

Partnering with the Black, Indigenous, and People of Color (BIPOC) community directly impacted by inequitable housing systems to:

- ✓ Identify barriers
- ✓ Evaluate opportunities
- ✓ Identify funding, policy, and process recommendations to eliminate barriers for new home ownership



# BIPOC HOME OWNERSHIP COMMUNITY CO-DESIGN PROJECT REPORT



Sponsored by the Coalition for  
Rochester Area Housing & U.S. Bank





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## RACIST PRACTICES

including redlining, single family zoning policies, and intimidation and destruction of Black, Indigenous, (and) People of Color (BIPOC) neighborhoods, have resulted in significant systematic barriers to homeownership and wealth-building in our BIPOC communities.

## STRUCTURAL SYSTEMS

Based on the complexity and pervasive institutional and structural systems that contributed to the immense disparity in homeownership for our BIPOC communities, it became apparent that the solutions to advancing BIPOC home ownership were multi-faceted.

## EXECUTIVE SUMMARY

**RACIST PRACTICES** including redlining, single family zoning policies, and intimidation and destruction of Black, Indigenous, (and) People of Color (BIPOC) neighborhoods, have resulted in significant systematic barriers to homeownership and wealth-building in our BIPOC communities. Recognizing and acknowledging the gaping disparity in home ownership locally as one of the largest in the country, the Coalition for Rochester Area Housing ("The Coalition") commissioned a BIPOC Home Ownership Community Co-design project to identify barriers and evaluate initiatives to create BIPOC home ownership opportunities.

The Coalition is a cross-sector community organization whose mission is to collaborate, invest, and lead on innovative solutions to meet our communities' housing needs. Coalition Leadership Council Members include Olmsted County, Mayo Clinic, Rochester Area Foundation, the City of Rochester, and Destination Medical Center ("DMC"). One of the five priorities adopted by the Coalition was to increase BIPOC home ownership. The Coalition selected the community co-design process to inform its work because it centers on those most directly impacted by these inequitable structural systems- our local BIPOC communities. The co-design process goes beyond typical check the box participation to a process where the BIPOC communities lead the process.

Unlike traditional community engagement, equitable co-design aims to address the most persistent inequalities through addressing disproportionate power structures. The co-design process draws upon the life experiences of the co-designers and their identified communities to explore and synthesize themes, identify stakeholders, and inform and assess opportunities and solutions. Ten co-designers from local BIPOC communities with diverse racial, cultural, and religious backgrounds participated in the project.

Co-Designers identified the following themes during the co-design process: Education, Navigation, Belonging, Safety and Security, Structural Racial Barriers, Mentorship, and Representation. These themes were explored between the co-designers and with their identified communities to create the report recommendations. The following stakeholders: Financial/Lending Institutions, Realtors, Community Housing Support Stakeholders, Developers/Builders, and the BIPOC Community, were also identified as critical partners to moving the needle on BIPOC home ownership.

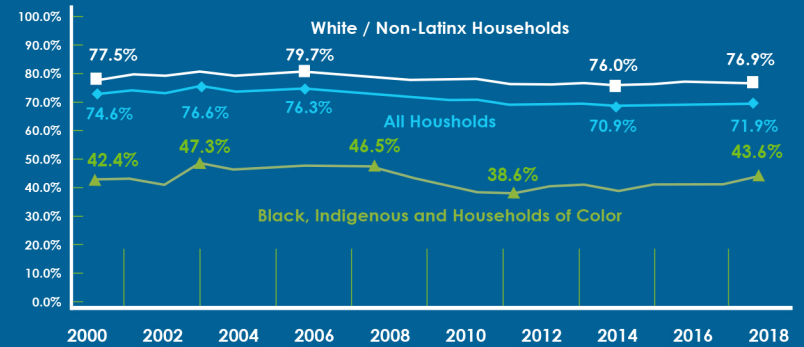
Based on the complexity and pervasive institutional and structural systems that contributed to the immense disparity in homeownership for our BIPOC communities, it became apparent that the solutions to advancing BIPOC home ownership was multi-faceted requiring intentional efforts by all stakeholders. The recommendations, albeit with recurring themes, are separated by stakeholder incorporating not only the recommendations themselves but also concrete action steps to implement the recommendations.

Despite the separation of recommendations by stakeholder, none of this work will be effective if done in isolation and will require a commitment to communication and collaboration to create new home ownership pathways for our BIPOC communities. Recommendations include education, commencing in school with financial literacy and throughout the home ownership process, diversity, equity and inclusion (DEI) assessments and implementation of DEI recommendations for stakeholder organizations, diversifying the stakeholder workforce, intentional development of relationships with the diverse BIPOC communities, improving organizational communication through translation and technology, evaluating products and policies through an equity lens, and creating a network of home ownership mentors.

The project team would like to thank the co-designers for spending many evenings and weekends leading these efforts to understand not only the barriers to home ownership but also spark innovative recommendations to create BIPOC home ownership opportunities. Their time and talents are invaluable to advancing change in our community.

**Figure 1**

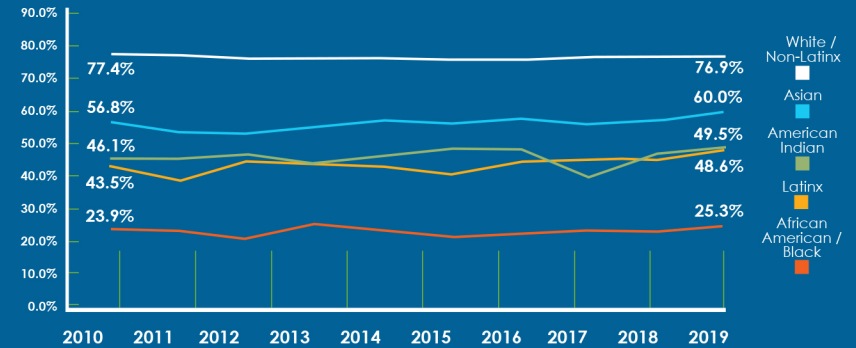
Historical Homeownership Rates in Minnesota, By race and Ethnicity



