CAPI

guiding self-determination & social equality

About Us

With a mission of guiding immigrants and refugees in their journey toward self-determination and social equality, our work has served immigrant, refugee, and BIPOC households of the Twin Cities metro for 41+ years. CAPI annually serves 12,000+ lower-income persons of color residing in Minnesota's Twin Cities region. Founded in 1982 to support the resettlement of Southeast Asian refugees from the Vietnam War, the Center for Asians and Pacific Islanders' name was changed to CAPI in 2008 to be more inclusive of all immigrant and refugee communities.

From multiservice centers in Minneapolis and Brooklyn Center, our 46 staff and 150-200 volunteers deliver services that help ensure a high quality of life for our client base. We advance the social, economic, and political status of immigrants and refugees via **three integrated programming units:**

1) Community Advocacy programming provides direct/tangible resources, provides first-language support, and connects participants to stabilizing CAPI services;
(2) Economic Empowerment programming is designed to increase participant's income and wealth via employment services, public benefits access, career training, financial wellness and homeownership services; and
(3) Refugee Services programming specifically assisting newly arrived refugees find stable housing and employment in addition to case management.

Positive Economic Impact

CAPI's diverse client base includes immigrants from SE Asia, Central and South America, and Africa, US-born persons of color, and others living at or below the Federal Poverty Level. As of 2024, 84% of those we serve live at or below the federally designated poverty level, and nearly 8 of 10 are immigrants or refugees whose first language is not English. Our work clarifies the extent to which the rewards of economic growth have passed over many Minnesotans; integrated service delivery focuses on motivating and incentivizing participants to set and achieve goals that increase their long-term earning potential and household success. CAPI Homeownership program advances equitable access to homeownership for underserved populations (Low- to moderate-income, BIPOC households, single-parent households, and individuals with disabilities). **We support homeownership sustainability through instructor-led homeownership education, financial wellness, and homeownership counseling.**

Savings on other Government Programs due to Home Ownership?

Housing is a basic need that everyone should have access to. According to the Minnesota Housing Partnership 2024 report, the disparity between black and white Minnesotans who own a home is substantial (77% White and 29% Black homeowners). Calculating the savings to other government programs due to home ownership can be complex, as it involves various factors and data points. However, here are some key areas where home ownership can potentially lead to savings for government programs:

- Reduced Need for Housing Assistance
- Increased Tax Revenue
- Improved Community Stability
- Improved Health and Well-being
- Builds Generational Wealth

CAPI USA • 5930 Brooklyn Blvd., Brooklyn Center • patricia.aguilar@capiusa.org • 763.406.6566

CAPI Community Housing Impact (2022-2024)

- **41 low-income households have achieved homeownership.**
- 674 low-income households have gained access to homebuyer education.
- 249 low-income households have received housing counseling.

Cost of CAPI Homebuyer Education and Counseling Program

- The Minnesota Homeownership Center network charges $40 per household to take the training. **CAPI is the only agency in the Twin Cities metro area that does not charge a fee**.
- The annual cost of the CAPI homeownership program is $223,000, which includes staff costs, credit report expenses, data collection system fees, memberships with the Credit Builders Alliance, NAREHP, AREEA, Staff training and certifications (NeighborWorks, HOC, Unidos US- all required an average $6,000), staff continued education training (10 hours per year to maintain required certifications), in addition to prep time and post-completion work to ensure compliance.

Participant receive at least 5 hours of housing counseling, but participants need an average of 40 hours working with a counselor to be mortgage-ready. CAPI staff are responsible for the outreach and promotion of each workshop and reporting duties. The average cost per participant receiving homebuying education and counseling is $1,500. However, we should also consider that long-term clients (more than a year to be mortgage-ready will represent a higher cost)

Increase Capacity & Necessary Funding

CAPI's goal is to increase capacity in their Homebuyer Education and Counseling Program. In order to do so, CAPI needs additional funding of **$400,000.**

Funding Includes:

- Wages, fringes, and administrative cost of adding 2.0 FTE.
- Training (including initial certifications and continuing education).
- Additional program supplies of $10,000

This funding would allow CAPI to serve up to **200 more participants per year**.

State and Federal Awards for Home Buyer Programs

- Homeownership Education and Training Program (HECAT) $107,312 grant period 2023-2025
- Minnesota Housing Finance Agency (MFHA) $75,000 grant period 2023-2025
- CAPI has not received federal funds for this program.
- Other funding sources: City of Minneapolis $15,000 annually from 2023-2025. Old National Bank $25,000 (2024-2025), CenterPoint Foundation $25,000 (2025)

CAPI USA • 5930 Brooklyn Blvd., Brooklyn Center • patricia.aguilar@capiusa.org • 763.406.6566