin Cities.

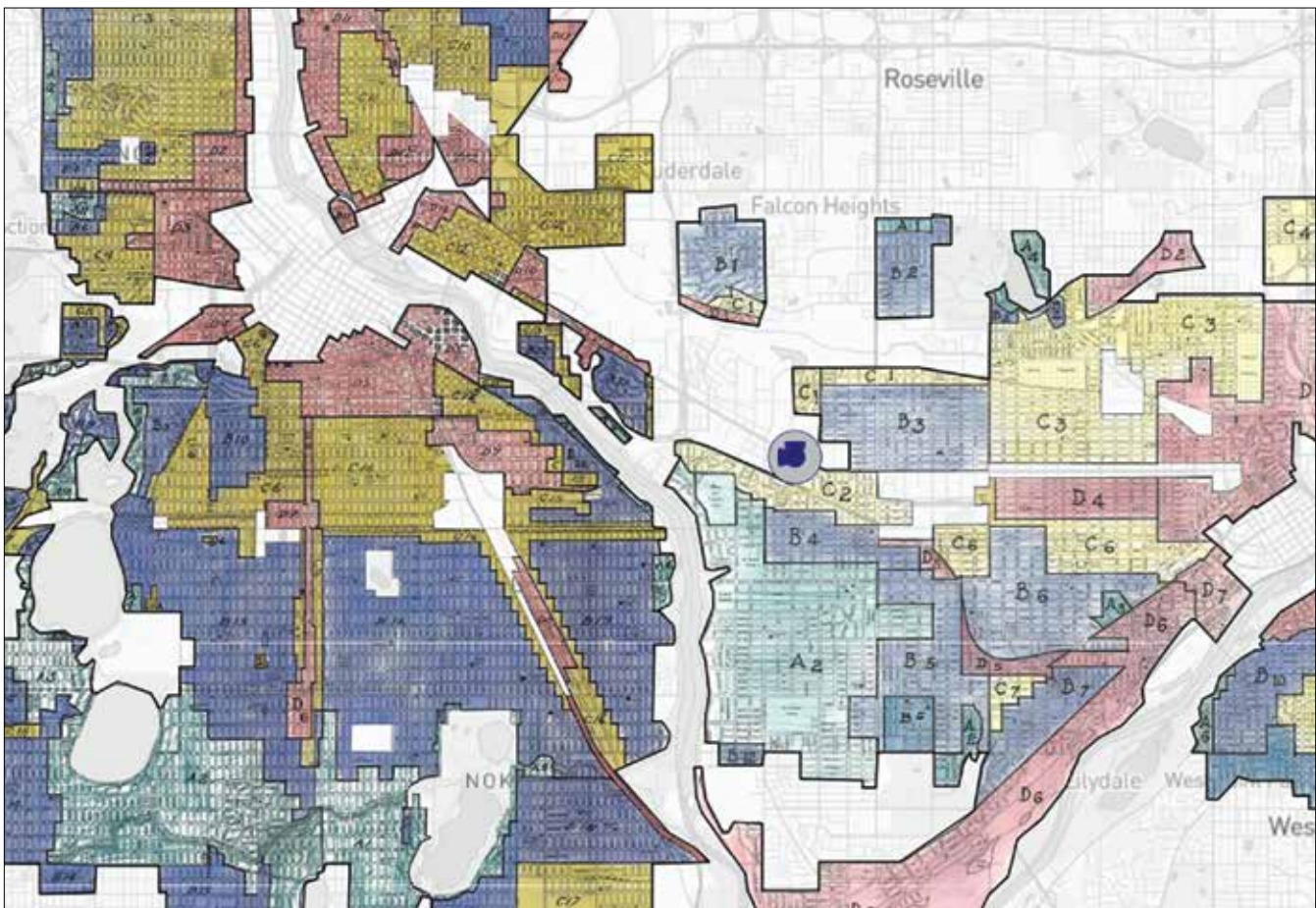


Image courtesy of Mapping Inequality

During the 1930s, the U.S. government published maps to guide lending practices. The neighborhoods marked red were considered "hazardous" for lending simply because people of color lived there. This sparked a ripple effect of disinvestment still felt today.

Big changes are needed to make our state equitable.

We all benefit when we expand homeownership, create opportunities for wealth building, and build an equitable community where everyone can thrive.