According to the Disparities Report, "As shown in Figure 1 and 2, the disparity has been large and persistent, and it is especially egregious for African-American/Black households." *Evaluating Affordable Housing Efforts: Disparities Report, 2020.*

**Figure 2**

Homeownership Rates in Minnesota, Disaggregated



## PROJECT GOAL

The goal of the project is to partner with the BIPOC community directly impacted by inequitable housing systems and:

- ✓ Identify barriers
- ✓ Evaluate opportunities
- ✓ Identify funding, policy, and process recommendations to eliminate barriers for home ownership

BIPOC community members will take an active role to inform the Housing Coalition's equitable investment strategy on how to:

- ✓ Eliminate housing barriers
- ✓ Create new home ownership pathways for the BIPOC community

## PROCESS

A co-design process follows an iterative approach consisting of design studios, sprints, and individual co-designer conversations throughout. Design studios convene the entire co-design and project team to develop the questions co-designers will have with their community. These conversations with community members occur during the sprints. The collective feedback is brought back to the following design studio, and further questions are developed until a prototype can be developed with the support of the co-designers. Along the way, individual check-ins occur after each design studio with co-designers to help them prepare their thoughts and approach to consult with their community.

## PROJECT BACKGROUND

Minnesota has one of the largest racial home ownership gaps in the country. The 2020 Olmsted County Comprehensive Housing Needs Assessment indicates that this disparity is even greater in Olmsted County with 77% White household Home Ownership compared to 22% for Black/African

American households. Based on these findings, the Coalition for Rochester Area Housing, a cross-sector funders collaborative, is prioritizing funding projects to increase BIPOC home ownership and seeking the advice and counsel of our local BIPOC community to inform its funding strategy. Coalition Leadership Council members include Olmsted County, Mayo Clinic, the City of Rochester, Rochester Area Foundation, and Destination Medical Center.



## BIPOC CO-DESIGN PROJECT PERSONAS

Based on project goals, the project team identified the following personas representing varying home buying experience and backgrounds to participate as co-designers:

- ✓ Experienced realtor with significant relationships in the community and experience providing realty services to members of BIPOC community to purchase entry level/first homes
- ✓ Experienced mortgage banker with significant relationships to the BIPOC community and experience with underwriting process who works with customers for qualification of first-time home purchases
- ✓ BIPOC community member who purchased first home through traditional avenues
- ✓ BIPOC community member who has always rented and not considered purchasing a home
- ✓ Immigrant family with household income of \$80,000 or less who faced barriers but was successful in purchasing a home
- ✓ BIPOC community member who is an educated single parent with household income of \$80,000 or less seeking to purchase a first home
- ✓ BIPOC community member of Muslim religion seeking to purchase a home
- ✓ BIPOC community member who has participated in credit counseling or some other type of homeowner education program who is currently seeking to purchase a home or has successfully purchased a home
- ✓ BIPOC community member who successfully purchased a home through the community land trust
- ✓ BIPOC community member who is in the process of or has successfully purchased a home through a first-time home buyer program
- ✓ BIPOC community member with extended family seeking to purchase a multi-generational home



**PROJECT TEAM**

*(Group Photo)*

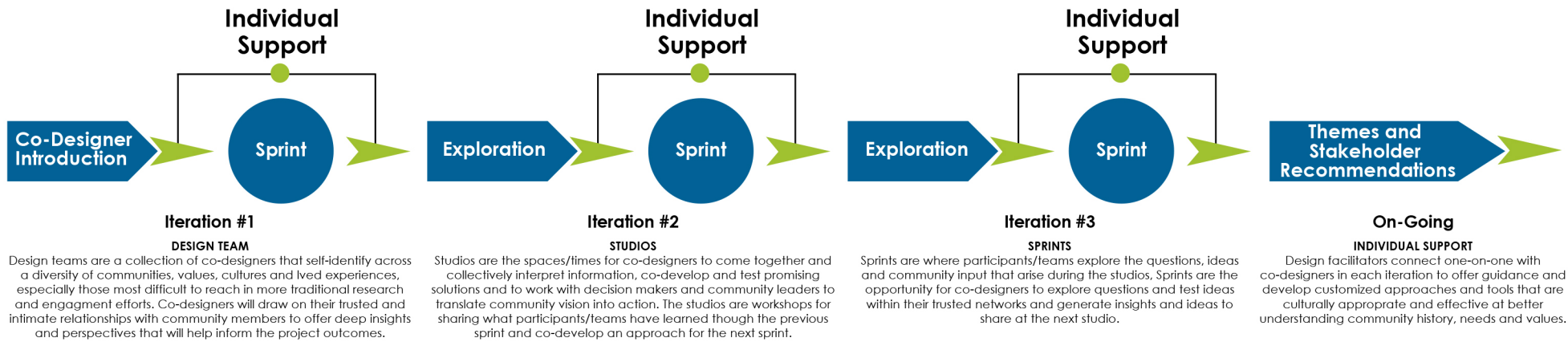
**CHAO MWATALA** City of Rochester

**JOMARIE MORRIS** Coalition for Rochester Area Housing

**Wafa ELKALIFA** Destination Medical Center

**TAWONDA BURKS** Elocina, Inc.

**KEVIN BRIGHT** Destination Medical Center *(Seen Separately)*



### SESSION ONE: INTRODUCTION

The purpose of session one was for co-designers to:

- ✓ Get to know each other, build familiarity with the project, project team, expectations, and timeline
- ✓ Learn about the project priorities
- ✓ Understand the co-design process, learn interview approaches, and identify community members in their circle
- ✓ Review and practice inquiry approaches and documentation

### SESSION TWO: EXPLORATION

The purpose of session two was to explore various topics from co-designers interviews with their self-identified communities. Interview topics included:

- ✓ Education
- ✓ Navigation
- ✓ Belonging
- ✓ Safety and Security
- ✓ Structural Racial Barriers

### SESSION THREE: EXPLORATION

The purpose of session three was to continue to explore and probe the topics identified in Session Two.

