



## Family Housing Fund Annual Report 2003



APRIL



MAY



JUNE



JULY



AUGUST



SEPTEMBER



OCTOBER



NOVEMBER



DECEMBER



JANUARY 2005



FEBRUARY 2005

**March**

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
27	28	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

March 2005



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## About this Annual Report

“HAVING MY OWN HOME MADE ME LEARN THAT HAVING a place to live was the most important thing of all. Everything starts its life by having a place to live and a place to call home. I’m really thankful to my parents, because they found a great place for me to be and they help raise me every day as I grow.”

—Jennifer Lee, age 12

This young girl and her family were able to afford to move into a beautiful home of their own, thanks in part to the work of the Family Housing Fund and our many private and public partners. She senses, as we believe, that the importance of having a place to call home goes far beyond the basic human need for shelter. A home provides the foundation on which individuals, families, and children survive, thrive, and contribute to the vitality of our communities.

In 2003, the Family Housing Fund, together with its partners, helped produce or preserve over 2,100 affordable housing units for low- and moderate-income families throughout the Twin Cities—nearly double the production numbers of years past. To accomplish this, the Fund expended a record \$15.6 million and helped leverage over \$300 million to support affordable housing activities. The Fund also helped over 800 families receive home ownership counseling. Through this work, children like the young girl above, and thousands of other individuals and families will have safe, decent, and affordable places to call home for generations to come.

While these numbers are impressive, we know that there remain thousands of families in the Twin Cities who are paying too much of their income on housing costs, living in substandard housing or crowded conditions, or without a permanent place to live at all. And, as the population of our metropolitan area changes and grows, the need for new affordable housing grows with it.



This 2003 annual report highlights the recent successes and challenges in affordable housing in the Twin Cities, presents the Fund’s recent programs and accomplishments, and lists our many supporters and partners. For the third year in a row (again back by popular demand), the Family Housing Fund is presenting its annual report in a calendar format that includes images and poetry from the Fund’s “Home Sweet Home” exhibit, commissioned in 2000 to celebrate the Fund’s 20th Anniversary. This year’s calendar also features new work by nine of the artists featured in the original exhibit.

Our hope is that this 15-month calendar/annual report will help inspire, educate, and motivate people year round.

The Family Housing Fund would like to offer special thanks to The McKnight Foundation, whose support and leadership has guided our work for over 20 years, and to our many colleagues and partners who are working with us to preserve and expand the supply of affordable housing in the Twin Cities. Together, we are strengthening our communities and providing homes for thousands of individuals and families.

### Contents

About this Annual Report	1
The Need for Affordable Housing	2–3
The Family Housing Fund Programs and Accomplishments	4–6
Support for Other Organizations	7
Acknowledgements	8–9
Financial Statements	10
2003 Calendar	11–40
Board of Directors and Family Housing Fund Staff	42
“Home Sweet Home” Artists, Poets, and Essayists	42

Marilyn Lindstrom with artist associate Malichansouk Kouanchao and women residents of the Jeremiah Program | Hand to Heart Mosaic Series: Rainbow of Faces | 2003, ceramic tile, glass, mirror, and clay, 30 x 12 in.

1

## The Challenging News

THIS PAST YEAR BROUGHT BOTH heartening and discouraging news to the field of affordable housing in the Twin Cities metropolitan area. Minnesota continues to be a national leader in the delivery of high quality, innovative affordable housing solutions. In a 2003 Pioneer Press article, Minnesota’s affordable housing system was described as a “grand alliance,” a unique public-private partnership that includes the private sector, the nonprofit sector and government at all levels. Through these strong partnerships, thousands of units of affordable housing were produced or preserved throughout Minnesota.



On the other hand, due to a slowed economy and deep state and local budget cuts, 2003 saw an erosion of private and public investment in affordable housing and cuts to programs and supportive services for many families. We anticipate that these reductions will be strongest felt in 2004 and 2005. And, despite all of our combined efforts, the need for affordable housing persists throughout the state. Here are a just a few statistics that demonstrate the challenge our community faces:

- Nearly 300,000 low-income Minnesota households are currently “cost burdened” or paying more than 30 percent of their incomes for housing costs, according to a new independent research study funded by the Family Housing Fund, the Greater Minnesota Housing Fund, and the Minnesota Housing Finance Agency (*Next Decade of Housing Study*, November, 2003.) In the Twin Cities metro area, 171,000 or 46 percent of low-income households are considered cost-burdened. In addition, the study results forecast an unmet need for an additional 33,000 (22,000 in the metro area) affordable housing units for low-income households in Minnesota by 2010. This number is over and above the projected 26,400 housing units the private market and public and philanthropic sectors are expected to provide,

## The Need for Affordable Housing in the Twin Cities

assuming current funding levels continue. This is a conservative estimate because it does not fully take into account homeless households or the loss of existing affordable housing through demolition or market rate conversions.

- While tight vacancy rates eased and increases in rent and home prices slowed this past year, housing costs remain far out of reach for most low- and moderate income families in the Twin Cities. At the end of 2003, the average two-bedroom apartment in the metro area rented for \$922 per month, and a modest two-to-three bedroom house sold for approximately \$175,000. A family would have to earn nearly \$37,000 per year (\$18 per hour) to be able to afford to rent a two-bedroom apartment or \$55,000 per year (\$26 per hour) to afford to buy an averaged-priced house. More than half the jobs in Minnesota pay less than \$31,000 (many much less), including school bus driver, teacher assistant, bank teller, and child care worker, to name a few.
- After a decade of dramatic growth, the number of children who were homeless in Minnesota leveled off, according to the 2003 Wilder Research Center’s survey of homelessness. However, homelessness among individuals, families, and children remain at intolerable levels. On any given night, the study estimates that nearly 9,000 people (including 2,862 children) are homeless or living in transitional housing in Minnesota. Also, the number of homeless individuals who were working was down from 41 percent in 2000 to 30 percent in 2003, most likely from a slowing economy. Homelessness affects a person’s ability to gain and retain employment and their ability to make significant changes in their lives. We also know that homelessness negatively affects the health, development, behavior, and school performance of children.
- Many race-based disparities persist in our community. Affordable housing developments and programs in our state heavily serve cultural, racial, and ethnic minorities. For example, while 90 percent of Minnesota’s adult population is white, over 80 percent of public housing residents and 60 percent of homeless adults are people of color. Furthermore, 70 percent of white Minnesotans own their own homes, compared to 53 percent for Asians, 50 percent for Native Americans, and just 32 percent for African Americans. Affordable housing developments and programs play a critical role in undoing the effects of racism.

Laurel Cazin | Brothers | detail, 1999, silverprint, 12 x 18 in.

The Encouraging News



IT IS EASY TO FEEL OVERWHELMED BY THE GREAT NEED for affordable housing in our community and the number of families and individuals who lack a safe, decent, affordable place to live. However, we can be encouraged by the knowledge that Minnesota's affordable housing community, including its many philanthropic and public partners, is working determinedly to tackle many of these challenges through excellent and effective housing programs. Here are a few of the more promising actions from 2003:

- Despite a downturn in the economy, support for affordable housing remains strong on many levels. The McKnight Foundation made a new two-year commitment of \$10.5 million to the Greater Minnesota Housing Fund to support affordable housing activity in greater Minnesota. Many other private foundations and corporations have continued their support for affordable housing, or provided support for the first time. The cities of Minneapolis and St. Paul combined to produce nearly 1,000 new units of affordable housing, with over 30 percent of these units targeted at our community's most vulnerable populations. Additionally, in response to job growth and changing demographics, hundreds of affordable housing units are being produced in suburban communities as well. A key mechanism for this development is continued county investment through dedicated housing funds in Hennepin, Ramsey, and Dakota counties.
- Supportive housing has become broadly accepted as the go-to solution for homelessness. Supportive housing combines long-term affordable housing with support for homeless families and individuals, including employment services, transportation, chemical dependency treatment, mental health services, and others depending on the needs of the individual or family. This stable environment often helps individuals take responsibility to address their personal barriers and to break the cycle of homelessness. Also, supportive housing has been proven to be an extremely cost-effective solution. Without this, many homeless people repeatedly use city and county emergency services at a much higher cost. In an era of scarce resources, being able to do more with less is an important breakthrough.

