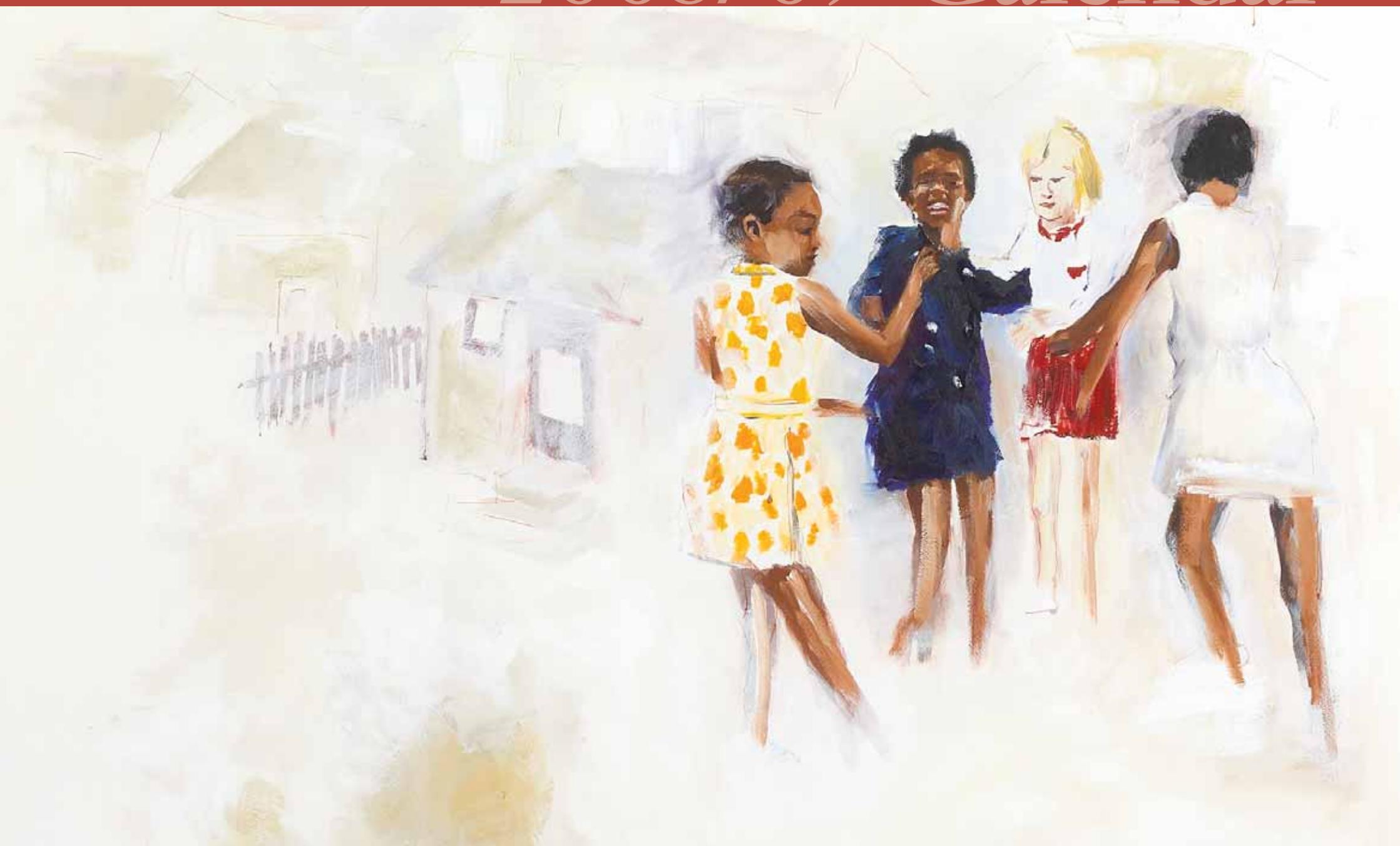


# 2008/09 Calendar



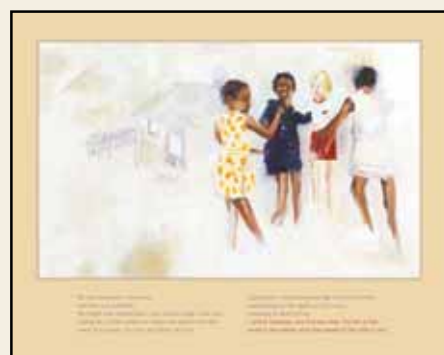
## Family Housing Fund Annual Report 2007



JULY 2008



AUGUST 2008



SEPTEMBER 2008



OCTOBER 2008



NOVEMBER 2008



DECEMBER 2008



JANUARY 2009



FEBRUARY 2009



MARCH 2009



APRIL 2009



MAY 2009



June

31	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	1	2	3	4

JUNE 2009



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# The Family Housing Fund

*Home looks like a family portrait hanging on the wall.*

*Home tastes like your favorite home-cooked birthday dinner that your mom makes every year.*

*Home sounds like the old records your parents play on quiet nights.*

*Home is a thousand memories, embedded in the colorful walls of each room.*

*Home isn't just living, sleeping, breathing, and working. Home is who you are.*



## Home Is Who You Are

CHILDREN SHOULD NEVER HAVE TO WONDER where they are going to sleep at night. But in Minneapolis alone, school buses pick up 1,000 kids every day from shelters or transitional housing facilities, and more than 5,000 children in the city experience homelessness at some time during the year.

To raise awareness about this issue, the Family Housing Fund joined with Minneapolis Public Schools to sponsor a contest for middle and high school students, challenging them to create works about homelessness, affordable housing, or the meaning of home. This annual report highlights several of the winning entries, including the above poem by a tenth grader that evokes the sense of peace and belonging that comes from having a safe and loving place to live. “Home isn’t just living, sleeping, breathing, and working,” the student concludes, “Home is who you are.”

If home is indeed who you are, what does that mean for children and families who are homeless in Minnesota or whose homes are at risk due to foreclosure, overcrowding, or sub-standard conditions? Without a home, how can a child’s or a family’s dreams take root and grow?