### SESSION FOUR: THEMES AND STAKEHOLDER RECOMMENDATIONS

The purpose of session four was to synthesize themes and identify what stakeholders revealed during previous sessions and make strong recommendations for each stakeholder before, during and after (noted as prepare, purchase process and purchase completed) the homebuying process. Co-designers focused their recommendations on the following themes and stakeholders identified:

#### THEMES

- ✓ Education
- ✓ Navigation
- ✓ Belonging
- ✓ Safety and Security
- ✓ Structural Racial Barriers
- ✓ Mentorship
- ✓ Representation

#### STAKEHOLDERS

- ✓ Financial/Lending Institutions
- ✓ Realtors
- ✓ Community Housing Support Stakeholders
- ✓ Developers/Builders
- ✓ BIPOC Community



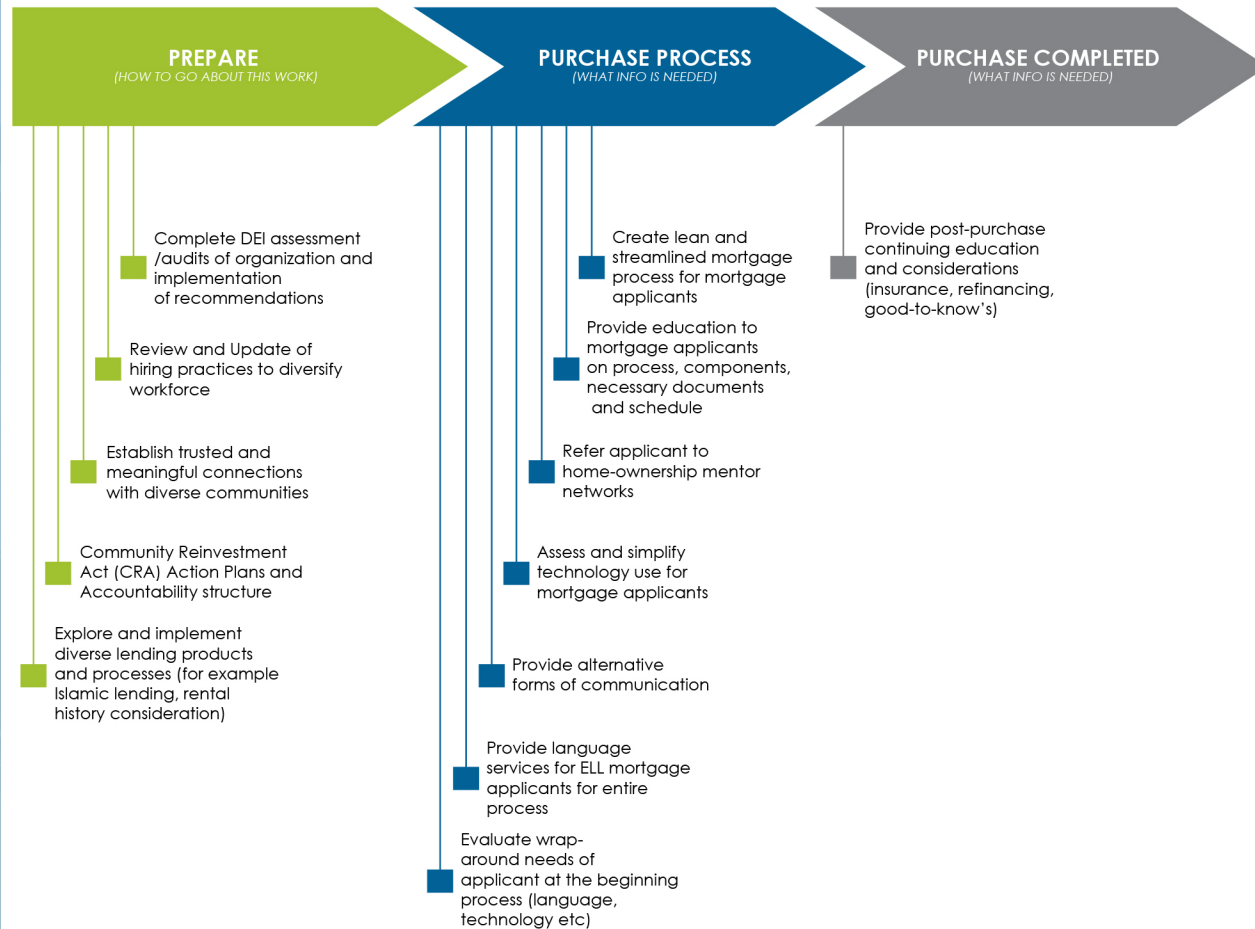
## FINANCIAL/LENDING INSTITUTIONS

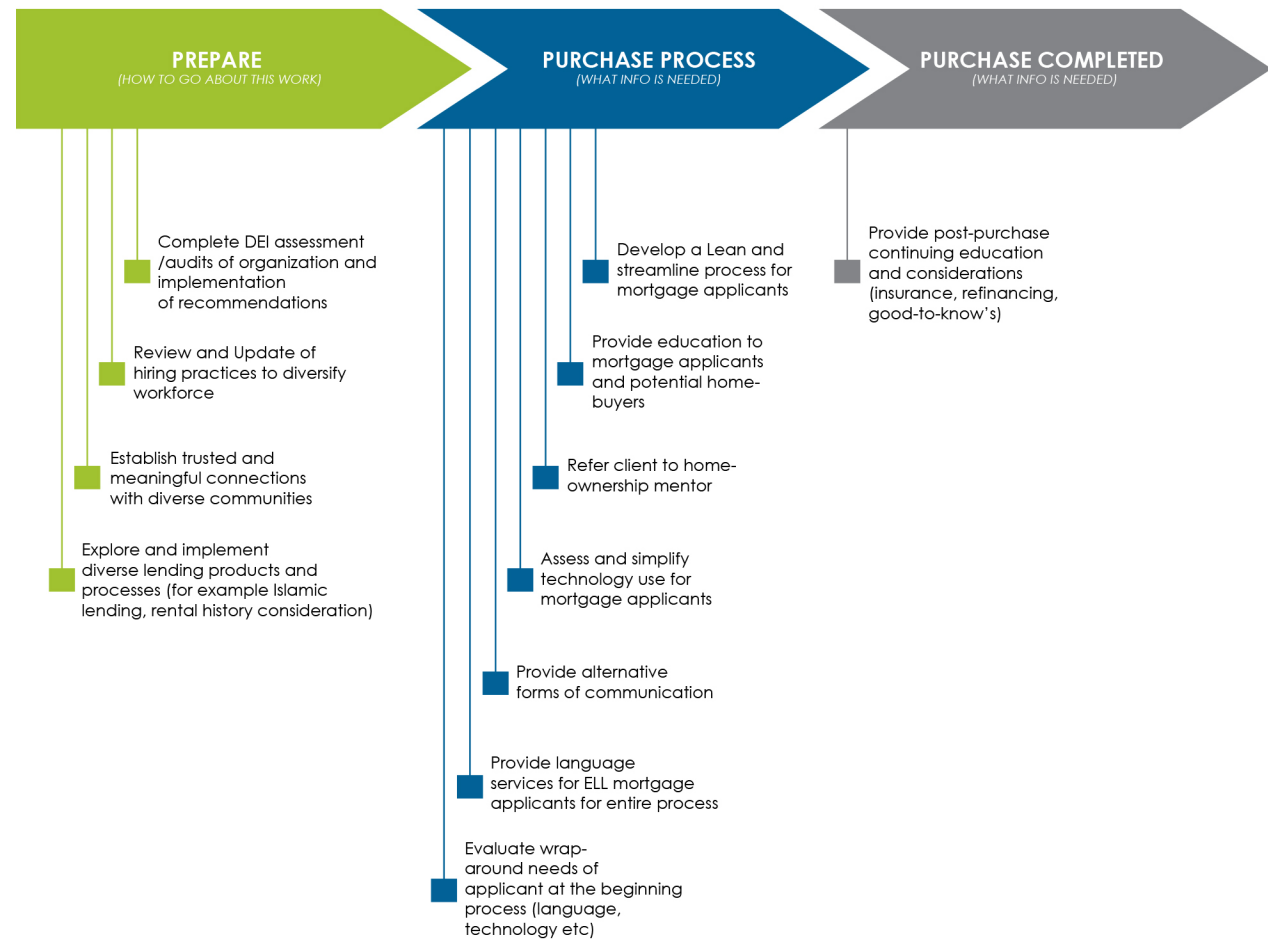
Co-designers identified navigation of financial/lending institution process and procedures as the most significant barrier to home ownership, yet at the same time, financial/lending institutions provide some of the greatest opportunities to assist in creating homeownership for BIPOC communities. Home buyer education from prepurchase to purchase completion including training and primers on Rochester housing market realities, the mortgage pre-approval process, locating a home once qualified, identifying a realtor, making an offer on a home and completion of the home buying process were all identified as a significant need. Additional identified needs include continuing education following purchase relating to home insurance, information about when and why it would be appropriate to refinance the home, planning and budgeting for home maintenance, and identifying reputable contractors for home maintenance. Diversifying lending products and business practices that align with community needs, particularly communities of color and communities of different faiths and referral to a mentor network of BIPOC homeowners for guidance about the home ownership buying process were also highlighted as important.

To provide the necessary education and guidance to advance home ownership, co-designers recommend financial/lending institutions develop cultural competency by participating in a DEI assessment, implement DEI recommendations, enhance efforts to diversify its workforce, and intentional relationship building with Rochester's diverse communities. Reducing communication barriers by providing translation and language services, utilizing