Twin Cities Habitat was involved in the 2018 Minnesota Task Force on Housing, which unveiled **six important systems-level changes** to boost homeownership. The recommendations help address our racial disparities in homeownership and jumpstart the generational wealth building families of color have been denied for centuries.

Housing Task Force Recommendations¹

1. Increase access to homebuying resources for income-ready families of color
2. Create alternatives to lower cost barriers: i.e. land trusts, co-ops, manufactured homes
3. Encourage employers and foundations to support home purchases
4. Fund education and counseling for first-time homebuyers
5. Offer affordable mortgages; provide extra support to community banks
6. Offer down-payment assistance



Photo by Bruce Silcox

Why Habitat is Part of the Solution

Many Americans get help buying their first home. In fact, nearly one-third of first-time homebuyers get gifts from family or friends to help with their down payment,² and White homebuyers are twice as likely as Black homebuyers to get family help for a down payment.³

Habitat for Humanity provides that boost for first-time homebuyers. This lays the foundation for better health and education outcomes, higher quality of life, and generations of wealth building.

You Can Take Action with Habitat

- Advocate for housing policy at the State Capitol.
- Learn and share the history of this topic.
- Donate to create more homeownership opportunities.

Footnotes

1. Minnesota's Task Force on Housing. More Places to Call Home: Investing in Minnesota's Future: Goals and Recommendations, 2018

2. Housing Wire. More first-time homebuyers enlisting help from family, friends, 2019 <http://www.housingwire.com/articles/more-first-time-homebuyers-enlisting-help-from-family-friends>

3. Shapiro, Thomas M. Toxic Inequality: How America's Wealth Gap Destroys Mobility, Deepens the Racial Divide, and Threatens Our Future, 2017

Meet Our Guest Speakers

Written by Anna Skemp



Dr. Taj Mustapha

Dr. Taj Mustapha was **recently appointed Assistant Dean for Diversity, Equity, and Inclusion at the University of Minnesota** and as the **Chief of Equity Strategy for M Health Fairview**. She received her Master's Degree from the University of California San Francisco and completed her combined internal medicine and pediatrics residency training at the University of Minnesota. She has served as the Clerkship Director for Internal Medicine, the Associate Program Director of the Med-Peds Residency Program, and was recently the inaugural Director of Clinical Coaching for the Medical School, as well as the Lead for Diversity, Equity and Inclusion in the Clinical Learning Environment at M Health Fairview.

Dr. Mustapha's research focus is on equity and inclusion in assessments—from the way we assess learners and educators in the clinical learning environment, to the way we assess care systems. She has presented internationally on the topic of bias in medical education.

Her teaching awards include the Educational Excellence Award for the Department of Medicine, Outstanding Faculty Educator Award for the Pediatrics residency, and Distinguished Mentoring Award for the University of Minnesota Medical School.



Stella Whitney-West

Stella Whitney-West is **Chief Executive Officer of NorthPoint Health & Wellness Center**, a federally qualified health center serving over 36,000 residents in North Minneapolis and Hennepin County. NorthPoint, which provides comprehensive medical, dental, behavioral health, pharmacy, laboratory, radiology, and human services, has realized dramatic growth in patients, revenue, and mission effectiveness under her leadership.

NorthPoint is administered through a partnership between Hennepin County and a Community Board of Directors, which is comprised of NorthPoint patients and people who live and/or work in the community. NorthPoint strives to improve the physical, mental, and socio-economic health of the North Minneapolis community through an integrated model of health and human services with its mission: Partnering to Create a Healthier Community.

Ms. Whitney-West joined the NorthPoint family in 2004 as the Chief Operating Officer of Human Services. In 2007, she was appointed CEO by the Community Board of Directors. Her extensive experience in governance and policy has been honored with several leadership and fellowship awards including a **Bush Leadership Fellowship, The International Black Women's Congress Community Service, and as a 2015 Women's Health Leadership TRUST honoree.**

She currently serves on the Twin Cities LISC Advisory Board, the Minnesota Association of Community Health Centers Board, the African American Leadership Forum (AALF) Board, the Federal Reserve Advisory Council (9th District), the State of Minnesota Community CCRC, and the Penn-Plymouth Partnership (PPP) Board. She has previously held leadership positions as Chair of the PPP, Co-Chair of the AALF, Member of the Minnesota Tobacco Control Advisory Committee, Member of the One Minnesota Transition Advisory Board, and Member of the Stratis Health Board of Directors.

