

MY FRONT DOOR

In the holiday classic, *It's a Wonderful Life*, a despairing and suicidal George Bailey (played by Jimmy Stewart) is invited to see what the world would have looked like had he never lived. The revelation, as we all know, is that the world would have been a much poorer place.

Moving from the fictitious Bedford Falls, New York to the very real city of Cheyenne, Wyoming, there are fifty-eight families who know all too well the impact of one person's life. Because of the faith, imagination, and determination of a single person, along with the many he gathered and inspired, fifty-eight families, who could not have dreamed of owning their own home, now do. Cheyenne, Wyoming is a city that can thank one man for making it a much better place to live.



His name is Terry Williams.

Terry Williams was one of a dozen or so people who found themselves participating in a JustFaith program together in the fall of 2004. He was the last person to join the group. He recalls, "To be honest, I was somewhat hesitant; I was afraid of what might be asked of me, by the Spirit!"

Terry continues, "As we studied and prayed and experienced the immersion experiences with people who were homeless and further examined the scarcity and condition of family housing here in Cheyenne, I became convinced that housing is the pivotal element in addressing economic justice. I was encouraged by the words of Mother Teresa, 'You don't have to save the world, just do what is in front of you.'"

Terry was just about to retire after a 45-year career in Public Health. He had been invited to Wyoming to establish and build statewide the Women's Infants and Children's Nutrition Program. For his final five years in Wyoming, he served as the Administrator for the Economic Assistance Programs of the Department of Family Services. In this position of administering these federal programs, he became frustrated with the regulations applied to each program. "They are good programs," says Terry, "However, it's very difficult to work them together holistically and move families out of poverty. For example, a mom gets a dollar raise from her employer and reports it to her Social Worker and her Food Stamp and TANF benefits are immediately lowered. The Programs support your surviving but not thriving."

One of the critical insights that Terry gained from his experience in JustFaith and [the program's focus on poverty](#) was the touchstone of *justice*, specifically, identifying strategies to address the root causes of problems and not just their symptoms. Terry had spent a big part of his professional life finding “band-aids” for people in crisis. He wanted to do something different.

So, to address the root causes of the poverty he witnessed in Cheyenne, he began researching strategies and came upon the book, Bridges Out of Poverty, by Payne, DeVol, and Miller. It was here that Terry learned that, according to their research, the single most effective strategy to successfully lift families out of poverty is home ownership.

Terry came to learn that home ownership not only changes the immediate reality of the occupants; it actually creates generational change: children are more likely to thrive in school and are less likely to engage in less risky behavior. Families can acquire financial equity to plan for future needs and unexpected expenses. The average wealth of a homeowner is five times(!) that of a renter. Homeownership prompts additional benefits like post-secondary degree completion, healthier lifestyles, improved professional mobility, even deeper faith, and commitment to the community. It was/is clear: owning a home can change lives!

Eager to move forward, Terry conferred with his JustFaith friends and proposed that, together, they launch a program to prepare lower-income working families with children to emerge from the cycle of poverty and achieve self-sufficiency through first-time home ownership. So it was that six of his fellow JustFaith participants, two others, and he became the first board of directors of the Wyoming Family Home Ownership Program (WYFHOP). For the first five years (2007-12), Terry served as the volunteer Director.

During those first five years, the program was entirely run by volunteers, a testimony to both the enthusiasm generated by the project and Terry's passion. In 2007, eight working families (including 23 children) were engaged in the program. In 2009, the project expanded to Laramie, Wyoming, engaging four families with a combined total of 12 children. 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 its first 10-unit development.

A dba (“doing business as”) name was added in January of 2018, rebranding the project as “My Front Door.” Merging with Habitat for Humanity of Albany County in May of 2108, My Front Door (MFD) became the surviving organization, continuing the stewardship of Habitat's existing families. 2019 brought a full-time Family Advocate position to Albany County and saw both MFD Advocates achieve a HUD Housing Counselor Certification. Additionally, My Front Door completed the internal

infrastructure necessary to launch its Community Land Trust the same year. By 2021, the City of Cheyenne Mayor Patrick Collins asked My Front Door's Executive Director, Brenda Birkle, to lead the work of the newly formed Affordable Housing Task Force. That is a lot of accomplishment in just 14 years!

So just how does My Front Door actually work?

My Front Door (MFD) serves working families with children in Cheyenne and Laramie, Wyoming, who earn between 50% and 80% of the median income as determined by Housing and Urban Development's (HUD) Maximum Income Limits. MFD focuses on ensuring successful, long-term homeownership for families with enough income to potentially afford a home mortgage and, when offered the skills of financial literacy, are not a significant foreclosure risk.