alternative forms of communication and user-friendly technology, providing easily understood summaries of the home buying process and legal documents and creating client-based wrap around communication and tech services. Reevaluating current practices and policies with an equity lens including creation of an Action for Implementation of Community Reinvestment Act funds and sharing those plans, recommendations, and outcomes transparently with the community was recommended. Finally, there should be consideration of alternative means of credit assessment, and efforts to understand culturally specific needs like Islamic lending opportunities.

## RECOMMENDATIONS

*This section discusses recommendations on various stakeholders including Financial/Lending Institutions; Realtors; Community Housing Support Stakeholders; Developers/Builders; and the BIPOC Community. To reiterate, recommendations for stakeholders are set forth in graphics below.*





## REALTORS

Realtors play a key role in the home buying process. Many of the co-designers expressed the importance of working with a “trusted” realtor throughout the process. Providing education about the mortgage preapproval process, discussing the realities of the Rochester Housing market, assisting in locating a home and the offer and sale of the home is needed. Post home purchase education including insurance, understanding when and why to refinance, how to plan and budget for home maintenance, a process to identify and utilization of a contractor for maintenance issues provide valuable assistance in the home ownership process. There is a need for realtor education on diverse lending products and business practices that align with community needs, particularly communities of color and communities of different faiths.

Recommended approaches for realtors to reduce home ownership barriers include developing cultural competency by undergoing a DEI assessment followed by implementation of recommendations from the assessment, enhanced diversification of the work force, and intentional relationship building with diverse communities. Realtors should also consider efforts to enhance communication needs of clients including offering translation and language services, utilizing alternative forms of communication, adopting user friendly technology, creating wrap around communication and tech services based on the needs of the client, and providing summaries of the purchase process including key legal documents.

