



My Front Door

Overview

Describe the Wyoming Family Home Ownership Program (WyFHOP) dba My Front Door (MFD) program that you would like to have considered for the Mary and Gary Becker Award.

WyFHOP serves working families with children in Cheyenne and Laramie, Wyoming, between 50% and 80% of the median income as determined by Housing and Urban Development's (HUD) Maximum Income Limits. We focus on ensuring successful, long-term home ownership for families with enough income to potentially afford a home mortgage and when provided financial literacy are not a significant foreclosure risk.

Three-phase core program model:

PHASE 1: (12 weeks) Financial Literacy - delivered in a group setting, classes prepare families to be knowledgeable about and ready for home buying process. Participants establish budgets, engage in credit building and repair activities with our Family Advocate, a Certified Housing Counselor one on one as a part of SMART goals building (Specific, Measurable, Agreed upon, Realistic, Time-based).

PHASE 2: (18-24 months) Savings Phase - MFD provides budget guidance to support participants in saving 3.5% toward the purchase of a home. Participants meet with their Advocate on a quarterly basis (minimum) to set and achieve SMART goals, improve credit, apply a spending plan, and engage in continued educational opportunities. Participants will shape their own home-buying future, determining what works best for their household, size, type of neighborhood, and other considerations.

PHASE 3: (5 years) Maintenance Phase - during this final and longest phase, families learn to maintain or improve the value of their home, engage in mentoring activities, meet quarterly for family visits, attend at least two quarterly training activities per



year and continue building wealth through additional investments; retirement planning, education, and career development/advancement.

How did it come to be?

The genesis of MFD was mid-August 2005, St. Paul Newman's Catholic Church, Laramie, Wyoming. Jack Jezreel presented a two-hour workshop on all the exciting aspects of JustFaith. Two weeks later, the first JustFaith program in Wyoming was launched.

I was the last person to join the group, and at the end of the 30-week program, I was the last to share my plan to put my faith in action. I was and had been a program administrator at the state level for most of my career. I realized I was dealing with emergencies by finding "band aids" for folks who were desperate for help with food and other related needs for their families. I wanted to deal with root causes.

JustFaith convinced me there was a better way. Through the JustFaith program, I realized the ultimate root cause of individuals and families experiencing crisis was poverty. I also learned the following, based on my own experiences:

- More than half of Wyoming's poor families work more than one job to survive, and 53% of their children live in poverty.
- Home ownership is the single most important strategy to successfully lifting families out of poverty. This intervention strategy is built upon the social science research of Payne, DeVol and Miller in their Bridges Out of Poverty and other works.
- Home ownership creates generational change: children are more likely to thrive in school and in establishing a secure home, families can acquire financial equity, plan for future needs, respond to crisis, as the children grow into becoming full, contributing citizens.

I proposed that my fellow JustFaith participants join me in launching a program to prepare lower income working families with children with the disciplined skills and financial resources to emerge from the cycle of poverty and achieve self-sufficiency through first-time home ownership. The name was to be the Wyoming Family Home Ownership Program (WyFHOP) and I wanted six of them to be on the Board with me. They were impressed, excited and six agreed to be its first Board members along with a Baptist minister and a mortgage banking representative.

For the first five years (2007-2012), I, J. Terry Williams, served as the volunteer leader/director of WyFHOP.

The annual budget was \$14,600 for administrative expenses, which mainly came from my personal contributions, and \$88,500 in contributions from individuals and faith communities held in trust as matches for participating families.



Include a brief history of its genesis and evolution.

From 2007 to 2012, the program was entirely run by volunteers. In 2007, we had eight working families with a combined total of 23 children supported and matching funds for a down payment from five faith communities and five business partners. In 2009, we began working with families in Laramie, Wyoming, (four families with a combined total of 12 children), with contributions to a future matching grant from five local faith communities and five business partners. The Wyoming Housing Network served as our fiscal agent until our non-profit application was approved in 2010. We continued to depend on many volunteers, very creative and wise board members' generosity of time, talent, and treasure. The Executive Director position was created in 2012, and a HUD Certified Secondary Lender status was obtained. By June of 2017, the organization earned the coveted HUD: Community Housing Development Organization designation and completed our first 10-unit development. Exploring the Community Land Trust Model (CLT) began the same year. A dba name was added in January of 2018, rebranding us as My Front Door. Merging with Habitat for Humanity of Albany County in May of 2018, we became the surviving organization, continuing the stewardship of their existing families. 2019 brought a full time Family Advocate to Albany County and saw both Advocates achieve a HUD Housing Counselor Certification. Additionally, we completed the internal infrastructure necessary to launch our CLT the same year. By 2021, the City of Cheyenne, Mayor Patrick Collins asked MFD to lead the work of the newly formed Affordable Housing Task Force.