- Highlighting the bipartisan nature of this issue, Governor Pawlenty has announced an initiative to end chronic homelessness by 2010 and embraced supportive housing as a key component of the solution. At the request of the Governor, the 2003 legislature directed the Minnesota Housing Finance Agency, the Department of Human Services, and the Department of Corrections to establish a working group on long-term homelessness and supportive housing. Part of the initiative includes a \$20 million bonding proposal for the construction and rehabilitation of hundreds of permanent supportive housing units for individuals and families with children.
- Increasing property values have helped many low- and moderate- income home owners gain equity in their homes. Unfortunately, this rise has also created a strong market for predatory lending practices. In order to protect home buyers and home owners, a collaboration of more than 60 organizations launched the Don't Borrow Trouble Minnesota Campaign in 2003. Administered by the Fund, Don't Borrow Trouble aims to empower consumers through a multi-media public education and community outreach campaign. A consumer help line, hosted by the Greater Twin Cities United Way, has been established to provide free advice. This partnership includes a strong network of housing counselors, nonprofit organizations, government agencies, private lenders, and volunteer lawyers.
- In order to make an intentional effort to increase the participation of communities of color at all levels of affordable housing management, policy, and decision-making, dozens of organizations became involved in the Changing the Face of Housing in Minnesota initiative in 2003. Several workshops and training sessions were held with hundreds of leaders and staff from the field. Changing the Face of Housing is a joint initiative of the Fund, the Corporation for Supportive Housing and the Twin Cities Local Initiatives Support Corporation.

We have highlighted in this report just a few examples of some of the promising work that is being done in the Twin Cities affordable housing community. Even in the face of a great need for affordable housing, we find inspiration from our many supporters and colleagues and from those individuals, families, and children who now have a safe affordable place to call home.

Sandra Menefee Taylor | Untitled | 2000, plaster gauze, bees wax, paint, seeds, 5.5 x 3.5 x 6 in.

Family Housing Fund Programs and Accomplishments



About the Family Housing Fund

The Family Housing Fund is a private, nonprofit organization whose mission is to preserve and expand quality affordable housing for families with low and moderate incomes in the Twin Cities seven-county metropolitan area. The Fund supports the cities of Minneapolis and Saint Paul, the Metropolitan Council, and the Minnesota Housing Finance Agency (MHFA) in their efforts to meet the region's affordable housing needs. The Fund was created in 1980 by the cities of Minneapolis and Saint Paul and The McKnight Foundation to address affordable housing issues in the two cities. In 1997, the Fund officially expanded its service area to include the entire Twin Cities seven-county metropolitan area.

The Family Housing Fund is a *housing intermediary*, bringing together people, money, and expertise to support the delivery of affordable housing. As a **funder**, the Fund raises money from foundations and corporations and uses these funds to make grants and loans toward the creation and preservation of affordable housing. As a **convener**, the Fund brings together individuals and organizations from the private, public, and nonprofit sectors to develop ways to meet the region's affordable housing needs. As an **educator**, the Fund provides information to community leaders and the general public about affordable housing issues and opportunities.

Program Accomplishments

Since 1980, Fund investments of \$140.8 million have helped finance 29,690 units of affordable housing—including home ownership, rental housing, and supportive housing units. Furthermore, Fund investments have leveraged \$2.1 billion for affordable housing from government, private lenders, investors and other contributors. While the sheer volume of these investment and production numbers is remarkable, we recognize that the need for affordable housing is even greater. We strive to meet as much of the need as possible with the understanding that this is a problem that can be addressed one family at a time. The preservation or production of every single housing unit solves the housing problem for the families that will live there for decades to come. The success of these individuals and families offers a better measure for our accomplishments. A safe, affordable home can be a doorway of opportunity for growth and positive change. This is clearly reflected in the images and words from residents and children throughout this calendar.

2003 Accomplishments

In 2003, the Family Housing Fund provided over \$15 million of financial assistance to nonprofit organizations, government agencies, and private developers to assist in the production or preservation of more than 2,100 affordable housing units and to provide home ownership counseling to over 800 families. This support included \$1.3 million of critical support to 19 local nonprofit and advocacy organizations whose work complements the mission of the Fund. The Fund was also proud to jointly accept, with the Greater Minnesota Housing Fund, the Minnesota Council of Nonprofits' 2003 Nonprofit Mission Award for Responsive Philanthropy. The Family Housing Fund divides its work into four main program areas: Home Ownership, Rental Housing, Supportive Housing, and Research and Public Education.

Home Ownership

For many, home ownership provides both the opportunity for wealth creation and the fulfillment of a dream. Through its home ownership programs, the Family Housing Fund works with public and private lenders and nonprofit organizations to help ensure that low- and moderate-income families have the ability to realize these benefits through successful long-term home ownership. The Fund's programs assist families before they purchase homes, at the time of purchase, and following purchase. In addition, the Fund provides financial support for the development of affordable single-family homes. Since 1980, the Fund has provided loans and grants totaling \$43.9 million for home ownership financial assistance and services to over 13,600 families. In 2003:

- Together with the Minneapolis and Saint Paul Public Housing Authorities, the Fund supported the *Home Ownership Made Easy (HOME) Program*, which provides education, counseling, and financial assistance to families living in public housing or receiving Section 8 assistance so that they can become homeowners. The *HOME Program* provided counseling to 91 households in Minneapolis and Saint Paul with 18 families purchasing homes.

Anne Brink | At the Door | detail, acrylic on muslin, 45 x 108 in.



- Through funding by the Pohlada Family Foundation, the Fund and the MHFA supported *HomeSteps* (patterned after the *HOME Program*), to help residents in publicly assisted housing buy their first home. Focusing on suburban communities, the program is run in partnership with Dakota County CDA and the Metro HRA. *HomeSteps* provided counseling to 52 households with 26 families purchasing homes.
- The Fund completed the *Moving On* pilot program, also funded by a grant from the Pohlada Family Foundation. *Moving On* provided financial incentives to moderate-income families living in subsidized housing units to “move on” to market rate rental housing or to purchase a home, thus freeing up units for lower-income renters. The program was run in partnership with the Twin Cities Housing Development Corporation, Powderhorn Residents Group, and the Dakota County Community Development Agency. *Moving On* helped 36 households move into home ownership and four households transition into market rate rentals.
- The Fund supported several community land trust projects. A community land trust is a nonprofit organization created to hold land for the benefit of a community and its residents and to keep homeownership affordable over time. Last year the Fund supported four land trusts with a total of 79 homes.

**Rental Housing**

The Family Housing Fund pools its resources with other private and public funds to subsidize the production and preservation of affordable rental housing. The Fund makes grants and loans to developers who create rental housing by rehabilitating existing structures and by building new apartments and town houses. The Fund also

provides funding to preserve existing affordable rental housing in need of repair or financial stabilization. Since 1980, the Fund has spent \$53 million to assist in the construction or preservation of 240 developments containing more than 10,000 units of affordable rental housing. In 2003:

- The Fund provided \$4.9 million in assistance to develop new rental housing and preserve existing developments with over 1,300 units for low-income families. The Fund’s investment leveraged an additional \$246 million in public and private funds.
- The Fund continued to convene the Interagency Stabilization Group (ISG), through which public and private housing funders provide assistance to stabilize rental housing in Minneapolis and Saint Paul. The ISG celebrated its 10-year anniversary in 2003 and has provided over \$90 million in stabilization assistance to preserve over 80 affordable housing rental developments with approximately 4,500 units.
- The Fund continued to provide significant financial support to *It’s All About the Kids*, a demonstration project that provides Section 8 housing vouchers, relocation assistance, and human service support to help lower income families move to neighborhoods closer to where their children attend school. This program is a partnership between the Minneapolis Public Schools, the Minneapolis Public Housing Agency, the Minneapolis Community Development Agency, and Lutheran Social Services. The program has secured 150 section 8 vouchers to assist program participants.

**Supportive Housing**

Supportive housing provides affordable rental housing along with supportive services such as childcare, employment services, and chemical dependency support to address the personal difficulties that prevent individuals and families from maintaining stable housing. The Family Housing Fund provides financing and rent subsidies for supportive housing for single adults, youth, and families at risk of homelessness. Since 1980, the Fund has invested \$28.9 million to assist 129 projects, which have provided over 3,600 units of supportive housing, as well as rent subsidies to over 1,300 households. In 2003:

Marilyn Lindstrom with artist associate Malichanosouk Kouanchao and women residents of the Jeremiah Program | Hand to Heart Mosaic Series: Cradle of Life | 2003, detail, ceramic tile, glass, mirror, and clay, 30 x 12 in.

- The Fund provided \$3.8 million to 20 supportive housing developments in the metro area, which will provide over 700 units of supportive housing for families at risk of homelessness. The Fund also provided \$87,500 in rent subsidies to 95 residents of supportive housing.
- The Fund continued to contract with Hart-Shegos and Associates to support the stabilization of 15 existing supportive housing providers for families with children. Their facilities consist of over 350 units of affordable rental housing and house over 1,000 children and their parents each year. Through the full participation and expertise of the providers, the initiative is greatly improving the facilities, operations, and support services of this network.