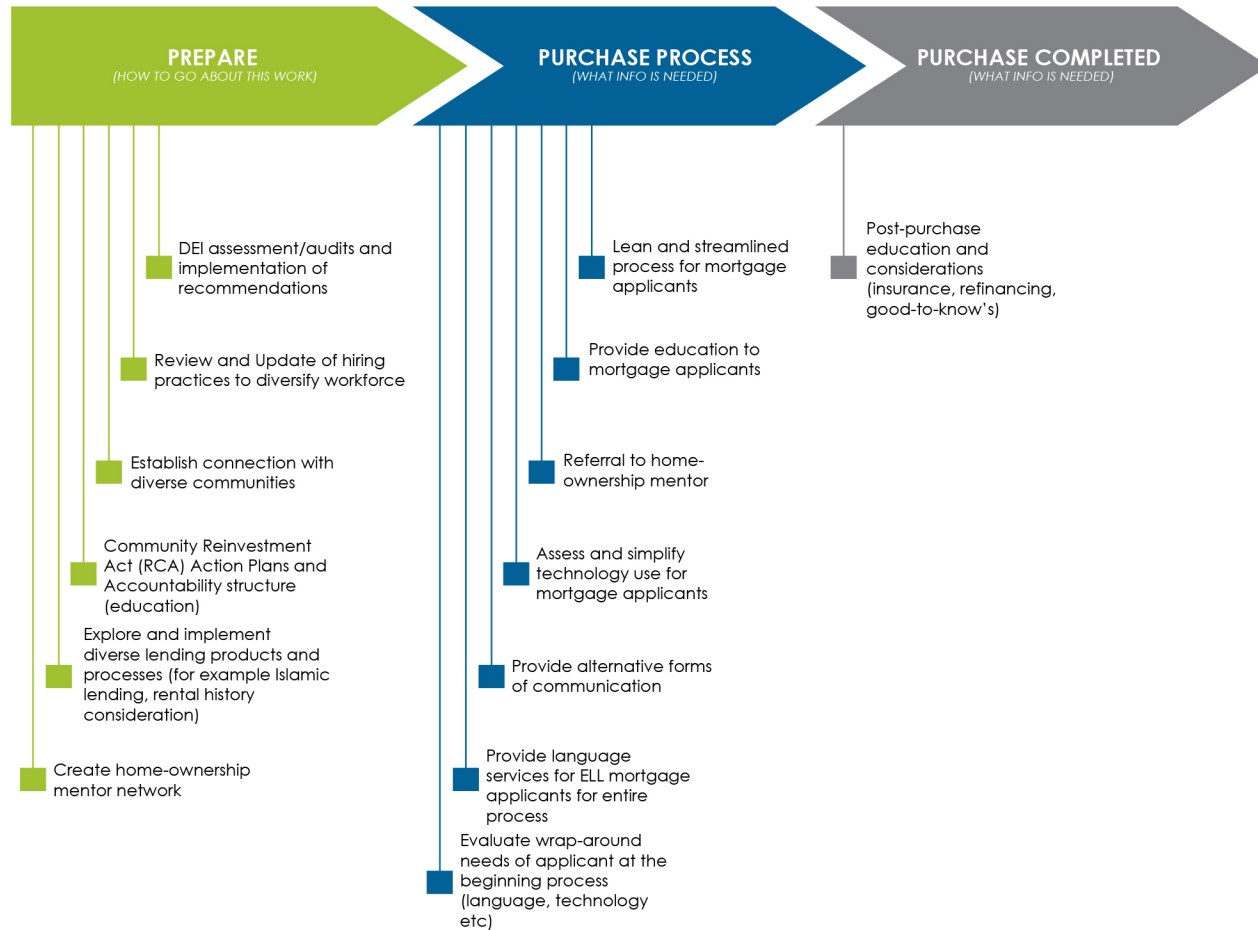
### KEY ROLE

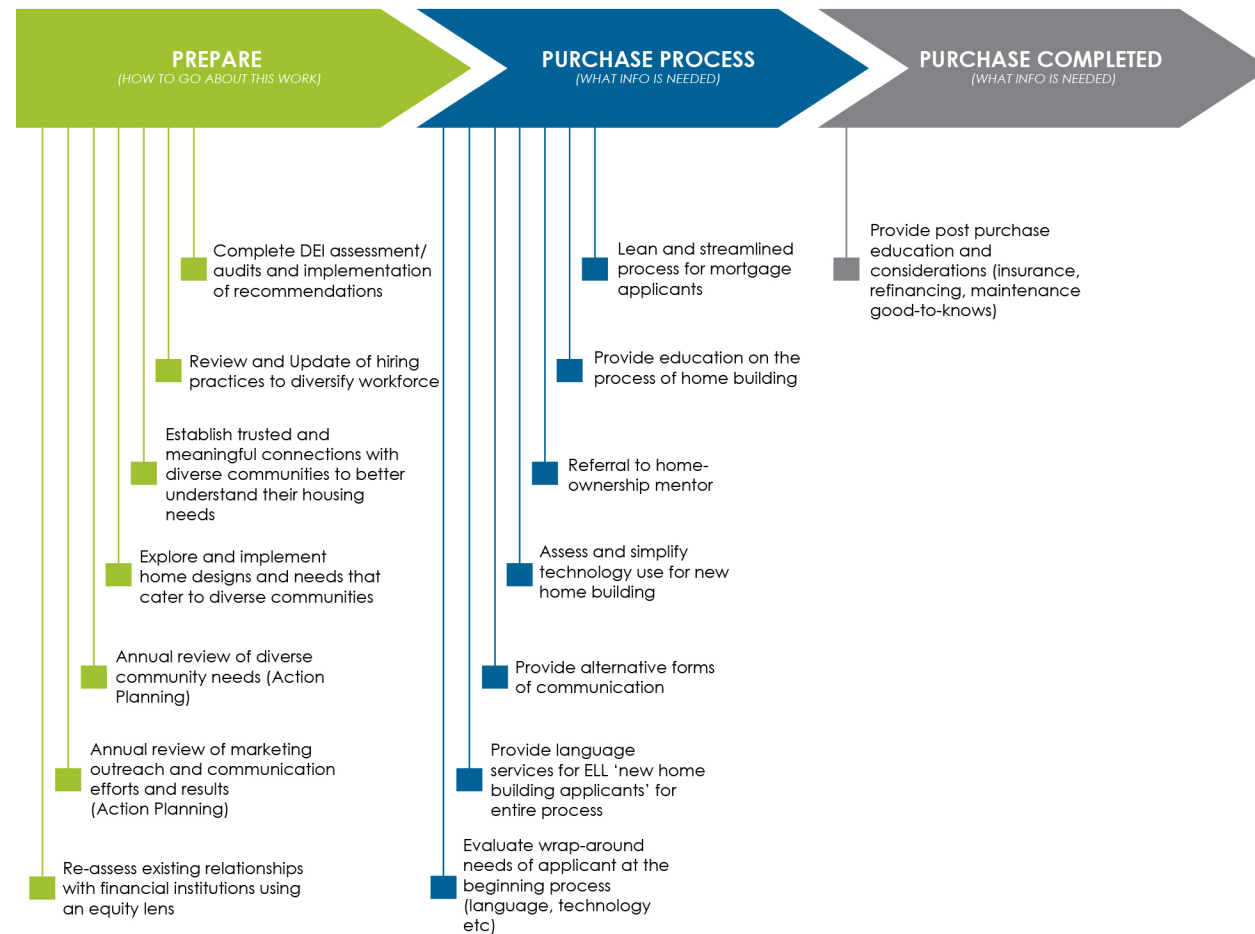
Providing education about the mortgage preapproval process, discussing the realities of the Rochester Housing market, assisting in locating a home and the offer and sale of the home is needed.