Unfortunately, the Twin Cities region, like many areas nationwide, faces an epidemic of foreclosures, with thousands of homeowners and renters losing their homes annually. And the loss is not only personal but also affects the

stability of entire neighborhoods and communities. Given such difficult conditions—along with slowing employment rates and rising fuel and food costs—creating and preserving safe, stable, and affordable homes for low- and moderate-income individuals and families will become more critical than ever.

Fortunately, even during times of economic uncertainty, the private and public sectors continue to come together to abate foreclosures; end homelessness; create healthy, sustainable housing; and strengthen families and neighborhoods throughout the state. As part of this effort, the Fund has helped produce or preserve more than 31,700 affordable houses in the metropolitan area during its 28-year history, providing places to call home for thousands of people and generations to come.

Our hope is that this annual report—with its pages enlivened with the words and images of both student and professional poets and artists—will celebrate, challenge, and inspire our endeavors and those of our colleagues, partners, and the broader community throughout the coming months.

The Fund would like to give special thanks to The McKnight Foundation, whose leadership and vision continue to guide and motivate our endeavors, and to our many private and public partners, who are working with us to make safe, sustainable homes for all children and families in Minnesota.

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Excerpt from Casey Peterson’s poem “Home” (South High School, grade 10) | Left: Clea Felien | **House** | 2006, oil on paper | Right: Allison Aag (Washburn High School, grade 12) | **Untitled** | 2008, mixed media | Cover: Clea Felien | **Dancing Girls** (detail) | 2005, oil on canvas



*Our mission is to provide safe, affordable, sustainable homes to families and children in the Twin Cities metropolitan area through ongoing partnerships with the public and private sector.*

## About the Fund

Established in 1980, the Family Housing Fund supports the cities of Minneapolis and Saint Paul, the Metropolitan Council, and Minnesota Housing in their efforts to meet the region’s affordable housing needs. Originally created by The McKnight Foundation and the cities of Minneapolis and Saint Paul, the Fund officially extended its service area in 1997 to include the entire Twin Cities seven-county metropolitan area. This past year, the Fund added a new position: a vice president of regional housing initiatives to help build new alliances in suburban communities and ensure housing choice and prosperity for the entire metropolitan region.

As a *housing intermediary*, the Fund brings 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 those funds to make targeted grants and loans for the creation and preservation of quality affordable housing. As a *convener* and *facilitator*, the Fund brings together individuals and organizations from the private, public, and nonprofit sectors to develop ways to meet the growing demand for sustainable housing and to identify and tackle strategic housing issues. And as an *educator*, the Fund provides information to community leaders and the general public about affordable housing needs and opportunities.

Since 1980, Family Housing Fund investments of \$182.5 million have helped finance more than 31,700 units of affordable housing and leveraged an additional \$2.6 billion from government sources, private lenders, investors, and other contributors.

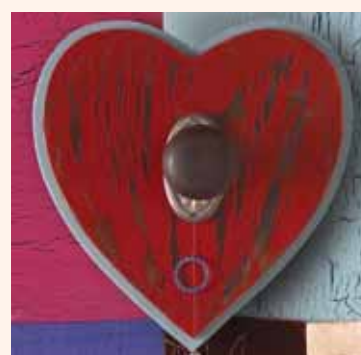
## 2007 Programs and Accomplishments

### 2007 Programs and Accomplishments

Last year alone, the Family Housing Fund gave nearly \$9 million of financial assistance to nonprofit organizations, government agencies, and private developers to assist in the production or preservation of more than 525 affordable housing units in the Twin Cities and to offer homeownership counseling and foreclosure prevention to individuals and families. The Fund also provided critical support to 21 local nonprofit and advocacy organizations whose work complements and supports the Fund’s mission.

In 2007, the Family Housing Fund began implementing a new strategic plan that defines its values and states its goals through 2010. This plan captures the Fund’s vision for the future—a vision that seeks to ensure that all families have access to safe, affordable, and sustainable housing; a vision that strives to end homelessness; a vision that aims to increase and honor diversity in our work; and a vision that places the needs of children at the heart of everything we do. For each child, individual, and family we assist, we come closer to achieving this dream, while also recognizing that our true accomplishments lie in the courage and success of those who call these housing units home.

With this initiative, the Family Housing Fund concentrates on four main goals: **Linking Workforce Housing and Regional Growth**; **Promoting Successful Homeownership**; **Ending Homelessness**; and **Reimagining Affordable Housing**. Accomplishments in each of these program areas from the past year follow on the next four pages.



## 2007 Programs and Accomplishments

*The purpose of the Linking Workforce Housing and Regional Growth program area is to promote and preserve a full range of workforce housing choices for all Twin Cities families and link housing policies and programs to other regional systems and regional growth objectives.*

### Linking Workforce Housing and Regional Growth

Minnesota's economic vitality depends on having affordable, well-located workforce housing that correlates with such broader systems as transportation, mass transit, and education. The Family Housing Fund invests in affordable housing projects that visibly demonstrate the best practices of comprehensive community development. This includes sustainable mixed-use, mixed-income, higher-density housing along transit and transportation corridors and projects that feature walkable neighborhoods, healthy materials, cost reductions, and energy conservation.

Additionally, by recognizing that it is more cost-effective to preserve rather than to replace existing buildings, the Fund remains a leader in the preservation and stabilization of the region's supply of affordable housing. A few highlights from the Fund's 2007 accomplishments in this program area include:

- The Fund believes that safe, decent, affordable rental housing is an essential resource for working families and their children. In 2007, the Fund assisted several cities and housing developers with eight new sustainable projects containing 330 units of affordable housing. Since 1980, the Fund has invested more than \$61.5 million to aid in the construction or preservation of 288 developments containing nearly 13,500 units of affordable rental property.
- The Fund collaborated with the **Urban Land Institute Minnesota (ULI MN)** and the **Regional Council of Mayors** (representing 36 municipalities) on a major initiative to encourage economic prosperity by increasing the range of housing options and improving linkages between housing, transportation, jobs, and regional growth. ULI MN and its partners work together to create comprehensive, centralized, and sustainable models that provide money, resources, and practical solutions to community officials who recognize the importance of supplying housing for all income levels. The initiative has attracted national recognition and spurred the development of the **Opportunity City** pilot program and a new regional system for land banking.