My Front Door's approach includes three phases:

- Phase One is a twelve-week immersion into financial literacy. Owning a home is a big step that involves the integration of a lot of financial decisions. Classes are delivered in a group setting and prepare families to be knowledgeable about and ready for the home buying process. Participants establish budgets, explore credit building, and engage in repair activities with MFD's Family Advocate, a Certified Housing Counselor one on one as a part of SMART goals building (SMART = Specific, Measurable, Agreed upon, Realistic, Time-based).
- Phase Two is an 18-24-month savings period. My Front Door provides budget guidance to support participants in saving 3.5% of their income toward the purchase of a home. That savings is then augmented by monies from donors and grants. Participants meet with their Advocate on a quarterly basis 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 of the home, type of neighborhood, and other considerations.
- Phase Three begins once the home is purchased and includes a five-year maintenance period. 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.

Critical to all three phases is the accompaniment, education, and support that My Front Door offers its clients. The ongoing partnership emphasizes and enhances relationships, a sense of community, and a kind of built-in accountability and encouragement. There is the sense that there's a lot of mutual affection among staff, volunteers, and clients.

Since 2007, 58 families with children have gone through the My Front Door process and now own their own homes! The children in these 58 households benefit from higher scholastic achievement and healthier life. Employers of the parents benefit from a more stable workforce. Neighborhoods benefit from the prevention and/or elimination of blight. The city benefits from increased revenue from property taxes. In addition, in 2017 alone, eight families transitioned off all social services!

Crystal Mancera Meisner, a graduate of the My Front Door program, offers this testimony:

From the get-go, My Front Door helped me shape the framework I needed to help achieve homeownership. They helped give me the tools to be successful by not only teaching me how to save money and to budget but helped me learn how to better improve the equity in my property. My Front Door helped give me and my family stability and safety through homeownership; my children even have their own bedrooms now. Since graduating from the program, I have spent the last six years in our house and am now proud to say that I now serve on the My Front Door's board of directors, again proving that the investment made in the lives of participants is so much greater than I could have ever imagined and for that, I am eternally grateful to My Front Door for giving me the chance to have the life I have now.

Another graduate writes,

If we had not joined My Front Door four years ago, we probably would still not be homeowners today. My Front Door set us up for success, helped us get in a house, and has helped us learn about ownership along the way. The last four years in our home have been marked by more stability and family growth than ever before in our lives. We are now finishing our basement to make a room for our four boys, which is an opportunity and blessing we never dreamed of when we bought the house. Paying a mortgage, rather than paying rent, gives us confidence that we are investing in our futures, as well as the future of our children. Some good friends of ours who have a special needs daughter were recently accepted to the program, and we can't wait to see what My Front Door will do for them!

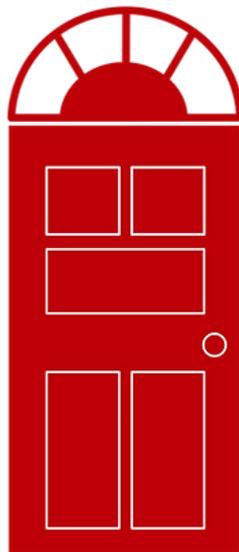
Executive Director, Brenda Birkle, adds, "One of the most interesting things about our model is that homeownership is a natural byproduct of economic mobility, but there are other successes (by-products) that come with that, like educational attainment and entrepreneurship. She offers the examples of Daniel Lucero, who completed his B.A. at the University of Wyoming, and Irene Montoya who started her own trucking business. Success prompts confidence, stability, and more success!

As remarkable as My Front Door is, it's even more remarkable when one considers that all of this has been done with a very small staff of 2-3 people. The mission is clearly so compelling that My Front Door has been able to expand with the help of a lot of volunteers, businesses, donations, and grants.

Jack Jezreel, Founder of JustFaith Ministries, notes, "I'm well aware that the work of My Front Door involves a lot of very committed, talented people. Good work always does. What Terry has done is to provide an occasion for all these wonderful people to come together. His original passion and generosity have been the catalyst for a world-changing ministry."

Terry offers, retrospectively, "I am deeply grateful for the transformational impact JustFaith has had on my personal, spiritual life. Without having had the experience of JustFaith in 2004-05, MFD would not have existed." And the world certainly would have been a poorer place.

JustFaith Ministries is delighted by the work of My Front Door and is blessed by the story of Terry Williams and the many JustFaith grads who birthed a vision and project that has brought so much life to the world.



<https://www.myfrontdoor.org/>