# COMMUNITY HOUSING SUPPORT STAKEHOLDERS

Community Housing Support stakeholders play a critical role in reducing the home ownership gap. Co-designers expressed receiving considerable assistance and support from First Homes, Three Rivers Community Action, and other Community Housing organizations to both provide them with and connect them to resources like down payment assistance and credit counseling. These organizations provide educational home buying courses from financing preapproval to sale and post home purchase education relating to insurance, refinancing, home maintenance and working with a home contractor. Community Housing Support stakeholders will be key to creating a BIPOC homeowner mentorship program through collaboration with BIPOC communities to develop a process for connecting mentors with home-seekers. This collaboration requires a commitment to understanding diverse communities with intersecting identities (cultural/religious, migrant status, etc.) and utilizing culturally responsive communication and engagement strategies.

Recommendations for Community Housing Support stakeholders include engaging in a DEI assessment followed by implementation of DEI recommendations, intentionality to diversify the workforce, establishing connections with diverse communities in Rochester with annual evaluation to understand housing needs to various BIPOC communities, and liaising with the BIPOC community to develop, train and implement a home ownership mentorship program. Enhancing cultural business competency training, utilization of translation services, user-friendly technology, consideration of alternative forms of communication, providing summaries and overviews of the home buying process and legal documents with definitions are also recommended.





## DEVELOPERS/BUILDERS

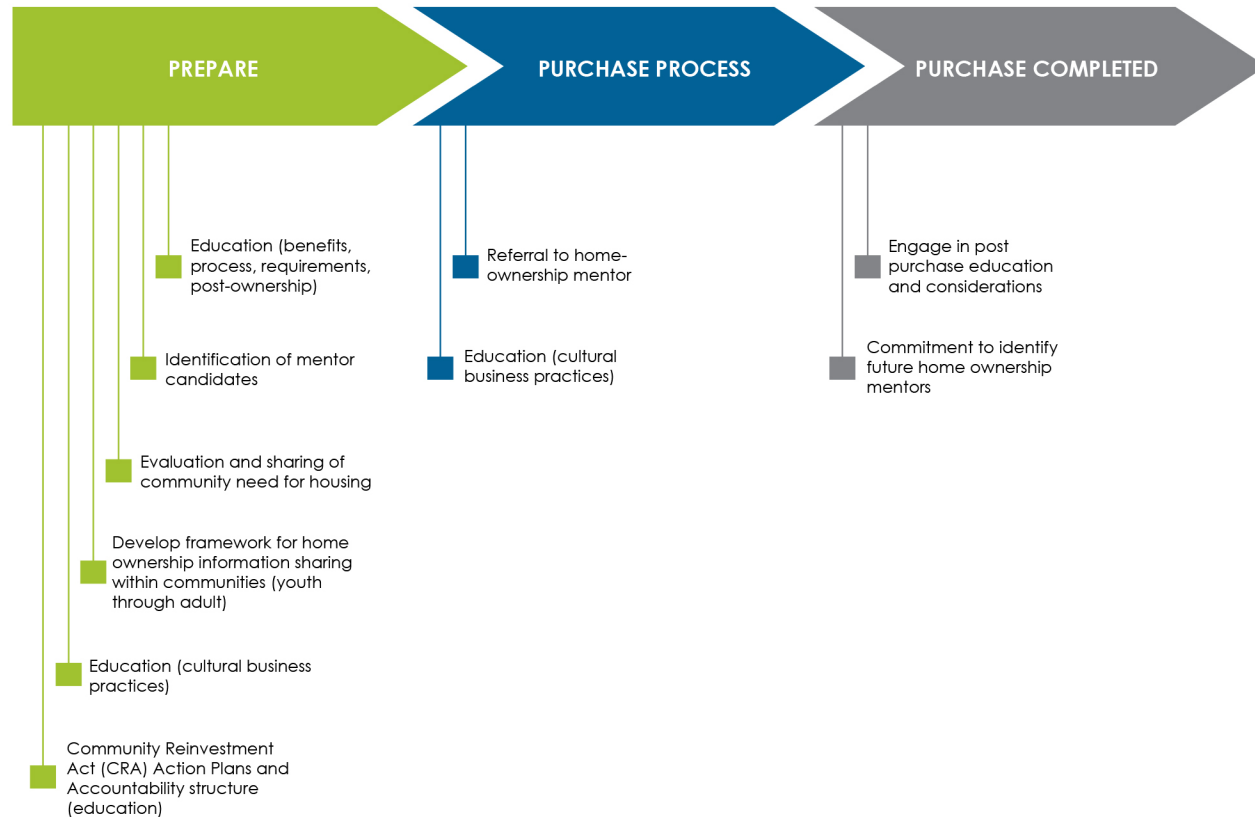
For community members that choose to build a home, it was important for the developer/builder to provide education throughout the building process and to provide post home ownership education including insurance, refinancing, home maintenance, and recommendations for working with maintenance contractors. Creating a simplified home building process, re-assessing financial institution relationships with an equity lens, and exploring and implementing home designs and needs that cater to diverse communities were also identified needs.

Co-designers recommended that Developers/Builders complete a DEI assessment and implement DEI recommendations based on assessment results to foster development of cultural competency. Establishing connections with diverse communities in Rochester, enhancing workforce diversity and intentional solicitation of bids from BIPOC subcontractors were also recommended. Additional recommendations include providing prospective home purchasers with translation and language services, utilizing alternative forms of communication, adoption of user-friendly technology, and creation wrap around communication and tech services that are based on needs of the client. Co-designers articulated the desire for builders/developers to consider certain amenities in their building projects including multi-generational housing designs, proximity to places of worship, proximity to "welcoming" schools, homes requiring minimal maintenance or with homeowners' associations to assist with lawn care and snow removal.