**Public Education, Policy, and Research**

The Family Housing Fund sponsors a number of research and education projects aimed at increasing awareness of affordable housing needs and improving housing policy. Since 1996, the Fund has provided information and materials about affordable housing to community leaders, the media, grass roots organizations, and the public through its Public Education Initiative. The Fund has distributed over 100,000 copies of its fact sheets, gave more than 120 presentations, and had over 50,000 unique visitors (three times that many for repeat visitors) to its web site. In 2003:

- The Fund continued to develop and distribute its growing inventory of fact sheets and reports. The Fund, together with the Greater Minnesota Housing Fund and the MHFA, published a new research study called *The Next Decade of Housing in Minnesota* that forecasts affordable housing need throughout the state on a county-by-county basis. The Fund updated and distributed its most popular fact sheet, *Working Doesn’t Always Pay for a Home* that compares families’ incomes to actual housing costs. The Fund also helped support the creation of two documentaries on affordable housing, including *The Hollman Story: Breaking New Ground* (on the challenges and successes of the Hollman implementation) and *New Neighbors: A Place to Live* (an educational video on housing for Somali immigrants.)
- The Fund redesigned and improved its web site ([www.fhfund.org](http://www.fhfund.org)) to better provide information on affordable housing, highlight the Fund’s programs and

public education and research materials, and offer links to other local and national housing organizations. The new site includes images from the Fund’s *Home Sweet Home* exhibit and includes a new section called *Spirit, Soul, House, and Home*. This section consists of artwork, poetry, and essays on affordable housing, including a new essay called *Soul and Affordable Housing* by Fund president Tom Fulton.

- Together with a collaboration of 60 other public and private organizations, the Fund launched Don’t Borrow Trouble Minnesota, a public education and outreach campaign to prevent predatory lending in the Twin Cities. Nearly 3,000 consumers were directly assisted through the Don’t Borrow Trouble help line (612-312-2020) or web site ([www.dontborrowtroublemn.org](http://www.dontborrowtroublemn.org)) in the first year, and tens of thousands of others were reached through the campaign’s public education and community outreach efforts.
- In partnership with the Twin Cities Local Initiatives Support Corporation and the Corporation for Supportive Housing, the Fund strengthened and expanded the diversity initiative *Changing the Face of Housing in Minnesota*. The initiative seeks to increase the number of people of color at all levels of housing production, planning, management, policy, and decision-making. In 2003, the initiative hosted a workshop for executive directors in the field and put on a second annual event featuring a thought-provoking performance and discussion by Breaking Ice, a theatre company of Pillsbury United Communities. Over 2,500 copies of the initiative’s *Everyone’s Work, Everyone’s Reward: A Guide for Diversity and Inclusiveness in Housing* have been distributed. For more information and to view upcoming events, please visit [www.changingthefaceofhousing.org](http://www.changingthefaceofhousing.org).




Camille Gage | Leaf, House, Seed Pod Bowl | 2002, mixed media, 12 x 13 in. From the collection of Mark Fries.

**Support for Other Organizations** Organizations that have received assistance from the Family Housing Fund 1980–2003

<p>Alliance Housing, Inc.          American Indian Housing Corporation          Amherst H. Wilder Foundation          Artspace, Inc.          Ascension Place          Asian Mutual Assistance Association          Catholic Charities          Central Community Housing Trust (CCHT)          Central Neighborhood Improvement Association (CNIA)          Church of St. Stephen          CommonBond Communities          Common Space          Community Action for Suburban Hennepin (CASH)          Community Involvement Programs          Community Stabilization Project          Cooperative Training Program (Meridian Training Network)          Corporation for Supportive Housing (CSH)          Development Corporation for Children          East Side Neighborhood Development Corporation (ESNDC)          Eden Programs          Elim Transitional Housing          Exodus Community Development Corporation          Family and Children's Services          Fairview Development Corporation          Freeport West          Greater Metropolitan Housing Corporation (GMHC)          Guild, Inc.</p>		<p>Plymouth Church Neighborhood Foundation          Powderhorn Community Council          Powderhorn Residents Group          Project 504          Project Foundation          Project for Pride in Living (PPL)          Saint Anthony Block Club          Saint Paul Housing Information Office          Saint Paul YWCA          Salvation Army          Twin Cities Community Voice Mail          Selby Area Community Development Corporation          Seward Redesign          South Saint Paul Residential Property Owners          St. Joseph's House          Sustainable Resource Center          The Shelter at Our Savior's          Theresa Living Center          Twin Cities Economic Development          Twin Cities Habitat for Humanity          Twin Cities Housing Development Corporation (TCHDC)          University of Minnesota Foundation          Urban Coalition          Vail Place          Varied First Avenue Cooperative          West Bank CDC          West Seventh Street Federation          West Side Neighborhood Housing Services          Whittier Alliance/Whittier Housing Corp.          Women's Community Housing, Inc.</p>
<p>HOME Line          Home Ownership Center          HousingLink          Housing Preservation Project (HPP)          Incarnation House          Jeremiah Program          Jewish Community Action          Lake Nokomis Homes, Inc.          Legal Aid Society of Minneapolis          Lexington-Hamline Community Council          Local Initiatives Support Corporation (LISC)          Luther Place Corporation          Lutheran Social Services          Metro-Wide Engagement on Shelter and Housing (MESH)          Metropolitan Interfaith Council on Affordable Housing (MICAH)          Minneapolis YWCA          Minnesota AIDS Project          Minnesota Coalition for the Homeless          Minnesota Fair Housing Center          Minnesota Housing Partnership</p>	<p>Minnesota Indian Women's Resource Center          Minnesota Senior Federation—Metropolitan Region          Minnesota Student Cooperative          Minnesota Supportive Housing Consortium          Mother Cabrini House          National Affordable Housing Corporation          National Association of Housing Partnerships          Neighborhood Development Alliance          Neighborhood Improvement Company          New Foundations          Northside Neighborhood Housing Services          Northside Residents Redevelopment Council (NRRC)          Our Saviour's Housing          Perspectives, Inc.          Person to Person          Phillips Neighborhood Housing Trust          Phillips Neighborhood Improvement Association          Phillips Park Initiative          Phoenix Group, Inc.</p>	

Sandra Menefee Taylor | **Connecting Flights** | detail, 2003, plaster gauze, paint, paper, gold leaf, 93 x 18.5 in.

**Acknowledgements** The Family Housing Fund has received grants and contributions from the following private organizations since it was established.

<p>Alpha and Omega Family Foundation          Hugh J. Anderson Foundation          Anonymous          Bieber Family Foundation          F.R. Bigelow Foundation          Born Information Services          Bremer Bank          Otto Bremer Foundation          Bush Foundation          Butler Family Foundation          The Cargill Foundation          CenterPoint Energy Minnegasco          The Croixwood Trust          Dain Bosworth, Inc.          Faegre &amp; Benson          Faith United Methodist Church          Fannie Mae Foundation          Federal Home Loan Bank          Freddie Mac          Ford Foundation          First Bank System Foundation          Firststar Bank of Minnesota, N.A.          H.B. Fuller Company Foundation          General Mills Foundation          Glaser Financial          Honeywell Foundation          Emma B. Howe Memorial Foundation          Local Initiatives Supportive Corporation (LISC)          The McKnight Foundation          The MAHADH Foundation          The Mardag Foundation          Miller &amp; Schroeder Financial, Inc.          The Minneapolis Foundation          Minnesota Mutual Foundation</p>	<p>National City Bank Foundation          Northern States Power Company          Northwest Area Foundation          Northwestern National Life Insurance Company          Piper Jaffray Companies Foundation          Prime Mortgage Corporation          The Carl and Eloise Pohlad Family Foundation          Ramsey Action Program          Residential Funding Corporation          Saint John's Abbey          Target Foundation          The St. Paul Companies          The Saint Paul Foundation          TCF Foundation          Thrivent Financial for Lutherans (fka Lutheran Brotherhood)          Turner Family Foundation          Twin Cities Habitat for Humanity          U.S. Bank          United Way of Minneapolis          Voyager Mortgage Corporation          Wells Fargo Foundation on behalf of:              Wells Fargo Bank Minnesota              Wells Fargo Brokerage Services              Wells Fargo Institutional Investments              Lowry Hill              Wells Fargo Private Client Services          Westminster Presbyterian Church          Xcel Energy Foundation (fka Northern States Power)</p>	
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Ta-coumba Aiken | **Sudden Realization** | detail, 2003, acrylic on canvas, 20 x 24 in.

## Acknowledgements: Special Public/Private Initiatives

The Fund periodically serves as the lead organization for public/private initiatives involving a variety of community partners. Contributors to various collaborative projects through the Fund are listed below.