Linda Frichtel | *Living in Community* (detail) | 2007, acrylic on board

- The Fund worked with the **Center for Transit-Oriented Development** to produce educational and technical information for communities and individuals interested in efficient development. The materials show how building along transportation corridors can positively influence the expansion of the metropolitan area, both at the regional and neighborhood level.
- The preservation of existing affordable houses remains crucial to low- and moderate-income families in our state. To this end, the Fund continued to provide leadership and funding to the **Interagency Stabilization Group (ISG)**, which helps preserve thousands of rental units in Saint Paul and Minneapolis. Established in 1992, the ISG regularly monitors the performance of existing projects, prepares stabilization plans for troubled ones, and has system-wide strategies in place for maintaining such properties. The Fund also served on the **Stewardship Council**, which focuses on the stabilization needs of supportive housing projects.
- Manufactured homes represent another important type of affordable housing threatened with demolition or condemnation. In response, the Fund is partnering with **The McKnight Foundation**, the **Greater Minnesota Housing Fund**, **Minnesota Housing Partnership**, the **Housing Preservation Project**, **Minnesota Housing**, **All Parks Alliance for Change**, and the **Northcountry Cooperative Foundation** to preserve and rehabilitate manufactured home parks throughout the metropolitan area.



*The purpose of the Promoting Successful Homeownership program area is to achieve sustainable homeownership for low- and moderate-income families, particularly first-time homebuyers, first-generation homebuyers, and communities of color.*

### Promoting Successful Homeownership

Most people dream of owning their own home. But while our state has one of the highest ownership rates in the country, too many minorities and low- and moderate-income families in Minnesota do not own their own residence. Additionally, foreclosure rates in the Twin Cities metropolitan area have dramatically increased over the past several years, turning the dream of homeownership into a nightmare and causing instability for both individuals and entire neighborhoods.

For a number of reasons, lower income families are at greater risk of losing their homes and have been hardest hit by the mortgage crisis. Frequently, they purchase houses in need of costly repairs and are more vulnerable to such economic setbacks as job loss and unanticipated medical bills. In addition, predatory lenders and scam artists target them intentionally, often leaving them with large balloon payments or rising interest rates. However, if provided with the necessary resources, existing homeowners and new buyers can avert foreclosure, and neighborhoods can prevent the abandoned and boarded houses that can quickly become a blight citywide.

Through its homeownership programs, the Family Housing Fund works with public and private lenders and nonprofits to help low- and moderate-income families realize their dreams and experience the benefits of long-term ownership. The Fund's programs assist families before, during, and after the purchase of a house to ensure successful homeownership. Highlights from the Fund's activities in this area for 2007 include:

- The Family Housing Fund established the **Home Prosperity Fund**, a new financing tool to revitalize neighborhoods and increase housing opportunities in the metro area. The loan fund enables local nonprofits to create affordable housing initiatives and products and to acquire vacant buildings for repair and resale to responsible new owners. Minnesota Housing, Wells Fargo, U.S. Bank, TCF Bank, and Thrivent Financial for Lutherans all made significant inaugural contributions to the Home Prosperity Fund totaling \$16 million, with the goal to raise \$50 million by 2012.
- The Fund remained deeply involved in other collaborative efforts to stem foreclosures and renew key neighborhoods in the Twin Cities and throughout the state. The Fund continued to work with the **Minnesota Foreclosure Partners Council** to create a timely, coordinated response to the foreclosure crisis. In Minneapolis, the Fund provided money and leadership to the **Northside Home Fund**, which focuses on redeveloping boarded homes in six targeted cluster areas in north Minneapolis. As part of this effort, the Northside Home Fund and **Rebuilding Together** rehabilitated ten homes on the northside with the help of dozens of business and community volunteers. In Saint Paul, the Fund partnered with the **Invest Saint Paul Initiative**, a program to increase successful homeownership in underserved communities, especially recent immigrants and people of color. And on a statewide level, the Fund continued to support the efforts of the state of Minnesota's **Emerging Markets Homeownership Initiative (EMHI)**.
- In partnership with the Saint Paul and Minneapolis Public Housing Authorities and the Metropolitan Housing and Redevelopment Authority (HRA), the Fund continued to support **Home Ownership Made Easy (HOME)**, an innovative program of education, counseling, and financial assistance that enables families living in public housing or receiving Section 8 assistance to become homeowners (first-generation homeowners for many). The majority of buyers through HOME are people of color. In 2007, HOME counselors assisted 75 households in the metropolitan area and helped 19 families buy houses. During HOME's 18-year history, 429 families have purchased homes.
- The Fund also awarded several grants to create new opportunities for homeownership and counseling statewide, including its continued support of several area land trusts in their efforts to develop sustainable housing initiatives. Since 1980, the Fund has spent nearly \$61 million to help produce or preserve 12,375 affordable single-family dwellings. Additionally, the Fund has underwritten homeownership counseling programs that have assisted more than 8,000 families.

Left: Diana Watters | *Untitled* (detail) | 2002, digital print | Right: David Bowman | *Untitled* | 2002, digital print

## 2007 Programs and Accomplishments

*The purpose of the Ending Homelessness program area is to end homelessness by supporting strategies and programs that help individuals, families, and youth break the cycle of homelessness.*



### Ending Homelessness

On any given night in Minnesota, nearly 8,000 adults and children are homeless or living in transitional housing. Of that number, 2,726 are children, a particularly alarming fact given the known effects homelessness has on a child's physical health, mental development, and school performance.