## BIPOC COMMUNITY

The BIPOC community will play a key role in developing a framework for home ownership information sharing within the BIPOC communities. Partnering with community housing stakeholders to develop a home ownership 'pipeline' /framework will also be essential. Co-designs recommend the BIPOC communities provide educational opportunities about the home buying process including home buying benefits and preparation, pre-approval to purchase completion, cultural business practices, and post home purchase education including insurance, understanding the logistics of when and why to refinance, home maintenance budget and planning, how to identify and negotiate with a maintenance contractor.

Advancing these efforts involves Identifying the unique communities within the BIPOC community in Rochester, MN, and determining and implementing connection and engagement strategies unique to each BIPOC community. BIPOC communities can create and implement framework for information sharing within each BIPOC community. Collaboration with community stakeholder partners to develop a home ownership mentorship program by identifying characteristics/needs of mentors within unique BIPOC communities, recruiting mentor candidates to connect with community support stakeholders, and creating a mentorship referral structure within BIPOC communities is paramount. BIPOC communities can also engage in capacity building by identifying and communicating housing needs within BIPOC communities with community housing support stakeholders, incentivizing participation in education pre-, during and post-purchase, and committing to the development and retention of a home ownership mentorship pipeline.



## PROJECT TEAM RECOMMENDATIONS

Beyond the recommendations included above for the stakeholder groups, the project team developed a few more recommendations to help share the information contained in this report and opportunities to share progress as these recommendations and best practices are implemented across the community.

- 01 Hold an Annual DEI-focused home ownership conference or workshop that includes the community stakeholders included herein, as well as other agencies interested in increasing BIPOC home ownership rates. The Housing Alliance would be a great set of stakeholders to work with to develop this concept and likely set of attendees. The purpose of this meeting would be to remind the community of the report recommendations and identify how these recommendations are being implemented by community stakeholders to share best practices broadly and encourage the efforts of other organizations.
- 02 Introduce/share this work with current home ownership forums like the Housing Alliance, Regional and State Housing conferences, and Regional Realtor groups. The more entities that understand this report's recommendations the more equitable the system will become. Further, client-facing organizations will better understand the needs of their clients, particularly diverse clients which will help their business.

## HIGHLIGHTS

- ✓ Importance of education throughout home-ownership process (before, during and after)
- ✓ Mentorship – separate entity that guides home seekers throughout the process
- ✓ Cultural competence of lenders/banks and realtors as a catalyst for change
- ✓ Importance of representation in the workforce interacting with home seekers (lenders, realtors, community housing support stakeholders etc.).



## CO-DESIGN

A co-design process follows an iterative approach consisting of design studios, sprints, and individual co-designer conversations throughout. Design studios convene the entire co-design and project team to develop the questions co-designers will have with their community.

- 01 **Belonging:** Close or intimate relationship
- 02 **BIPOC:** Black, Indigenous, (and) People of Color
- 03 **CO-Design:** Co-design is an approach to encourage, compensate, and prioritize the inclusion of diverse and historically excluded communities throughout the design and development process
- 04 **DEI:** Diversity, equity and Inclusion
- 05 **Education:** The knowledge and development resulting from the process of being educated
- 06 **Inequitable:** Inequitable means not fair or just and contrary to the principles of equity
- 07 **Mentorship:** The influence, guidance, or direction given by a mentor
- 08 **Navigation:** The act or practice of navigating: GET AROUND, MOVE
- 09 **Representation:** The action or fact of one person standing for another so as to have the rights and obligations of the person represented
- 10 **Safety:** The condition of being safe from undergoing or causing hurt, injury, or loss
- 11 **Security:** The quality or state of being secure: such as  
Freedom from danger: Safety  
Freedom from fear or anxiety
- 12 **Stakeholders:** One who is involved in or affected by a course of action
- 13 **Structural Racial Barriers:** Structural racism refers to the totality of ways in which societies foster racial discrimination through mutually reinforcing systems of housing, education, employment, earnings, benefits, credit, media, health care and criminal justice (AMA, 2021)
- 14 **Community Reinvestment Act:** CRA enacted in 1977 to encourage financial institutions to meet the credit needs of their community  
[www.fdic.gov/resources/bankers/community-reinvestment-act/index.html](http://www.fdic.gov/resources/bankers/community-reinvestment-act/index.html)

## MEET OUR CO-DESIGNERS

**L'KENDRA JACOB****How do you identify yourself (ethnically, culturally, linguistically, etc.)?**

I identify myself as an English speaking woman and Black American.

**Where do you work? And what is your current job title?**

I currently work for Rochester Public Schools as the Social and Emotional Learning Coordinator.

**What excites you about participating as co-designer for the BIPOC Home Ownership project?**

I am excited to present the knowledge that I have and have been able to gain from others around me to create the way for closing the gap in homeownership.

**What are you hoping to see as result from this co-design process?**

I am hoping to see that the information that is presented is being used to hold others- businesses and individuals- within the housing community responsible for helping to close the gap on housing.

**GREGORY JACOB****How do you identify yourself (ethnically, culturally, linguistically, etc.)?**

I identify as an English speaking Black American.

**Where do you work? And what is your current job title?**

I work at Rochester Assembly as the Media Director

**What excites you about participating as co-designer for the BIPOC Home Ownership project?**

What excites me about participating as a co-designer is the fact that I get to help people find information about homeownership, that I wish I had a few years ago. I went on a personal journey, before I bought my own home, to learn the information that we are now trying to make accessible to everyone. It excites me that I can help people get to information much quicker than the year it took me.

**What are you hoping to see as result from this co-design process?**

I am hoping to see a place created where people know where to go to when they want to find out information about becoming a home owner in the community.