### Don't Borrow Trouble Campaign

(As of 3/31/04)

Private/Public Contributions  
 Ameriquest Mortgage Corporation  
 Anoka Hennepin Credit Union  
 Beacon Bank  
 Bremer Bank  
 City-County Federal Credit Union  
 Energy Family Credit Union  
 Fannie Mae Foundation  
 Freddie Mac  
 Glaser Financial  
 Hiway Federal Credit Union  
 IBEW 110 Federal Credit Union  
 Minnesota Bankers Association  
 Minnesota Credit Union Network  
 Minnesota Housing Finance Agency  
 Mortgage Association of Minnesota  
 NWA Federal Credit Union  
 PMI Foundation  
 Prime Mortgage Corporation  
 Otto Bremer Foundation  
 Ramsey County  
 SMW Federal Credit Union  
 TCF Foundation  
 Thrivent Financial  
 TopLine Credit Union  
 U.S. Bank  
 U.S. Department of Housing and Urban Development  
 Voyager Mortgage Corporation  
 Wells Fargo

### Individual Contributions

Larry Albert  
 Robert C. Arneson  
 Bradley E. Brakken  
 Thomas P. Dolphin  
 Dan Hardy  
 Donavon F. Kuehnast  
 Daniel H. Nicolai  
 Tom Olson  
 Tom Porter  
 Cathryn Thrash  
 Holly Wicklund  
 John S. Wisniewski  
 Myron A. Zaruba

### Changing the Face of Housing in Minnesota Initiative

Otto Bremer Foundation (via LISC)  
 Corporation for Supportive Housing  
 Greater Twin Cities United Way (via LISC)  
 Twin Cities Local Initiatives Support Corporation (LISC)  
 Minnesota Housing Finance Agency

### Wet/Dry Housing Campaign

100 E. 22nd Association  
 Allianz Life Insurance Company  
 Best & Flanagan  
 Brookfield Development  
 Bush Foundation  
 Cargill Foundation  
 Carlson Real Estate  
 Coopers & Lybrand  
 Cowles Media Foundation  
 Dain Bosworth Foundation

Dayton Hudson Foundation  
 Doherty, Rumble & Butler  
 Faegre & Benson  
 First Bank System Foundation  
 Firststar Bank  
 Franklin National Bank  
 John Holten  
 Honeywell Foundation  
 David Hyslop  
 KPMG Peat Marwick  
 LeJuene Investments  
 Loop Parking  
 Lutheran Brotherhood  
 Minnegasco  
 National City Bank  
 Northern States Power  
 NWC Limited  
 Oppenheimer Wolf & Donnelly  
 Opus Corporation  
 Pan-O-Gold Baking Co.  
 Piper Jaffray  
 Price Waterhouse  
 TCF Foundation  
 Tennant Foundation  
 Timberwolves (Target Center)  
 Towle Real Estate  
 Walker Foundation

### Housing Plus Campaign

Alliance to End Homelessness  
 Anonymous  
 Dunbar Development Corporation  
 Faegre & Benson  
 Federal Home Loan Bank Board  
 First Bank System Foundation  
 General Mills Foundation

Great Lake Management Company  
 Lutheran Brotherhood  
 Marquette Bank  
 Minnegasco  
 Northern America Life & Casualty  
 Northern States Power  
 Norwest Foundation  
 Phillips Foundation  
 Piper Jaffray Hopwood  
 David Sanders  
 Towle Real Estate Company  
 Waldorf Corporation  
 Whitney Foundation  
 David Willette

### More Than Shelter Campaign

Bigelow Foundation  
 Bremer Foundation  
 Croixwood Trust  
 Dain Bosworth  
 General Mills Foundation  
 H.B. Fuller Company  
 Hugh Andersen Foundation  
 McKnight Foundation  
 Miller & Schroeder  
 Northwest Area Foundation  
 Northwestern Life  
 Norwest Bank  
 Piper Jaffray  
 Ramsey Action Program  
 Saint Paul Foundation  
 St. John's Abbey  
 Westminster Church

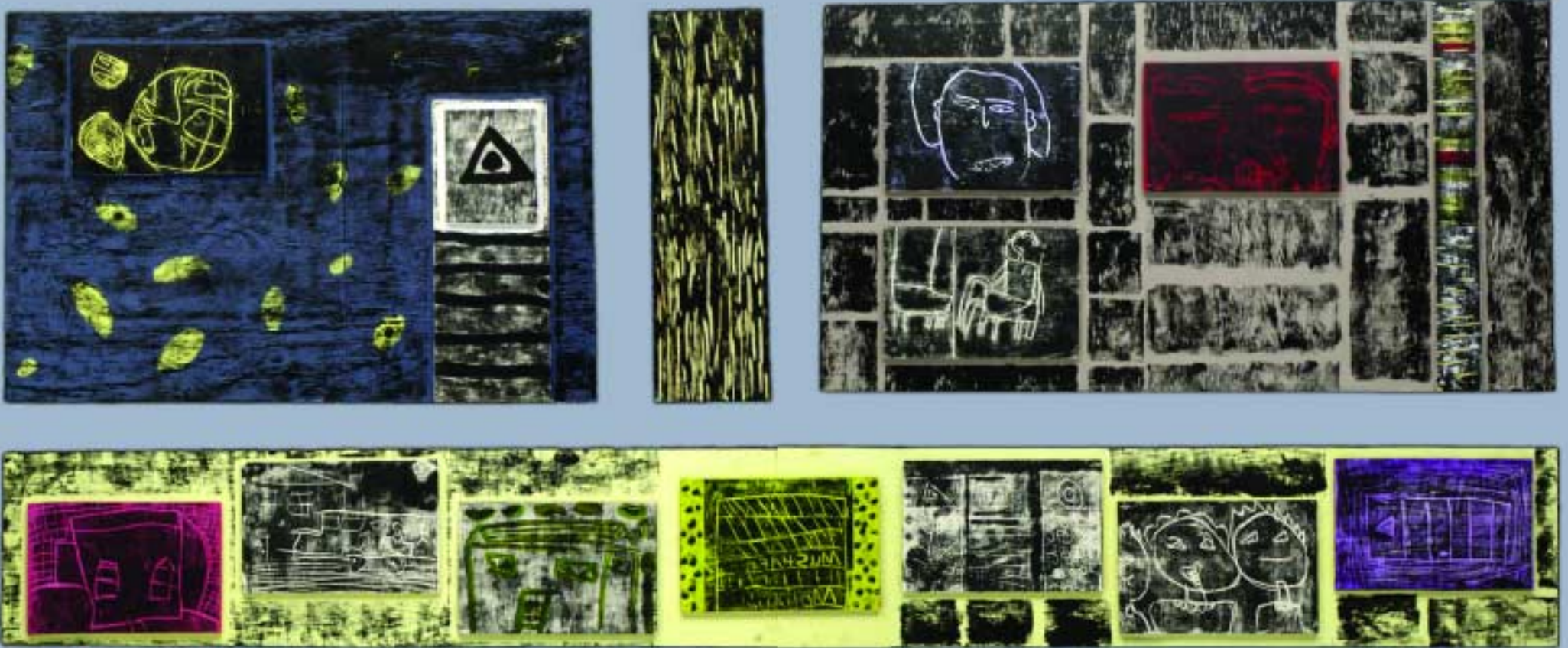
## Financial Statements

### Consolidated Statement of Financial Position (Unaudited\*) December 31, 2003

	2003		2002	
<b>Assets</b>				
Cash and Cash Equivalents	\$ 4,247	\$ 135,187		
Investments	9,684,573	15,927,136		
Funds Held in Trust	445,847	781,261		
Contributions Receivable (Net)	13,205,541	19,999,289		
Loans Receivable	57,495,970	53,525,291		
Less: Allowance for Loan Losses	(32,619,713)	(30,459,525)		
Other Assets	54,644	16,093		
Furniture and Equipment	169,581	171,083		
Less: Accumulated Depreciation	(129,413)	(124,484)		
<b>Total Assets</b>	<b>\$ 48,311,277</b>	<b>\$ 59,971,331</b>		
<b>Liabilities and Net Assets</b>				
Accounts Payable	\$ 291,459	\$ 233,849		
Accrued Payroll and Vacation	40,686	22,664		
Accrued Interest	30,284	40,436		
Grants Payable	2,759,977	3,844,276		
Loans Payable—The McKnight Foundation	1,775,961	1,941,776		
Loans Payable—Minneapolis/Saint Paul	3,161,092	3,736,894		
<b>Total Liabilities</b>	<b>\$ 8,059,459</b>	<b>\$ 9,819,895</b>		
<b>Net Assets</b>				
Unrestricted	\$ 3,453,770	\$ 3,212,550		
Temporarily Restricted	36,798,048	46,938,886		
<b>Total Net Assets</b>	<b>\$ 40,251,818</b>	<b>\$ 50,151,436</b>		
<b>Total Liabilities and Net Assets</b>	<b>\$ 48,311,277</b>	<b>\$ 59,971,331</b>		