To grow and thrive, families require stable, safe places to call home. Supportive housing often meets that need. By combining affordable rental housing with such services as childcare, employment assistance, educational opportunities, mental health support, and special programs for children and youth, families can often overcome the devastating effects of homelessness. The Fund's 2007 accomplishments include:

- The Family Housing Fund continued to administer the **Visible Child Initiative** (fka the Healthy Families Network), a partnership with 17 supportive housing organizations in the Twin Cities that provide housing and services to homeless families with children. The initiative promotes the mental and chemical health of all residents and the physical, emotional, and academic well-being of homeless children from birth to adolescence. In 2007, the Early Risers program for school-age children was fully implemented at eight sites, the Infant/Toddler Discovery Project was launched at ten sites, and a new Children's Environmental Project was piloted at three locations. St. Paul Travelers also hosted a special forum on "Engaging the Strengths of Families in Supportive Housing" for community leaders and sponsors.
- In partnership with Nan McKay and Associates/Learning Evolution and Hart Shegos and Associates, the Fund continued to develop **The Asset Manager**, a Web-based management training, support, and capacity-building program for owners and property managers of subsidized housing in the metropolitan area.
- The Fund continued its support of **Heading Home Minnesota, Heading Home Hennepin, and Heading Home Ramsey**: state and county programs aimed at ending homelessness by creating supportive housing and innovative prevention and outreach protocols. These initiatives represent unprecedented, coordinated partnerships between the public, business, nonprofit, and philanthropic sectors and the faith

community. As part of this effort, the Fund administered the **Heading Home Minnesota Partners Fund**. In 2007, the Pohlad Foundation joined the Frey Foundation in making a \$1 million commitment to the Partners Fund, bringing its total assets to \$2.7 million. This support greatly enhanced the initiative's ability to develop new solutions to end homelessness and fill critical service gaps. In the past year, the Partners Fund financed 17 projects in support of service innovation.

- The Fund continued to assist **Project Homeless Connect**, a program to connect homeless men, women, children, and youth to the services they need to break the cycle of homelessness. In 2007, Minneapolis/Hennepin County and Saint Paul/Ramsey County each held events that served between 1,000 and 1,800 homeless people and involved hundreds of volunteers and providers. Services included health and dental care, employment assistance, legal advice, free clothing, and even books and haircuts.
- The Fund is a founding partner and investor in an ambitious and novel enterprise called **The Network for Better Futures**. The Network promotes the recovery, resiliency, and prosperity of high-risk adults, especially African American men with histories of incarceration, mental illness, substance abuse, unemployment, and homelessness. The program sets high standards for its clients and helps ensure their success by providing direct access to housing, employment, and primary and behavioral healthcare. During 2007, 53 high-risk homeless men participated in the program and received housing subsidies, and 36 of them earned income through the Network's job bank.
- The Family Housing Fund provided financing and rent subsidies for supportive housing to families and individuals at risk of homelessness. In 2007, the Fund awarded more than \$800,000 to five supportive housing developments in the metropolitan area that created or preserved 116 units of family housing. The Fund also gave rent subsidies to 78 families or youth in supportive housing. Since 1980, the Fund has invested more than \$39 million to assist 150 projects, which have supplied nearly 4,150 units of supportive housing and 1,630 rent subsidies.

Jane Evershed | **Homelessness: Playing with Fire** (detail) and **Untitled** (detail) | 2000, oil on canvas

5

*The purpose of the Reimagining Affordable Housing program area is to reimagine affordable housing in the context of larger cultural, political, and social issues.*



### Reimagining Affordable Housing

The Family Housing Fund's first three program areas largely focus on the creation and preservation of affordable housing: rental, owner-occupied, and supportive. The Fund recognizes, however, that significant social, political, and cultural systems affect these units and their availability. Taking this into account, the Fund has worked to reimagine affordable housing by developing strategies and programs that promote green building practices, focus on the needs of children, address the underlying issues of race and cultural competency, and incorporate the arts and the humanities in everything we do. Accomplishments in this program area from 2007 include:

- The Fund, in collaboration with the Greater Minnesota Housing Fund and Enterprise, continued to support **Minnesota Green Communities**, an initiative to foster the creation of affordable, healthier, and more energy-efficient housing throughout the state. Minnesota Green Communities is the largest green building program in Minnesota, with 190 units completed, 423 under construction, and another 1,223 under development. In 2007, Minnesota Housing and Minnesota Green Communities unveiled the "Minnesota Overlay to the Green Communities Criteria," a major policy change to ensure that all future multifamily affordable housing developments in the state meet green building guidelines. In spring 2007, Minnesota Green Communities presented its second annual "Green by Design" conference, which featured Robert Kennedy, Jr., as the keynote speaker and had more than 350 people in attendance.
- The Family Housing Fund supported the development of **Speaking of Home**, a monumental public art project by artist Nancy Ann Coyne that will be on view in the skyway connecting the IDS Center and Macy's from August 4 to October 31, 2008. The project, presented in partnership with Forecast Public Art, the Family Housing Fund, and the Institute for Advanced Study at the University of Minnesota, explores immigration, celebrates diversity, and honors place through the portraits and stories of 23 newcomers to Minnesota. A Speaking of Home Community Advisory Board also

convened in 2007 to ensure community involvement in this groundbreaking installation. To learn more about the project, go to [www.speakingofhome.org](http://www.speakingofhome.org).

- The Fund continued to travel the "Home Sweet Home Again" exhibition and to develop and distribute its fact sheets and reports. Together, the Fund and HousingLink published *Housing Counts: Measuring Affordable Housing Production and Preservation in the Twin Cities*, which provides an annual accounting of affordable housing projects in Minneapolis, Saint Paul, and the surrounding suburbs whose funding successfully closed during the year. *Housing Counts* reports are now available from 2002 through 2007. Additionally, the Fund, along with the Minnesota Home Ownership Center and the Minnesota Foreclosure Partners Council, created new marketing materials on foreclosure prevention for the "Don't Borrow Trouble Minnesota" campaign. And to participate in the Viva City celebrations, the Fund partnered with Minneapolis Public Schools to sponsor an art and poetry competition focusing on homelessness and the meaning of home.
- The Fund continued to support a number of key advocacy organizations that seek to augment and improve affordable housing in the Twin Cities. These groups lobby for increased public support; organize low-income tenants; challenge the NIMBY (Not In My Back Yard) syndrome and efforts to demolish or convert existing rental units; contact public officials about problem property owners; and educate citizens on the need for supporting affordable housing efforts.
- In partnership with the Twin Cities Local Initiatives Support Corporation and the Corporation for Supportive Housing, the Fund continued to finance and give communications support to **Changing the Face of Housing in Minnesota**. This diversity initiative seeks to improve the affordable housing system by including more people of color at all levels of planning and community development. In 2007, the initiative hosted a leadership institute led by The ProGroup Players that used theater and improvisation to delve into diversity issues and create strategies to produce more inclusive workplaces. Changing the Face of Housing also held its sixth annual event, which had an audience of nearly 600 and featured environmental justice advocate and artist Majora Carter. The initiative also sponsored two Public Policy Leadership trainings and continued to support the 21 organizations that signed on for the **Community Challenge**, a three-year commitment to increase diversity among staff and boards and improve organizational culture. Additionally, more than 80 mid-career professionals have completed the initiative's **Careership Program**, with 72 percent of them going on to secure employment in the housing or community-development field. For more information, please visit [www.changingthefaceofhousing.org](http://www.changingthefaceofhousing.org).