Impact

How has MFD benefited others?

- Employers and economic developers realize an impact through a stable workforce.
- The benefits of neighborhood stabilization by preventing/eliminating blight or adding new units, has significant revenue implications for the City.
- Infill strategies typically more attractive to nonprofit developers do not add the strain of new infrastructure and municipal systems.
- Continued engagement with partner organizations strengthens capacity and fosters a collective impact approach.

How many lives has MFD impacted?

- In its 14 years of operations, MFD has enabled 53 working families to own their first home and 52 have been successful over the long term.
- In 2017 alone 8 families transitioned off all social services.
- 87% of participating families are female head of household.
- 31% of households report Hispanic ethnicity.



- Ages 26-35 is the largest adult group benefiting from MFD, followed closely by ages 36-45.

What are the long-term impacts?

- The positive effects of homeownership on health, judicial and educational outcomes can be felt for a minimum of three generation forward.
- Children with stable/adequate/affordable housing realize higher scholastic achievement and engage in less risky behavior, raising their bar for social determinants of health.

Staci shared this about MFD: *When I first came to this program. I was a newly single mother of two, going through a difficult divorce. I was desperate to get my life together. My greatest barrier to homeownership was overcoming my divorce, repairing my credit, and learning how to control my spending. The support that I get from the program has made such a difference in helping me to get to where I am today and now owning my first home.*

Engagement

How has MFD impacted the local community?

In 14 years, 53 working families with children who now own their own homes, has created a ripple impact throughout the community: less poverty in Cheyenne, fewer folks using social services, more stability for children in school, equity growth, property taxes paid.

Has MFD invited and involved volunteers from the community?

With only an Executive Director and a Lead Family Advocate, MFD depends heavily on approximately 50 volunteers from participating families/alumni, foundations, social services agencies, partner organizations, faith and community supporters.

How are those served involved in the decision-making or leadership?

Since 2012, MFD participants/alumni or low-income beneficiaries have served on the Board with a formal tri-partite board structure adopted in 2018 to inform our work; ensuring it is relevant and need driven.

Sustainability

Are there funding sources in place to sustain MFD?

Current Supporters

United Way in Albany and Laramie Counties, Laramie County, City of Cheyenne, Greater Cheyenne Kiwanis Club, Foundations, numerous individuals, faith and community partners.



Funding requests submitted or being developed

Wyoming Business Council (CDBG), Wyoming Community Development Authority (HOME), Federal Home Loan Bank ~ AHP Program. Grants to support the delivery of financial literacy to partner organizations program participants from sources like Zonta (designed to expand their service capacity without the strain of additional staff)

Other

Community Land Trust

- Developer Fee
- Monthly Ground Lease
- Resale fee

Is there is a strategy in place for hiring staff or recruiting volunteers to see MFD continue?

MFD does have a staffing plan included in our business plan (scheduled for update in 1/2022), that supports the long-term vision of the board.

Describe how the award funds would help MFD.

MFD is launching a CLT to further our strategy of breaking the cycle of poverty while capturing the initial subsidy and enabling future families the same opportunity.

Community land trusts (CLTs) are nonprofit organizations—governed by a board of CLT residents, community residents, and public representatives—that steward community assets and provide permanently affordable housing opportunities for families and communities. The heart of their work is the creation of homes that remain permanently affordable, providing successful homeownership opportunities for generations of lower income families. There are at least 225 Community Land Trusts operating in the United States.

If MFD is awarded funds, they would support the initial subsidy necessary to bring homes into the affordable range; applied to either land acquisition or cost of construction.

JFM graduate(s) involvement

Provide some history of the JFM graduates involved in MFD. Give some sense of the impact of a JustFaith Ministries program on the nominee's commitment to MFD.

As the founder of MFD, I have been closely involved throughout its 14-year evolutionary history. For the first five years, I along with other volunteers, including JustFaith grads, helped evolve and grow this critically important nonprofit. JustFaith



grads have regularly been asked to serve on the Board and continue to advise the work. For me, I am deeply grateful for the transformational impact JustFaith has had on my personal, spiritual life. Without having had the experience of JustFaith in 2005, MFD would not have existed.