Ms. Whitney-West holds a Master of Business Administration from the University of St. Thomas and a Bachelor of Science in Biology from the University of Minnesota.

Michelle Robinson



Michelle Robinson is Senior Vice President of Strategic Planning and Business Development for Vitalant, a nonprofit that provides blood products, lab, and therapeutic services nationally.

Prior to joining Vitalant, Michelle met the healthcare needs of the greater Chicagoland communities serving as an Advocate Aurora Health Executive and as the President of Heartland Blood Centers.

Michelle has held Global leadership roles with Covance, Baxter Health, and GE. In those roles, she successfully designed and led strategic plans yielding positive margins and improved efficiencies along with creating highly engaged workforces.

Michelle is a certified Master Black Belt in Quality, has a BS in Industrial Engineering from Purdue University West Lafayette, IN and an MBA from Northwestern University Kellogg in Evanston, IL.

She currently serves on the Twin Cities Habitat for Humanity Board of Directors. She is married to Rev. Dr. Jon Robinson, the Senior Pastor of St. Peter's AME Church in Minneapolis. They work together with a mission of loving God and loving God's people.

Housing and Heart Health

Written by Jackie Moore

Having a safe and stable place to call home is not just needed for comfort and happiness, but for heart health, too.

According to the US Department of Housing and Urban Development, homelessness is defined as “not having the resources to obtain permanent housing.” This definition can include those who make frequent moves in a short period of time, those who live with friends or couch-surf, who live temporarily in a hotel, or who live on the street or in shelters.

Adults experiencing homelessness have [60–70% higher](#) rates of cardiovascular events than the general public.

Cardiovascular events contribute to the high mortality rate of the homeless, which is three to five times higher than those who are not homeless, in both [Canada](#) and the [United States](#).

But it's not just homelessness that can lead to heart problems. Substandard housing, environmental concerns, and the threat of foreclosures, to name a few, can all contribute to negative cardiovascular outcomes.



Let's take a look.

Certainly, homelessness can have a major impact on health. Obtaining regular and quality sleep is a frequent obstacle for those without stable housing, which studies have shown can [increase cardiovascular risk](#) and mortality.

In addition, mental health tends to be [poorer](#) in those who experience homelessness or are lower income. Adults with severe mental illness were shown to have an increased risk of mortality from coronary heart disease in a [study](#) covering 741 practices in the United Kingdom over nearly 20 years. [Some of the reasons](#) these and other risk factors may go untreated can include a lack of access to appropriate medications, an inability to store them properly, an inability to follow directions (as one study participant put it, “If I have to take [the medication] with food, first I have to find a place to eat.”), and day-to-day survival taking precedence over chronic conditions that may not show immediate symptoms.

There are areas where homelessness and housing in low-income areas can overlap. [Living close to busy roads](#), and the pollution that cars produce, leads to an increased risk of coronary heart disease incidents. Pollutants from other sources, such as manufacturing plants, secondhand smoke, mold, and allergens, can also contribute to these risks.

Living in a lower-income neighborhood tends to bring with it, in addition to higher pollution and other risk factors, the threat of foreclosures. [One study](#) found that for every additional foreclosure within 100 meters of a participant, there was a rise in blood pressure. In the [Hispanic Community Health Study/Study of Latinos](#), neighborhoods with a greater risk of foreclosures have higher levels of hypercholesterolemia and hypertension. In [another study](#), middle-aged Black individuals fared worse—higher rates of foreclosures in those neighborhoods were associated with higher rates of myocardial infarctions and strokes.

As lower-income neighborhoods in cities are often the result of racially discriminatory [historic redlining](#), many of these

neighborhoods also experience [Urban Heat Island](#) (UHI) effects, one of which is negative health outcomes, including increased cardiovascular risk. From 1984 to 2017, [one study](#) found that cardiovascular deaths, as a result of increased temperatures from UHIs, went up by 28.8%.

So what can be done to try to mitigate these risks among different populations?

For those already living in apartments or homes, improved HVAC systems can improve both temperature and air filtration. Strong connections with one's neighbors, and a sense of community, can also protect against [death from strokes](#) and [diabetes](#).

Something that would help everyone, regardless of whether they experience homelessness or not, would be increasing the green space and vegetation throughout urban areas. Green spaces are [associated](#) with lower rates of heart issues and type 2 diabetes.