Holly Stewart (Sanford Middle School, grade 8) | **Untitled** (detail) | 2008, acrylic on board

## Support for Other Organizations

Organizations that have received assistance from the Family Housing Fund 1980–2007

Aeon (fka Central Community Housing Trust)  
 Alliance Housing, Inc.  
 All Parks Alliance for Change  
 American Indian Housing Corporation  
 Amherst H. Wilder Foundation  
 Artspace, Inc.  
 Ascension Place  
 Asian Mutual Assistance Association  
 Avenues for the Homeless  
 Cabrini Partnership  
 Catholic Charities  
 Center for Neighborhoods  
 Central Neighborhood Improvement Association (CNIA)  
 Christian Restoration Services  
 Church of St. Stephen  
 Citizens League  
 City of Lakes Land Trust  
 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)  
 Elim Transitional Housing  
 Emerge Community Development  
 Exodus Community Development Corporation  
 Fairview Development Corporation  
 Family & Children's Services  
 Folwell Neighborhood Association  
 Greater Metropolitan Housing Corporation (GMHC)  
 Guild, Inc.  
 Hawthorne Area Community Council  
 Hearth Connection  
 HOME Line  
 Homes Within Reach (aka WHAHLT)



HousingLink  
 Housing Preservation Project (HPP)  
 Incarnation House  
 Interfaith Outreach & Community Partners  
 The Jeremiah Program  
 Jewish Community Action  
 Jordan Area Community Council  
 Lake Nokomis Homes, Inc.  
 Legal Aid Society of Minneapolis  
 Lexington-Hamline Community Council  
 The Link  
 Listening House  
 Local Initiatives Support Corporation (LISC)  
 Lutheran Social Services  
 Luther Place Corporation  
 Metropolitan Interfaith Council on Affordable Housing (MICAHA)  
 Metro-Wide Engagement on Shelter and Housing (MESH)  
 Mid-Minnesota Legal Aid  
 Minneapolis Neighborhood Employment Network (NET)  
 Minneapolis YWCA  
 Minnesota AIDS Project  
 Minnesota Chapter of the National Association of Redevelopment Officials  
 Minnesota Coalition for the Homeless  
 Minnesota Fair Housing Center  
 Minnesota Home Ownership Center

Minnesota Housing Partnership  
 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 Housing Services  
 Neighborhood Improvement Company  
 The Network for Better Futures  
 New Foundations  
 Nonprofits Assistance Fund  
 North Country Cooperative  
 Northpoint Health & Wellness  
 Northside Community Reinvestment Council  
 Northside Neighborhood Housing Services  
 Northside Residents Redevelopment Council (NRRC)  
 Northway Community Trust  
 Our Saviour's Housing  
 Person to Person  
 Perspectives, Inc.  
 Phillips Neighborhood Housing Trust  
 Phillips Neighborhood Improvement Association  
 Phillips Park Initiative  
 Phoenix Group, Inc.

Plymouth Church Neighborhood Foundation  
 Powderhorn Community Council  
 Powderhorn Residents Group (PRG)  
 Project 504  
 Project for Pride in Living (PPL)  
 Project Foundation  
 Rebuilding Together Twin Cities  
 Reuben Lindh Family Services  
 Rondo Community Land Trust  
 RS Eden Programs  
 Saint Anthony Block Club  
 Saint Paul Housing Information Office  
 Saint Paul YWCA  
 Salvation Army  
 Selby Area Community Development Corporation  
 Seward Redesign  
 The Shelter at Our Savior's  
 Simpson Housing Services  
 Southern Minnesota Regional Legal Services  
 South Metro Human Services  
 South Saint Paul Residential Property Owners  
 Spectrum Community Mental Health  
 St. Joseph's House  
 Sustainable Resource Center  
 Theresa Living Center  
 Tree Trust  
 Twin Cities Community Voice Mail  
 Twin Cities Economic Development  
 Twin Cities Habitat for Humanity  
 Twin Cities Housing Development Corporation (TCHDC)  
 Two Rivers Community Land Trust  
 University of Minnesota Foundation  
 Urban Coalition  
 Urban Land Institute Minnesota  
 Vail Place  
 Varied First Avenue Cooperative  
 West Bank CDC  
 West Seventh Street Federation  
 West Side Neighborhood Housing Services  
 Whittier Alliance/Whittier Housing Corporation  
 Women's Community Housing, Inc.

Barbara Buhn Friberg | **Untitled**, from *Susie and Tia* | 2004, digital print



## Acknowledgments: Grants and Contributions

Since it was established, the Family Housing Fund has received grants and contributions from the following private organizations and individuals.

Alpha and Omega Family Foundation  
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 Born Information Services  
 Bremer Bank  
 Otto Bremer Foundation  
 Bush Foundation  
 Butler Family Foundation  
 The Cargill Foundation  
 CenterPoint Energy  
 Faegre & Benson  
 Faith United Methodist Church  
 Fannie Mae Foundation  
 Federal Home Loan Bank  
 Firststar Bank of Minnesota, N.A.