KHADIJA ALI

**How do you identify yourself (ethnically, culturally, linguistically, etc.)?**

Woman, Somalian, Muslim, English & Somali Speaking

**Where do you work? And what is your current job title?**

Executive Director at Pamoja Women, a nonprofit

**What excites you about participating as co-designer for the BIPOC Home Ownership project?**

I am looking to buy a home, and this is an amazing opportunity for me and my community

**What are you hoping to see as result from this co-design process?**

For me to purchase a home and for my community to receive information to know information about purchasing a home



DEON ODEN

**How do you identify yourself (ethnically, culturally, linguistically, etc.)?**

African American

**Where do you work? And what is your current job title?**

Loan Originator Coulee Bank

**What excites you about participating as co-designer for the BIPOC Home Ownership project?**

The ability to work together with people that can agree and disagree to help bring about change

**What are you hoping to see as result from this co-design process?**

What the time together, hard work and effort achieves for the better good of the community

**KIM NOVOTNY****How do you identify yourself (ethnically, culturally, linguistically, etc.)?**

White, German, American, Woman, Mother, Christian, English speaking

**Where do you work? And what is your current job title?**

Home Federal – Mortgage Lender

**What excites you about participating as co-designer for the BIPOC Home Ownership project?**

The opportunity to meet with others to find solutions to find greater success in homeownership for the BIPOC community. It is very helpful to see and hear the hurdles to homeownership from the BIPOC communities as it in turn helps to determine what we need to focus on to come up with the solutions needed.

**What are you hoping to see as result from this co-design process?**

Solutions to find greater success in homeownership for the BIPOC community.

**ZENI ALY****How do you identify yourself (ethnically, culturally, linguistically, etc.)?**

I am Black, immigrant from East Africa specifically Ethiopia. I speak three languages, English, Amharic, and a little Arabic and a mother of two beautiful daughters 17 and 11 year old.

**Where do you work? And what is your current job title?**

I work at United Way of Olmsted County as Impact and Engagement Assistant and also serve the Ethiopian Community of Rochester MN ECRM as Secretary.

**What excites you about participating as co-designer for the BIPOC Home Ownership project?**

The fact that we are talking about issues related to BIPOC community challenges and hindering factors to be homeowner is a big step. I hope we will see changes in the near future by surfacing those obstructions.

**What are you hoping to see as result from this co-design process?**

I hope the home buying process will be less complex. It will be great to provide home ownership education at different settings such as faith base organizations, community organizations, and community engagement activities. I hope information will be available in different languages other than English. Also, I hope communication will consider people who do not use technology.

**Additional information you would like to share (optional):**

The fear of buying house is mainly because of lack of awareness. There are resources in the community but not a lot of people know how to access those resources. It will be great to have navigator to work with community members.



**SHANNON MOTLEY**

**How do you identify yourself (ethnically, culturally, linguistically, etc.)?**

Shannon motley, female African American. I speak English, good personality, love to help others.

**Where do you work? And what is your current job title?**

I work for united postal as a window clerk.

**What excites you about participating as co-designer for the BIPOC Home Ownership project?**

What excited me was being able to be involved with helping to come up with ways to help out minorities to improve, advance and find out what is information/ knowledge that's lacking that will help someone become a homeowner successfully.



**JOSEPH ESLAIT**

**How do you identify yourself (ethnically, culturally, linguistically, etc.)?**

I am Joseph Eslait, Colombian-American and Lebanese. Spanish is my first language. I am connected to the Hispanic community in Rochester, MN.

**Where do you work? And what is your current job title?**

I work as a real estate agent at Casa Real Estate.

**What excites you about participating as co-designer for the BIPOC Home Ownership project?**

I am excited to be part of the BIPOC co-design process because I believe there is a big opportunity to make home ownership more achievable to everyone living in Rochester, MN

**What are you hoping to see as result from this co-design process?**

My hope is to see the home buying process become more equitable for the BIPOC community.



**AMNA HASSABALLAH**

**How do you identify yourself (ethnically, culturally, linguistically, etc.)?**

Muslim, African, Sudanese. Born and raised in Saudi Arabia. My first language is Arabic. I'm a wife and a mother to 4 wonderful daughters who bring so much joy and happiness to my life.

**Where do you work? And what is your current job title?**

I currently work for Rochester Public Schools as a teacher assistant. In 2013, I graduated from King Abdul Aziz University in Jeddah, Saudi Arabia and I earned a bachelor's degree in international business. I completed several personal development certificates. I also enjoy volunteering and helping the Sudanese community in Rochester by creating kids' friendly activities and competitions.

**What excites you about participating as co-designer for the BIPOC Home Ownership project?**

Improve the process of home purchasing. Learn about the home ownership process and share information to members in my community. Co-design created an opportunity to continue to do what I love about community engagement, establish a connection with community members, and find a purpose to help members in my community.

**What are you hoping to see as a result from this co-design process?**

I hope to see diversification in lending practices that would cater to the Muslim community in Rochester. I hope to see real solutions to improve BIPOC home ownership



**KAREN MARTINEZ**

**How do you identify yourself (ethnically, culturally, linguistically, etc.)?**

I identify as a Latinx, Mexican American, Person of Color, woman, mother, daughter, sister, aunt, great aunt, community advocate, organizer, and educator.

**Where do you work? And what is your current job title?**

I began my work with Education Minnesota in 2020 as a Political Organizer and am currently a Field Office Assistant in the same organization. Prior to working with Education Minnesota, I had the opportunity to work with students in the Spanish Immersion Program at Rochester Public Schools for six years.

**What excites you about participating as co-designer for the BIPOC Home Ownership project?**

Connecting with community members gives me insight and the ability to listen to their experience during their journey, including the barriers and bridges of homeownership in the area.

**What are you hoping to see as result from this co-design process?**

I'm hoping to gain knowledge of the process of homeownership to use for my own personal growth and to share with those looking into becoming homeowners in Rochester.

**REFERENCE**

Minnesota Housing (2020). *Evaluating Affordable Housing Efforts. Disparities Report.* Retrieved from <https://www.mnhousing.gov>

What is structural racism? (2021) American Medical Association. Retrieved from <https://www.ama-assn.org/delivering-care/health-equity/what-structural-racism>





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**COALITION  
FOR ROCHESTER AREA  
HOUSING**