



Strengthening Communities by
Empowering Families to Build Wealth

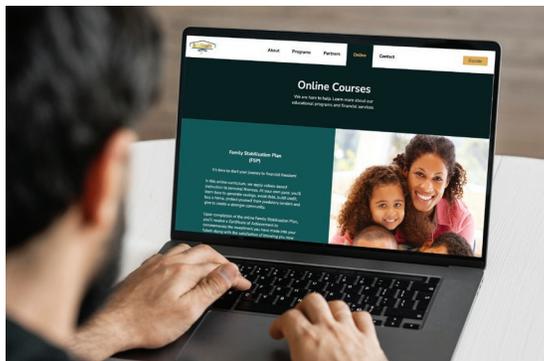


The disparity in homeownership between Minnesota's African American and White households equals 52%. The 9000 Equities Fund will provide affordable first mortgages, or equivalent financing opportunities, to households struggling to access mortgages in historically underserved communities of color. The goal is to reduce the wealth equity and homeownership gap by 15% by financing 9000 new black homeowners in 5 to 7 years.



Online Courses

For persons unable to attend our live Family Stabilization Plan courses, Youth Stabilization Program or Rent Smart, Wise & Ready forums, Build Wealth has replicated the foundational learnings in three online curricula. Participants can learn at their own pace and take active steps on their independent journey to financial freedom. Upon completion of the online courses, participants will receive a Certificate of Achievement to commemorate the investment they have made in their future.



Family Stabilization Plan (FSP)

We apply values-based instruction to personal finances. Learn how to generate savings, avoid debt, build credit, buy a home, protect from predatory lenders, and give to create a stronger community. Enrollees are partnered with a Certified Financial Coach for 1:1 support and assistance.

Upon completion of the Family Stabilization Plan, participants are eligible for our financial services including favorable lending for home loans, closing cost assistance, hardship funds, and other financing.



Pathways to increase Employment and Earnings Potential (PEEP)

PEEP is an employment readiness program designed to help you earn more in a permanent job you enjoy. On average, our PEEP enrollees earn \$20,000 less than they could be.

Studies show people are more successful if they love what they do for a living. PEEP helps you match a career to your passions.



Loans and Support

We are a Community Development Financial Institution (CDFI) that provides culturally sensitive, affordable consumer and microenterprise business loans. For homebuyers, we offer affordable first and second-residential mortgages paired with down payment and closing cost assistance.

- Impact Down Payment Assistance
- Minneapolis Home Down Payment Assistance
- Housing Loans for Purchasing and Refinancing
- Small Business Loan
- Consumer Loan



Housing Development

Build Wealth is engaged in developing quality housing and specializes in revitalizing neighborhoods through the acquisition, infill development, and management of affordable housing.

We work with public, private, and community partners to create new housing and renovate existing homes and apartments. These multi-family and single-family housing developments are equipped with state-of-the-art amenities so families can live comfortable lives in rejuvenated neighborhoods.

Youth Stabilization Program (YSP)

Build Wealth teaches all family members to support character building and accomplishments. Our Youth Stabilization Program is directed at primary, secondary, and post-secondary students along with adults under 30. Participants learn financial concepts and skills and how to become ready for college and/or career.



Rent Smart, Wise & Ready (RSWR)

Sometimes, renting is a better option than owning a home especially when in college, the military or just starting out on your own.

Rent Smart, Wise & Ready prepares you for the tenant relationship with a property owner/landlord, application processes, lease agreements, renting laws, and tax certificates. We will even help determine what you can afford to pay in rent each month.

- Build Sustainable Wealth
- Generate Savings
- Avoid Bad Debt
- Increase Earnings
- Repair or Build Credit
- Buy a Home
- Protect Yourself from Predatory Lenders
- Create Generational Wealth

Contact Us for More Info



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