	2003			2002	
	Unrestricted	Temporarily Restricted	Total	Total	
<b>Support and Revenue</b>					
Contributions	\$ 416,516	\$ 1,6588,186	\$ 2,074,702	\$ 28,575,953	
Investment Income	243,998	1,110,662	1,354,660	1,582,120	
Miscellaneous	194,089	—	194,089	108,545	
<b>Total Support and Revenue</b>	<b>\$ 854,603</b>	<b>\$ 2,767,848</b>	<b>\$ 3,623,451</b>	<b>\$ 30,266,618</b>	
<b>Net Assets Released from Restrictions</b>	<b>\$ 12,909,686</b>	<b>\$ (12,909,686)</b>	<b>\$ —</b>	<b>\$ —</b>	
<b>Expense</b>					
Program Services	\$ 12,909,686	\$ —	\$ 12,909,686	\$ 10,648,486	
Support Services:					
Management and	\$ 499,888	\$ —	\$ 499,888	\$ 428,720	
General Fundraising	113,495	—	113,495	94,331	
<b>Total Support Services</b>	<b>\$ 613,383</b>	<b>\$ —</b>	<b>\$ 613,383</b>	<b>\$ 523,051</b>	
<b>Total Expense</b>	<b>\$ 13,523,069</b>	<b>\$ —</b>	<b>\$ 13,523,069</b>	<b>\$ 11,171,537</b>	
<b>Change in Net Assets</b>	<b>\$ 241,220</b>	<b>\$ (10,140,838)</b>	<b>\$ (9,899,618)</b>	<b>\$ 19,095,081</b>	
<b>Net Assets—</b>					
<b>Beginning of Year</b>	<b>\$ 3,212,550</b>	<b>\$ 46,938,886</b>	<b>\$ 50,151,436</b>	<b>\$ 31,056,355</b>	
<b>Net Assets—</b>					
<b>End of Year</b>	<b>\$ 3,453,770</b>	<b>\$ 36,798,048</b>	<b>\$ 40,251,818</b>	<b>\$ 50,151,436</b>	

\*Please Note: Audited Financial Statements are available by calling the Family Housing Fund at 612.375.9644.



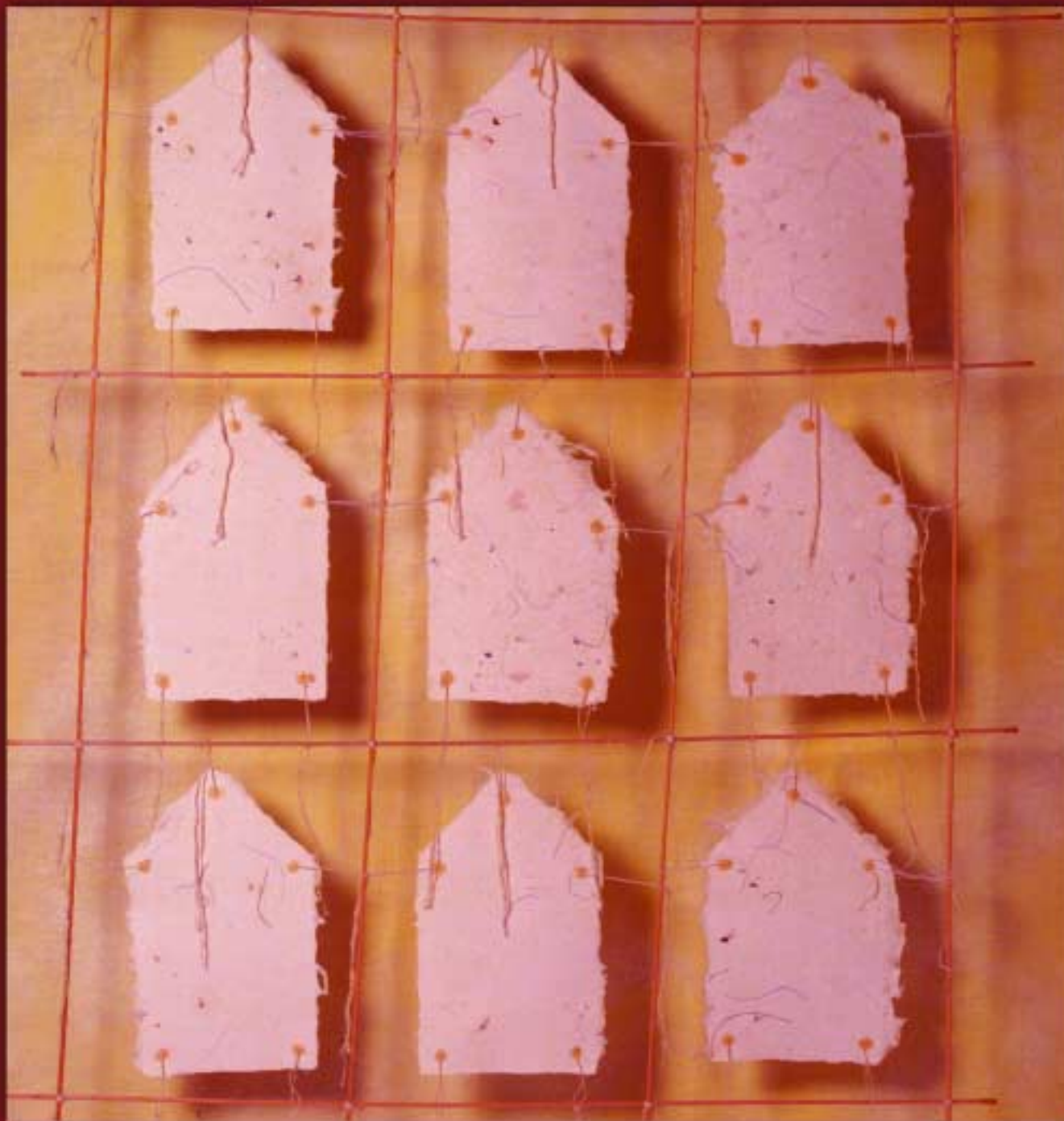
**Artist Statement:** Creatively collaborating with children is always rewarding and just plain fun. I worked with children from New Village, an affordable housing development in south Minneapolis. As we explored together the concept of home, the kids emphasized the basic need for a physical structure that provides security and consistency. Here's where a child builds a sense of self and establishes a foundation from which to leap confidently into the world. The images we created reflect the dreams and realities of these kids—their origins, family and friends, even the earth itself, which is, after all, everyone's home. Thank you for this opportunity to artistically address affordable housing concerns.

Russell Hamilton and children from New Village | **UMUZI: The Dream Dwelling**  
2000, monoprint on plywood, 96 x 32 in.

# January

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
DECEMBER 2003 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	FEBRUARY 2004 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	30	31	1  New Year's Day	2	3
4	5	6	7  ○ Full Moon	8	9	10
11	12	13	14	15	16	17
18	19  Martin Luther King Jr. Day	20	21	22  Chinese New Year (Year of the Monkey)	23	24
25	26	27	28	29	30	31

Visit the Family Housing Fund's newly designed Web site at [www.fhfund.org](http://www.fhfund.org) to learn more about affordable housing and the Fund's programs and initiatives, order and download fact sheets and reports, and link to other local and national organizations.