First Bank System Foundation  
 Fletcher Family Foundation  
 Ford Foundation  
 Frey Foundation  
 H. B. Fuller Company Foundation  
 General Mills Foundation  
 The Home Depot Foundation  
 Honeywell Foundation  
 Emma B. Howe Memorial Foundation  
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 Leslie J. Kraus in honor of:  
 Dakota County Receiving Center, Inc.  
 DeeDee Foster  
 Kelber Catering  
 Marcom Nordic Services  
 Scott Mitchell, Mackay Mitchell Envelope Company  
 Kim Nelson and Max Kurnow  
 Louise Skogstad  
 Local Initiatives Support Corporation (LISC)

Lutheran Brotherhood  
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 Saint John's Abbey  
 The Saint Paul Foundation  
 Securian Foundation  
 St. Paul Companies  
 Target Foundation  
 TCF Foundation  
 Thrivent Financial for Lutherans  
 Travelers  
 Turner Family Foundation  
 United Way of Minneapolis  
 U.S. Bank  
 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  
 Xcel Energy Foundation

## Acknowledgments: Special Public/Private Initiatives

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

### Changing the Face of Housing in Minnesota

Otto Bremer Foundation (via LISC)  
Annie E. Casey Foundation (via LISC)  
Corporation for Supportive Housing  
The McKnight Foundation (via LISC)  
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### Don't Borrow Trouble Campaign Public/Private Contributors

ACC Capital Holding, Inc.  
All Regs Mortgage Resource Center, Inc.  
Ameriquest Mortgage Corporation  
Anoka Hennepin Credit Union  
Beacon Bank  
Bremer Bank  
Otto Bremer Foundation  
City-County Federal Credit Union  
City of Minneapolis  
City of Saint Paul  
Energy Family Credit Union  
Fannie Mae Foundation  
Fletcher Family Foundation  
Freddie Mac  
Glaser Financial  
Guaranty Bank  
Hiway Federal Credit Union  
IBEW 110 Federal Credit Union  
Lutheran Brotherhood  
Minnesota Association of Mortgage Bankers  
Minnesota Association of Mortgage Brokers  
Minnesota Bankers Association  
Minnesota Department of Commerce  
Minnesota Housing Finance Agency  
Mortgage Association of Minnesota  
NWA Federal Credit Union  
PMI Foundation  
Prime Mortgage Corporation  
Ramsey County

SMW Federal Credit Union  
TCF Foundation  
Thrivent Financial  
TopLine Federal Credit Union  
U.S. Bank  
U.S. Department of Housing and Urban Development  
Voyager Mortgage Corporation  
Wells Fargo

### Individual Contributors

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Frey Foundation  
The McKnight Foundation  
The Carl and Eloise Pohlrad Family Foundation  
St. Paul Travelers

### Home to Stay

Federal Home Loan Bank  
Firststar Bank  
Hennepin County  
Marquette Bank  
Minneapolis Community Development Agency  
Minnesota Housing Finance Agency  
TCF Bank  
Twin Cities Habitat for Humanity

### Housing Plus Campaign

Alliance to End Homelessness  
Anonymous  
Carmichael Lynch  
Dunbar Development Corporation  
Faegre & Benson  
Federal Home Loan Bank Board  
First Bank System Foundation  
General Mills Foundation  
Great Lakes Management Company  
Lutheran Brotherhood  
Marquette Bank  
Minnegasco  
North American Life & Casualty  
Northern States Power  
Norwest Foundation  
NWC Ltd. Partnership  
The Jay and Rose Phillips Family Foundation  
Piper Jaffray Hopwood  
David M. Sanders  
Short Executives, Inc.  
Towle Real Estate Company  
Waldorf Paper Corporation  
The Whitney Foundation  
David E. Willette

### Minnesota Green Communities

Blue Cross and Blue Shield of Minnesota Foundation  
(via Greater Minnesota Housing Fund)  
Bush Foundation  
(via Greater Minnesota Housing Fund)  
Greater Minnesota Housing Fund  
Travelers Foundation  
(via Greater Minnesota Housing Fund)

### More Than Shelter Campaign

Hugh J. Anderson Foundation  
F. R. Bigelow Foundation  
Otto Bremer Foundation  
The Croixwood Trust  
Dain Bosworth, Inc.  
H. B. Fuller Company

General Mills Foundation  
The McKnight Foundation  
Miller & Schroeder Financial, Inc.  
Northwest Area Foundation  
Northwestern National Life Insurance Company  
Norwest Bank  
Piper Jaffray  
Ramsey Action Program  
Saint John's Abbey  
The Saint Paul Foundation  
Westminster Presbyterian Church

### Project Homeless Connect Minneapolis/Hennepin County

Adath Jeshurun Congregation  
Alliance Pipeline, L.P.  
Bethel University  
Canadian Mental Health Association  
The Caridad Corporation  
Central Lutheran Church  
Finnegans Community Fund  
First Barber Stylists Company  
Medica Foundation  
Plymouth Congregational Church  
Private Bank Minnesota  
South Minneapolis Quilters  
Target Foundation  
Thrivent Financial for Lutherans Foundation  
Thrivent Financial for Lutherans Foundation in honor of Daniel Miller

### Individual Contributors

Stuart Anderson and Joellen Ouradnik  
Anonymous  
J. and E. Cabak  
Gary Elfert  
Sheila Foster  
Elaine N. Frankowski  
Moira Gaidzanwa  
Barbara J. and Stephen R. Greenhalgh  
Lynn Vander Haar  
Patricia Haas

9



### Project Homeless Connect (continued)

Anne R. Heilman  
Thomas J. Heinz  
Kevin R. Horne  
Christina D. Huck  
Michelle L. Jackelen  
Mark H. and Jennifer A. Johnson  
Philip G. and Susan C. Jones  
William and Pamela Kapphahn  
Granville P. and Rosemary Lenore Lawrence  
Alice Meadow in honor and appreciation of Kathleen Zukerman  
Louise S. Miles  
Robert Odman  
Benjamin J. Paar  
Joseph F. and Mary S. Palen  
Anita Pierce  
Edward J. and Peggy L. Pluimer  
Rachelle Pratt  
Susan and Giuseppe Puppini  
Lyn B. Rabinwitch  
Jodi S. Rogness  
Molly A. Root in honor of Daniel Miller  
Herve and Jennifer Sarreau  
Stacy Seeland  
Dana Smith in the name of Dion Irwin  
Danelle T. Smith  
Michael and Trista Starkey  
Diana Valentine  
Judy Waeschle  
Rebecca E. Weaver  
Joan Wernick  
Roger Worm