In addition, more robust community health organizations, working to ensure continuity of care for homeless populations, as well as resources for homeowners facing potential foreclosure, can reduce some of these risk factors.

While housing issues can have a drastic impact on heart health, there are many things that can be done. Twin Cities Habitat helps by offering a [Mortgage Foreclosure Prevention Program](#) that can help keep people in their homes. The [Homeownership Program](#) prepares families to buy stable, affordable homes with Habitat. Habitat's [A Brush with Kindness home repair program](#) and [Age Well at Home](#) program both help homeowners keep their homes healthy and safe. And community-driven projects within the Neighborhood Revitalization Program help to clean up and add greenery to community spaces. Support Twin Cities Habitat today to ensure a healthy future for your community.



Urban Heat Islands

Written by Jackie Moore

Have you ever gone for a walk on a hot day, and suddenly realized that you somehow felt cooler than you did ten minutes ago, despite moving around? You may have crossed into a new neighborhood from an urban heat island (UHI). And despite what it sounds like, it's not all paradise.

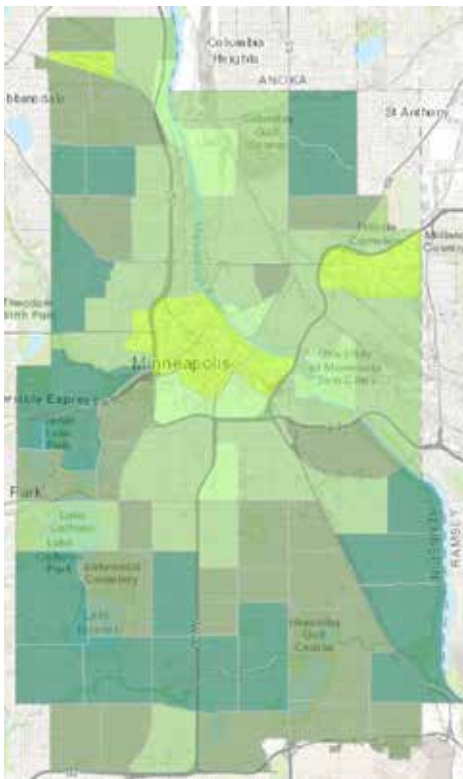
What is an urban heat island, exactly? According to the [National Geographic Encyclopedia](#), an UHI is “a metropolitan area that's a lot warmer than the rural areas surrounding it.” This is largely due to the result of trees and greenery being removed (which filter and cool the air) in order to replace them with buildings and roadways (which reflect the sun to warm the air).

You might notice that neighborhoods which seem to be warmer in the summer also tend to be lower-income neighborhoods. This isn't a coincidence, but a result of redlining. The history of redlining is [defined as](#) “a discriminatory practice by which banks, insurance companies, etc., refuse or limit loans, mortgages, insurance, etc., within specific geographic areas, especially inner-city neighborhoods.”

These practices raised interest rates for people of color and recommended that white people avoid buying in areas that

were “redlined,” literally outlined in red if a single family of color lived there. This created a cycle of disinvestment in communities of color, resulting in a lack of both funds and political clout that were required to plant and maintain trees and other green spaces. It also lowered property values so much that these areas became attractive to companies that wanted to build factories and other industrial facilities, which led to the elimination of existing trees, adding more concrete, and increasing air pollution in these already disadvantaged communities.

Impacts on Temperature Differences



Redlining, and the resulting lack of greenery in formerly redlined neighborhoods, has affected temperature differences in distinct and measurable ways.

Tree canopy, or the amount of the city that is covered in shade, varies drastically depending on where you are. An analysis of [37 metropolitan areas](#) found that formerly redlined areas have an average of around 23% tree canopy cover, compared with approximately 43% tree canopy cover in areas previously restricted to all-white populations. Similarly, University of Minnesota’s Remote Sensing and Geo-spatial Analysis Laboratory Department of [Forest Resources](#) built the [Minneapolis Urban Tree Canopy tool](#), which provides a clear look at how the tree cover in Minneapolis still generally follows the shape of disenfranchised neighborhoods.

According to an [analysis](#) of University of Minnesota data, areas with predominantly white residents experience weather that can be cooler by double digits on hot summer days. And at night, these differences can feel even more stark—residents in hotter areas [don’t get the same relief](#) after the sun goes down during heat waves, exacerbating existing health conditions.