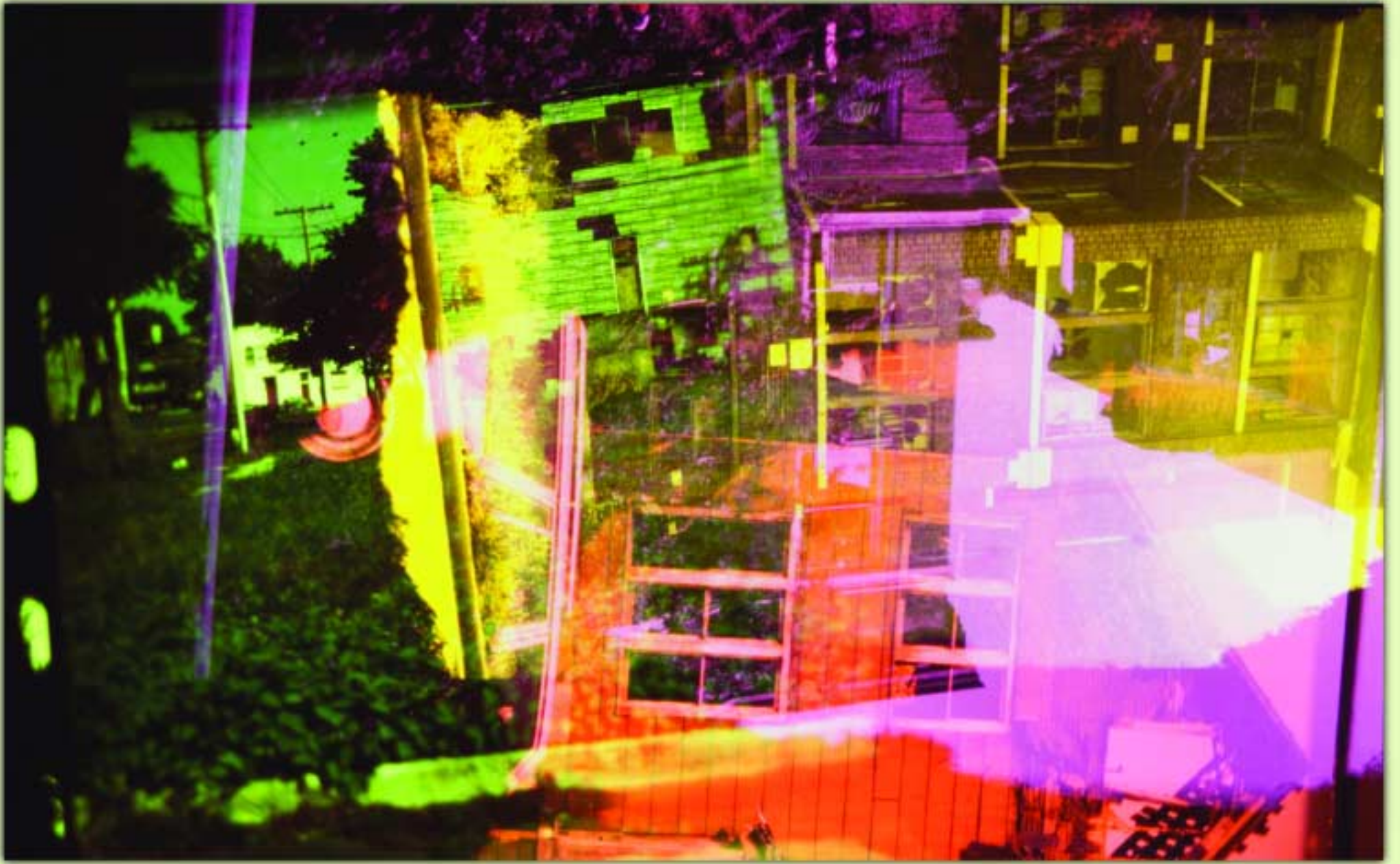
My family has been through a lot, but my Mom is sober now. She has lived in supportive housing for almost two years, and she has the support of the staff and the other moms. It took time for my Mom to get me back, but she did it! Now I live with my Mom and brothers and I too have the support of the staff. This makes me feel so great! I feel like I can do anything in the world I choose to do. I can happily say my life is more enjoyable now that my family is together again.

Camille Gage | **Inhabitation** | 1996, hand made paper, cotton, bees wax, wood, 30 x 36 in.  
 Fulisha Fulmer-Kalanges, age 15, New Foundations, Crestview Community, St. Paul

# February

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2 Groundhog Day	3	4	5	6 ○ Full Moon	7
8	9	10	11	12	13	14 St. Valentine's Day
15	16 Presidents' Day	17	18	19	20	21
22	23	24	25 Ash Wednesday	26	27	28
29	1	2	3	4	<b>JANUARY 2004</b> S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	<b>MARCH 2004</b> S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

Supportive housing combines affordable housing with supportive services such as childcare, employment services, transportation, and chemical dependency treatment. It offers individuals and families a safe, supportive community environment from which to make significant changes in their lives.



Before I lived in supportive housing, I was homeless on the streets. I used to live in an abandoned house. That's why I'm glad that I now stay in my new house 'cause the house I stay in now has lights, and the abandoned house didn't. I had to use a lighter. Plus, my house now has heat, and when I was in the abandoned house my friends and I all had to pile in one small room and use our body heat for warmth.

Plus, the walls were very dirty. The house I'm in now, all the walls are nice and clean. And, the house itself is really nice. The abandoned house looks ugly and dirty. That was the same way when my friends and I stayed under a bridge, except the noise came from loud cars and trucks riding by. That's why I'm happy I have a house and I can go to school now.

Del Bey | **Urban Renovation #2** | 1996, cibachrome print, 20 x 16 in.  
Excerpt from *Untitled*, Anonymous, age 15, Alliance Housing

# March

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
29	1	2	3	4	5	6 ○ Full Moon
7	8	9	10	11	12	13
14	15	16	17 St. Patrick's Day	18	19	20 First Day of Spring
21	22	23	24	25	26	27
28	29	30	31	1	<b>FEBRUARY 2004</b> S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	<b>APRIL 2004</b> S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30

One year ago, the Family Housing Fund, together with over 60 private and public partners, launched **Don't Borrow Trouble Minnesota**, a public education campaign designed to prevent predatory lending in the Twin Cities. Visit [www.dontborrowtroublemn.org](http://www.dontborrowtroublemn.org) to learn more.

**Artist Statement:** *At the Door* shows a homeless woman and boy outside an apartment building. The people inside the building seem unaware of those on their doorstep. The boy and woman outside are right next to a place of shelter or home, but they are not invited in and remain outside. An angel hovers above the woman protecting her and the boy. The piece is meant to reflect a common situation and common attitudes about homelessness. My prayer is for change and transformation in this situation and in these attitudes. I hope that those inside will look out and answer the door and that the woman and boy and other homeless persons will be welcomed into housing that is affordable and that can become a home to them.



Anne Brink | *At the Door* | detail, acrylic on muslin, 45 x 108 in.

# April

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Governor Pawlenty has announced an initiative to end chronic homelessness that includes a \$20 million bonding proposal for the construction and rehabilitation of permanent supportive housing for individuals and families with children.



Having an affordable and stable place to live has given me a fresh start. I am going to become a mother in a few months, and after having lived here for seven months, I feel prepared and ready to take on the responsibilities of parenthood...I am now able to live day to day without constantly worrying if I will have enough money. I am able to prepare things for my baby, and to give her a safe and comfortable place to live. I've even had enough money to start a savings account for her. Living independently is a major breakthrough for me. Up until now, I continuously relied on others to meet my needs. I also appreciate the nurturing environment I find living here. People who are struggling with similar issues, who are also trying to start new and healthy lives for themselves and their children, surround me. The stability of not having to move from place to place helps me to concentrate on my emotional well-being and my plans for the future.

# May

Marilyn Lindstrom with artist associate Malichanosouk Kouanchao and women residents of the Jeremiah Program, inspired by Licia Jackson  
**Hand to Heart Mosaic Series: Doorway of Opportunity** | 2003, ceramic tile, glass, mirror, and clay, 30 x 12 in.  
 Sponsored by the Jeremiah Program and the City of Minneapolis Art in Public Places Program  
 Excerpt from A Place to Start, Anonymous, age 19, Passage Community, Minneapolis

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Housing is generally considered affordable if it costs no more than 30 percent of a household's income. Over 171,000 metropolitan area households are currently paying more than they can afford for housing.



I love my new home and the fact that I have my own big bedroom. The home itself is very big, quiet and peaceful...When I look out my window, I see beautiful green grass and lovely tall trees. We even have a bird's nest outside of my mother's window that I take care of. In the wintertime, my friends and I take our sleds and slide down the huge hill that is surrounded by our homes. We have a convenience store around the corner, and a gas station too. Our home is close to the mall and my school is nearby as well. All in all, living here has been the greatest experience of my life so far. I will always be happy knowing that we were able to live in such a nice home, and that we were able to put roots down in a great community.

Jodi Reeb-Myers | **Treasure House** | 2004, acrylic and collage on canvas, 22 x 32 in. From the collection of Doug and Heather Peterson. Excerpt from *How Glenbrook Place Changed My Life*, Francesca Bass, age 13, Glenbrook Place, Dakota County

# June

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In October 2003, there were over 24,000 households on metropolitan area Section 8 waiting lists. The average estimated wait to receive a Section 8 voucher is 4.3 years.



I like all my friends here. We do lots of fun things together. Things we do that I like are: bike riding, going camping, the Zoo, and many other field trips that they provide for us. The staff really cares about my Mom and me. I am grateful that we are here as a family. I am also glad that this place exists. I really love it here and my Mom and me are happy here and I feel great knowing that people love and care for me. I'm glad my Mom is in recovery now. She has been for about a year and I am proud of her and the hard work that she is doing. A big thanks to the community here for all the support and for believing in my Mom and me.