### Saint Paul/Ramsey County

Church of St. Odilia  
Finnegans Community Fund  
Kowalski's  
Medica Foundation  
Open Your Heart to the Hungry and Homeless Sam's Club  
Second Harvest Heartland  
Sisters of St. Joseph of Carondelet  
St. Paul Area Coalition for the Homeless  
St. Paul Police Federation  
Target Foundation  
3M Foundation

### Individual Contributors

Philip E. and Donna D. Zingsheim Bauer  
Marilyn J. Bruin  
Bret T. Byfield  
Chris and Connie Gannaway  
Phylis Haag  
Becky J. Hicks  
Jane Lawrenz  
Mary Alice Lee

### Both Campaigns

In honor of Rachel Yost-Dubrow:  
Rachael Lipkin  
Karine and Paul Swensen Moe  
Allison Moyers  
Linnea Stenson  
H. Jeanie Taylor  
Lisa Yost

### Speaking of Home

The Charlson Foundation  
The John S. and James L. Knight Foundation  
Spectrum Trust of The Saint Paul Foundation  
Wells Fargo Foundation

### Supportive Housing for Families Initiative

F. R. Bigelow Foundation  
Blue Cross and Blue Shield of Minnesota Foundation  
Otto Bremer Foundation  
Bush Foundation  
Patrick and Aimee Butler Family Foundation  
Frey Foundation  
John S. and James L. Knight Foundation  
The Mardag Foundation  
The Jay and Rose Phillips Family Foundation  
The Saint Paul Foundation  
Sheltering Arms Foundation  
St. Paul Travelers  
Sundance Family Foundation

### Wet/Dry Housing Campaign

Allianz Life Insurance Company  
Best & Flanagan  
Brookfield Development Company  
Bush Foundation  
The Cargill Foundation  
Carlson Real Estate Company  
Coopers & Lybrand  
Cowles Media Foundation  
Dain Bosworth Foundation  
Dayton Hudson Corporation

### Doherty, Rumble & Butler

Faegre & Benson  
Firststar Bank  
First Bank System Foundation  
Franklin National Bank  
John Holten  
Honeywell Foundation  
David Hyslop  
KPMG Peat Marwick  
Le Jeune Investments  
Loop Parking  
Lutheran Brotherhood  
Minnegasco  
National City Bank  
Northern States Power  
NWC Limited  
100 E. 22nd Association  
Oppenheimer Wolff & Donnelly  
Opus Corporation  
Pan-O-Gold Baking Company  
Piper Jaffray  
Price Waterhouse  
TCF Foundation  
Tennant Foundation  
Timberwolves (Target Center)  
Towle Real Estate Company  
Archie D. & Bertha H. Walker Foundation

Family Housing Fund's 2008/09 Calendar

JANUARY 2008

S	M	T	W	T	F	S
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FEBRUARY 2008

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home brings  
the weight of a body  
and apron strings  
into an easy chair

silences  
uniforms and cooking lines  
for that sweet hum  
of kids singing  
into the back of a fan

silences  
whiskey pours and pick-up lines  
for this magic music  
of chopped giggles  
swelling in the summer heat

silences  
for this tender song  
swelling a heart beat  
home brings

William J. Cottman | *Living in Jordan: Wagner #37* | 2004, inkjet print  
Jennifer K. Wedinger's poem "Home Brings"

# July

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY																																																																																											
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Together, the Family Housing Fund and HousingLink produce the annual *Housing Counts* report, which gives all stakeholders common data about the creation of new affordable housing units in the metropolitan area and the preservation of existing ones. Go to [www.housinglink.org](http://www.housinglink.org) to learn more.



“I have adopted Minnesota  
and it’s adopted me.”

Tarā mi Casa بيت Mbara گهر Guasi घर  
 Ծով: ΔΟΜ Μάγας HOME hemmet 家 Quê tôi  
 Крoмз Թ7 Mon Domaine Tsev 家 guri gaggi १५

Nancy Ann Coyne | *Speaking of Home* | 2008, digital rendering by the artist  
 Quote by Bronya Mayzlin and 23 handwritten words for "home" by each of the public art project collaborators

# August

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
JULY 2008 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	SEPTEMBER 2008 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	29	30	31	1	2
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○ Full Moon

Presented in partnership with Forecast Public Art, the Family Housing Fund, and the Institute for Advanced Study at the University of Minnesota, *Speaking of Home*, an installation by Nancy Ann Coyne, will open this month in downtown Minneapolis. *Speaking of Home* will be on view through October 2008 in the skyway connecting the IDS Center and Macy's. Learn more about the Twin Cities' first skyway public art project at [www.speakingofhome.org](http://www.speakingofhome.org).



We lose ourselves in the world,  
Run from our problems.  
We create new relationships—and destroy those of the past,  
Hoping for a future where our hopes and dreams will last.  
Home is my heart, my love, my future, my time.

Leaving now I know these feelings will remain mine,  
Looking back to the nights on the couch,  
Dreaming of what's to be.  
I cannot remember any moment when I've felt so free.  
Home is the loudest voice that speaks to the child in me.

Clea Felien | **Dancing Girls** | 2005, oil on canvas  
Brittany Williams's poem "Home" (Patrick Henry High School, grade 12)

# September

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY																																																																																																													
31	1 <small>Labor Day</small>	2 <small>Ramadan begins</small>	3	4	5	6																																																																																																													
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14	15 <small>○ Full Moon</small>	16	17	18	19	20																																																																																																													
21	22 <small>First Day of Fall</small>	23	24	25	26	27																																																																																																													
28	29 <small>Rosh Hashanah begins</small>	30	1	2	<table border="1"> <thead> <tr> <th colspan="7">AUGUST 2008</th> <th colspan="7">OCTOBER 2008</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></td><td>1</td><td>2</td> <td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</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> </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> </tr> </tbody> </table>		AUGUST 2008							OCTOBER 2008							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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“Tell me mama, where will we go?  
Where are we going to stay?  
Where am I going to sleep tonight?  
Where am I going to play?”