Taking a look at the Metropolitan Council’s [Extreme Heat Map Tool](#), we’ll see that apartment-dwellers living in industrial areas in the Twin Cities metro area can experience up to 125 degree temperatures during the summer.

For reference, according to the National Weather Service a [heat index of 103 degrees](#) is dangerous (a heat index is the combination of air temperature and humidity, and is always higher than the air temperature). Most of these industrial zones are deep in historically redlined areas.

Consequences of Urban Heat Islands

Heat makes everyone uncomfortable, of course, but the health effects of high heat are more significant than most people know. [The National Institutes of Health](#) say that for every 1°F increase in heat wave intensity, heat wave mortality risk increased 2.49%. Being unable to find a place in the shade to rest on a hot day can have deadly consequences.

[Statistics from Baltimore](#) in 2018 illustrate a deeply concerning landscape for those with pre-existing conditions. When temperatures reached 103 degrees, EMS calls for high blood pressure doubled. In addition, calls for cardiac arrest increased by 80%, COPD by 70%, and respiratory distress by 20%. Many other conditions were exacerbated by the heat.

It’s not just heat alone that can cause health problems. Increased heat and sunlight can combine with pollutants put out by cars and industrial plants to cause a chemical reaction that causes higher levels of [ground-level ozone pollution](#) and lower air quality. Health problems caused by this effect are far more likely if you live [close to a major roadway](#)—and many of those areas already have fewer trees than surrounding neighborhoods.

Mitigating Strategies

There are many ways to help alleviate excessive heat and air pollution in UHIs. An example of one of these strategies is to [plant vegetation](#) as barriers near highways and other high-concrete areas.

Another is to develop community gardens, which offer a place to get out of the heat, socialize with neighbors, and learn new skills. The Minneapolis Parks & Recreation Board adopted a [Community Garden Policy](#) in 2018 that will expand community garden accessibility across the city.

Funding for parks is also crucial, as the historical disinvestment in redlined neighborhoods has led to parks with sparse trees, few renovations, and a lack of government support. [In 2015](#), three neighborhood parks in North Minneapolis received less than \$25,000 in funding, while in Southwest Minneapolis not a single park received less than \$150,000.



Soon after, [two new ordinances](#) were passed to create new systems to allocate funds to both neighborhood and regional parks in Minneapolis. These systems use data-driven criteria to address economic and racial equity in funds allocation. As a result, parks that were previously receiving significantly less funding than parks in wealthy neighborhoods are now receiving more equitable amounts of funding to use toward park rehabilitation and development.

At Twin Cities Habitat for Humanity, we're doing our part to keep families cool:

- [Build ENERGY STAR certified homes.](#)
- Meet LEED standards. We [utilize new technologies](#) through partnerships with U of M.
- Partner with neighborhoods for block beautification and planting projects, especially in historically disinvested communities in Minneapolis and St. Paul.
- Bring together master gardeners with Habitat homeowners for landscaping projects

All of these help to lower cooling costs for homeowners, allowing them a place to get away from the heat on sweltering summer days.

As we move forward to undo the disastrous effects of redlining, it's important to keep in mind how we got here, and how it's affecting people right now. As the climate heats up year after year, keeping every neighborhood cool will become even more critical. Looking to our past offers critical lessons about what we've done wrong, and what we need to do better.

If you share our vision of an equitable Twin Cities region where all families have access to the transformational power of homeownership, please [join us as a volunteer](#) and subscribe to our blog to keep up with ways to take action.

Go further. Learn More.

Take Action

- Advocate for better housing policies at the local, state, and federal levels. [Sign up for Habitat Advocacy Action Alerts.](#)
- [Donate](#) to create more Habitat homeownership opportunities.
- Reach out to friends, family, and neighbors and have conversations about this topic.
- [Volunteer with Habitat](#) to help us provide affordable housing for local families.



Additional Readings

- Brookings Institution Report: [Time for Justice: Tackling Race Inequities in Health and Housing](#)
- Habitat for Humanity International: [“How Housing Affects Health”](#) impact website
- Housing Matters:
 - [What’s Bad for Your Wallet Might Be Bad for Your Health](#)
 - [How Housing Affects Children’s Outcomes](#)
 - [How Housing Quality Affects Child Mental Health](#)
- Twin Cities Habitat for Humanity: [The Link Between Health Outcomes and Affordable Housing](#)