Jane Evershed | **We Have Nothing if We Have Nothing for Our Children**  
 1990, oil on canvas in a hand painted frame, 41 x 33 in.  
 Excerpt from Untitled, Debra Walker, age 11, New Foundations/Crestview Community, St. Paul

# July

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
JUNE 2004 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	AUGUST 2004 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	29	30	1	2	3
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Independence Day					○ Full Moon	
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
						○ Full Moon

Compared to children with homes, homeless children have two times the rate of learning disabilities, three times the rate of emotional and behavioral problems, and four times the rate of developmental delays. Seventy-five percent of homeless children test below grade level in reading, and 54 percent test below grade level in math.

-Housing America and Doc4Kids Project, 1999, Better Homes Fund, 1999



**Artist Statement:** The imagery and its symbolism for the *Hand to Heart* mural grew out of discussions and brainstorming with the women residents of the Jeremiah Program, a program that "changes women's lives for their children's future." Single mothers live in beautiful, affordable housing at the Jeremiah Program while going to school, working, managing their families and participating in the collective vision of the program. To begin, I asked the women what the Jeremiah Program meant to them and asked them to help research images and symbolism.

The spiral is a universal symbol, found in all cultures, often symbolizing life and its' infinite possibilities. Water flows from the shell representing fluidity and the ability to flow over and around obstacles, wearing away stone, the power of perseverance. The butterfly represents transformation, the ability to change, grow, and soar. The child's hand touches the heart and starts the warm energy to ignite and expand. The reds, oranges, yellows represent the colors of the heart and the sun, the heat and warmth of human interaction. The child's hand is part of the larger circle of hands—representing all the people in our lives that help support us. We are part of the circle of humanity, an active part of our society. As the circle connects, a hand is extended outward, expressing the ability to give something back and show compassion.

Marilyn Lindstrom with artist associate Malichanosouk Kouanchao and women residents of the Jeremiah Program  
**Hand to Heart** | 2003, ceramic tile, glass, mirror and clay, 76 x 38 in.  
 Sponsored by the Jeremiah Program and the City of Minneapolis Art in Public Places Program

# August

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY																																																																																				
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Seventy-percent of white Minnesotans own their own homes, compared to just 53 percent for Asians, 50 percent for Native Americans, and 32 percent for African Americans. Furthermore, while Minnesota's adult population is over 90 percent white, people of color make up almost 60 percent of homeless adults.



Unshaken  
 Misunderstood  
 Brought up in torment and  
 surviving hell  
 Rising up and defying gravity  
 Unheard of

Undecided and forgotten  
 Stormed through this life  
 Lost

Adolescent rage and teary nights  
 Nowhere to run  
 Abused and misused  
 Undiscovered

Found  
 Light at the end  
 Discovered and reborn  
 Supported, enlightened  
 Home...

Understood and Refined  
 Defiance of gravity  
 Never undone

Laura Crosby | #202 | 1993, silverprint, 20 x 16 in.  
 Untitled, Sarah Schuster, age 18, New Foundations/Crestview Community, St. Paul

# September

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
AUGUST 2004 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	OCTOBER 2004 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	31	1	2	3	4
5	6 Labor Day	7	8	9	10	11
12 Grandparent's Day	13	14	15 Rosh Hashanah begins	16	17	18
19	20	21	22 First Day of Fall	23	24 Yom Kippur begins	25
26	27	28 Full Moon	29	30	1	2

The number of homeless families more than quadrupled from 1991 to 2003. Growth was consistent throughout the decade before dropping slightly in 2003. However, nearly 40 percent of the counted homeless population was dependent children or unaccompanied youth.



I believe that the problem is not the thinking mind per se, but the imbalance between mind and soul. The danger occurs when the analytical mind is always on stage, in the spotlight, performing solo. This seems the norm in post-modern society for the processes by which we engage issues such as homelessness and affordable housing. The energy of the soul is certainly present, but generally off stage, behind the scenes, sometimes erupting in surprising and refreshing ways, but generally unacknowledged and repressed, so that it too often appears as skewed, distorted, disruptive.

This is all critically relevant to any organization with a mission to engage social issues, particularly organizations that deal with such fundamental issues as house and home. If the processes by which we engage these issues are out of balance, then our outcomes will be less than optimal, not only in the primary sense of providing homes for families and children in need, but also in terms of contributing our share to the healing of the world. We don't need to be ashamed of thinking and talking. We can celebrate logos; celebrate the value of reasoned, thoughtful approaches to defining and accomplishing our objectives. Yet, we could be more inclusive, more diverse in the truest, most fundamental sense. This, to me, is the underlying meaning of the Family Housing Fund's Home Sweet Home exhibit. The artists, through their images, blessed and inspired our work, indeed joined in the work, as we did in theirs.

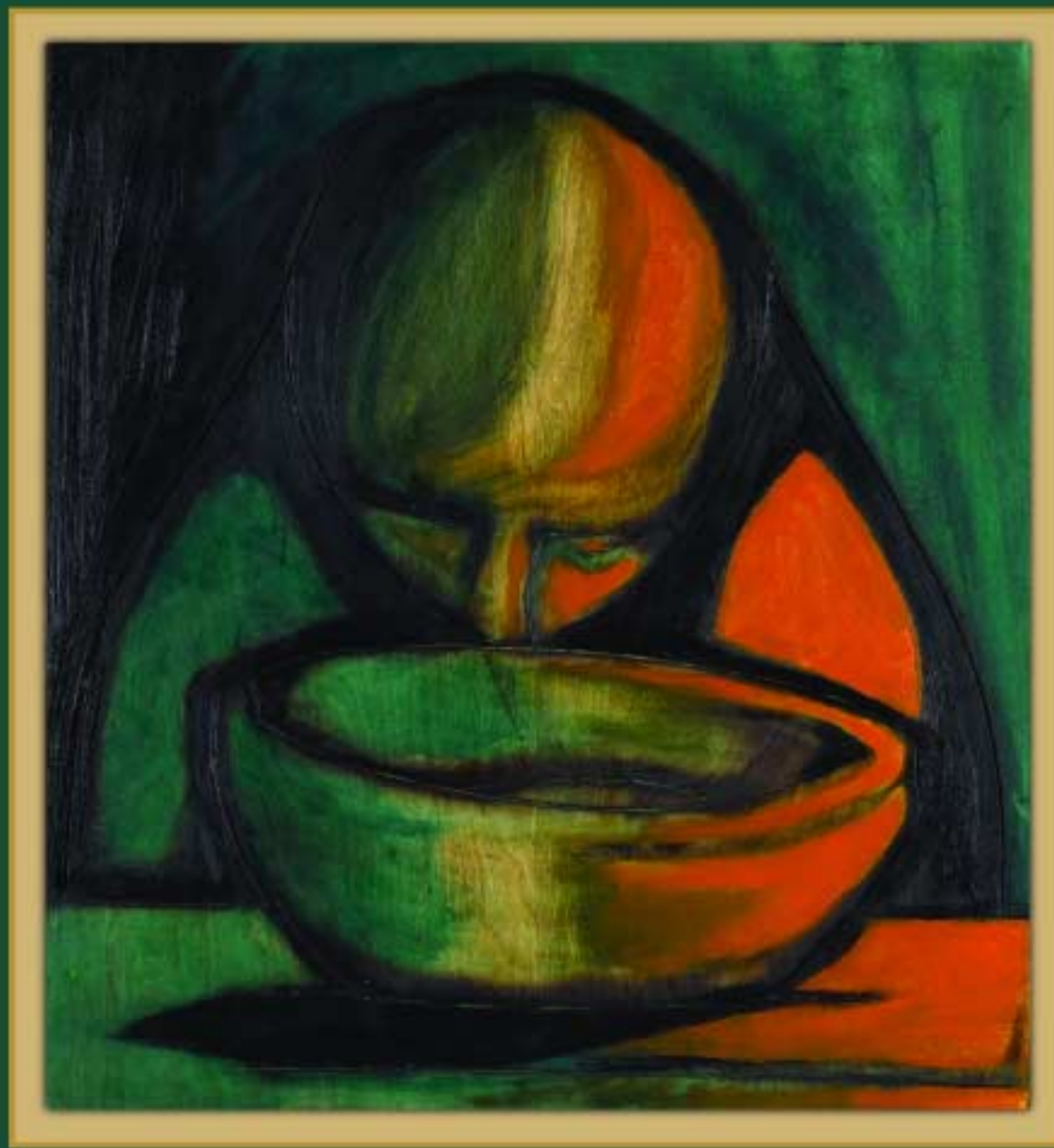
The question then becomes how to invite more dancing. Since the thinking mind is usually in the dominant power position, the first step is to achieve greater consciousness of what's missing. A common theme among champions of the soul is that over-reliance on the thinking mind produces a kind of socially reinforced group trance, often expressed in the metaphor of sleep. The challenge then is to **Wake Up!** and to stay awake, so that it is possible to move with grace, back and forth, from one energy to the other in an evolving dance.

Sandra Menefee Taylor | **Connecting Flights** | detail, 2003, plaster, gauze, paint, paper, gold leaf, 93 x 18.5 in.  
 Excerpt from *Soul and Affordable Housing: The Dance of Soul and Reason*,  
 Tom Fulton, president, Family Housing Fund

# October

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
SEPTEMBER 2004 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	NOVEMBER 2004 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	28	29	30	1	2
3	4	5	6	7	8	9
10	11 <small>Columbus Day observed</small>	12	13	14	15	16 <small>Ramadan begins</small>
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31 <small>Halloween Standard Time resumes</small>				○ Full Moon		

The Family Housing Fund's web site includes a new section called *Spirit, Soul, House, and Home* that is devoted to the heart, imagination, art, poetry, and the humanities. It might best be described with the simple and elusive word *soul*. Visit the site at [www.fhfund.org/sshh/](http://www.fhfund.org/sshh/) to view artwork, poetry and essays on affordable housing.



**Artist Statement:** Empty Bowl reflects my interest in creating art with real life purpose. I view this work as a contemporary icon, simple and direct, with a message intended to resonate with a caring public. I aim to transform everyday things into universal images merged with feelings. As the son of a social worker, my art often explores social themes through form and emotion. I believe that painting, normally a passive experience, if properly done, can affect change by moving people to act. The anonymous figure hovering over the empty bowl with sunken shoulders could be anyone, any age. Empty Bowl relates to the loneliness and despair of poverty—a situation that far too many people in our society face on a daily basis, especially those that lack affordable housing or a safe place to call home.

Steve Olson | Empty Bowl | 2004, oil on wood, 23 x 25 in.

# November

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY																																																																																																																
31	1	2 <small>Election Day</small>	3	4	5	6																																																																																																																
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21	22	23	24	25 <small>Thanksgiving Day</small>	26 <small>○ Full Moon</small>	27																																																																																																																
28	29	30	1	2	<table border="1"> <thead> <tr> <th colspan="7">OCTOBER 2004</th> <th colspan="7">DECEMBER 2004</th> </tr> <tr> <th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th> <th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th> </tr> </thead> <tbody> <tr> <td></td><td></td><td></td><td></td><td>1</td><td>2</td><td></td> <td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td></td> </tr> <tr> <td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td> <td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td> </tr> <tr> <td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td> <td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td> </tr> <tr> <td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td> <td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td> </tr> <tr> <td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td> <td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td><td></td> </tr> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td>31</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </tbody> </table>		OCTOBER 2004							DECEMBER 2004							S	M	T	W	T	F	S	S	M	T	W	T	F	S					1	2				1	2	3	4		3	4	5	6	7	8	9	5	6	7	8	9	10	11	10	11	12	13	14	15	16	12	13	14	15	16	17	18	17	18	19	20	21	22	23	19	20	21	22	23	24	25	24	25	26	27	28	29	30	26	27	28	29	30	31								31							
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In 2003, thirty percent of homeless adults were employed, with 13 percent working full time. This is down from 41 percent working (26 percent full time) in 2000, probably due to the slowing economy. Nearly 10 percent of homeless adults reported being laid off within the previous six months.

**Artist Statement:** The renewal of the urban environment in Minnesota is upon us. Our cities are regaining their traditions of being places to not only work and play but also to live.

As we reclaim the turn of the century warehouses, classic but worn houses, and the extraordinary riverfront, we create new communities that hearken to our not too distant past. The success of our urban landscape needs all the attention and vision we can muster. I have been living and working in such a warehouse in Saint Paul for many years.

My art has reflected my ideas of home through gardens, people, and river views. But my most recent work is about the creative vision it takes for us to accomplish the dream of “home” for everyone. I am painting the skylines of Saint Paul and Minneapolis with the Aurora Borealis soaring above. Our creative spirits and energies are symbolized by the northern lights. The paintings ask the question—“Where am I going to live?”



Marla Gamble | **Where Am I Going to Live?** | 2001, acrylic on canvas and wood, 88 x 84 in. including the arched doors  
From the collection of Robert Lowe.

# December

SUNDAY							MONDAY							TUESDAY							WEDNESDAY							THURSDAY							FRIDAY							SATURDAY																																																							
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○ Full Moon Kwanzaa begins																																																																																				New Year's Eve													

Since its inception, Family Housing Fund investments of \$140.8 million have helped finance 29,690 units of affordable housing and leveraged \$2.1 billion for affordable housing from government, private lenders, investors, and contributors.



One by one we're all returning,  
 Home beckons us in all her peace.  
 Clouds aloft in the evening sky,  
 laughing children passing by.  
 A quiet moment just to breathe...  
 Giving thanks for what's received.

Camille Gage | **Homecoming** | 2001, mixed media, 20 x 30 in.  
 From the collection of Kathleen Mulligan.

Excerpt from Home Beckons Us, Kristen Ellertson, age 32, Chasewood Townhomes, Dakota County

# January

SUNDAY							MONDAY							TUESDAY							WEDNESDAY							THURSDAY							FRIDAY							SATURDAY																				
<small>DECEMBER 2004</small> <small>S M T W T F S</small> <small>1 2 3 4</small> <small>5 6 7 8 9 10 11</small> <small>12 13 14 15 16 17 18</small> <small>19 20 21 22 23 24 25</small> <small>26 27 28 29 30 31</small>														<small>FEBRUARY 2005</small> <small>S M T W T F S</small> <small>1 2 3 4 5</small> <small>6 7 8 9 10 11 12</small> <small>13 14 15 16 17 18 19</small> <small>20 21 22 23 24 25 26</small> <small>27 28</small>														28	29	30	31	1	New Year's Day																													
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23							24							25							26							27							28							29																				
							30							31							○ Full Moon																																									

Jobs where the average salary is insufficient to afford an average two-bedroom apartment in the metro area include:  
 school bus driver, teacher assistant, medical records technician, childcare worker, and retail salesperson.



My future plans are woven  
 into this wonderful home.  
 I am confident that I will have  
 the ability to afford to stay.  
 I feel safe in my home.  
 I was given a gift in life  
 that will be shared through  
 my children and my grandchildren.



Laurel Cazin | **Grandmother and Granddaughter** | 1998, silverprint, 12 x 18 in.  
 -Excerpt from Untitled, Nancy Jean Rock, age 52, HOME Program, St. Paul

# March

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24 <small>St. Patrick's Day</small>	25	26
<small>Palm Sunday First Day of Spring</small>					<small>Good Friday ○ Full Moon</small>	
27 <small>Easter Sunday</small>	28	29	30	31	<small>FEBRUARY 2005</small> <small>S M T W T F S</small> <small>1 2 3 4 5</small> <small>6 7 8 9 10 11 12</small> <small>13 14 15 16 17 18 19</small> <small>20 21 22 23 24 25 26</small> <small>27 28</small>	<small>APRIL 2005</small> <small>S M T W T F S</small> <small>1 2</small> <small>3 4 5 6 7 8 9</small> <small>10 11 12 13 14 15 16</small> <small>17 18 19 20 21 22 23</small> <small>24 25 26 27 28 29 30</small>



Jodi Reeb-Myers | *Three Keys* | 2000, mixed media on canvas, 60 x 40 in.

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Moira Gaidzanwa, *Evaluation and Special Projects Director*

### “Home Sweet Home: An Affordable Housing Art Exhibit” Contributors

*The Family Housing Fund's “Home Sweet Home Exhibit” features artwork by 23 local artists and essays and poems by children and adults living in affordable housing. We would like to acknowledge all of the artists, poets, and essayists for their incredible contributions to the exhibit and the Fund's public education efforts. “Home Sweet Home” contributors include:*

#### Artists

Ta-coumba Aiken and children  
from New Foundations

Del Bey  
Anne Brink  
Laurel Cazin  
Laura Crosby  
Jane Evershed  
Camille Gage  
Marla Gamble  
Ruthann Godollei  
Lori Greene  
Russel Hamilton and children  
from New Village

Monica Infante-Musty  
Marilyn Lindstrom  
Gustavo Lira  
Victoria Mohr  
Tracy Moos  
Peter Musty  
Steve Olson  
Jodi Reeb-Myers  
William Slack

Theresa Smith and children  
from Calibre Ridge  
Sandra Menefee Taylor  
Carol Tombers

#### Poets and Essayists

Anonymous  
Leesa Applebee  
Francesca Bass  
Kristin Ellertson  
Heidi Fuhr  
Shirley Jenkins  
Fulisha Fulmer-Kalanges  
Gemma Kirby  
Michael LaDoucer  
Jennifer Lee  
Denise M.  
Alina Mileyev  
Anna Mileyev  
Nancy Jean Rock  
Sarah Schuster  
Danita Walker  
Debra Walker