“Hush now, my little one, don't be afraid.  
Mama will find a way.  
We'll stay in a shelter just for the night,  
I'm sure it will last but a day.”

“Tell me mama, where will we go?  
I've no clean clothes today.  
Someone took my small brown bear.  
There's no reason left now to stay.”

“Hush now, my little one, I'll find a way,  
To put a new roof overhead,  
Somewhere to put a mailbox outside  
And inside, a chair and a bed.”

“Tell me mama, where will we go?  
I need some place that's just mine.  
A small corner to call my own—  
Then everything else will be fine.”

“Hush now, my little one, time will soon tell.  
We'll save up the money someday.  
A dream is a dream is a dream is a dream.  
We need just a new place to stay.”

Scott Streble | Untitled | 2004, gelatin silver print  
Excerpts from Charlene Torkelson's poem "Tell Me Mama"

# October

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
SEPTEMBER 2008 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 2008 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	30	1  Eid al-Fitr (end of Ramadan)	2	3	4
5	6	7	8  Yom Kippur begins	9	10	11
12	13  Columbus Day observed	14  ○ Full Moon	15	16	17	18
19	20	21	22	23	24  United Nations Day	25
26	27	28	29	30	31  Halloween	1

The Family Housing Fund, in partnership with the Supportive Housing Provider Group, will host the first Visible Child Conference in Minneapolis on October 28 and 29. The conference will focus on the developmental needs of children and youth who have experienced homelessness. On any given night in Minnesota, more than 7,000 people are homeless and 2,726 of them are children. To learn more about the conference, visit [www.fhfund.org/visiblechild](http://www.fhfund.org/visiblechild).



I'm finally ready to build my dream, but  
 Long-snouted bears sniff around the concrete blocks  
 I'm finally ready to build my dream, but  
 The framing timber's locked in ice from last night's  
 Storm

I'm finally ready to build my dream, but  
 All the shingles bobbed down river

I'm finally ready to build my dream, but  
 The tarpaper, shredded, skirls in the wind  
 I'm finally ready to build my dream, but  
 The windows shine with a stranger's face

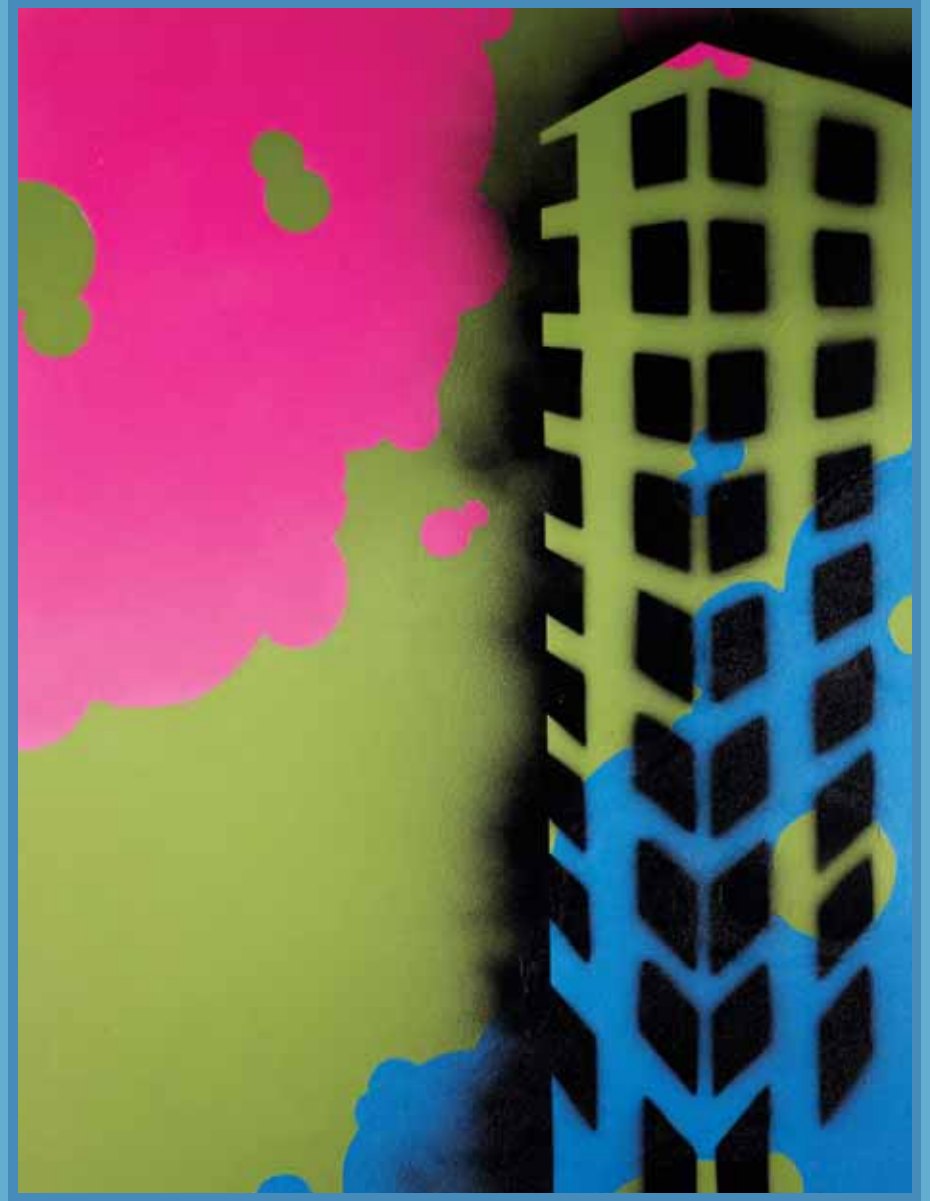
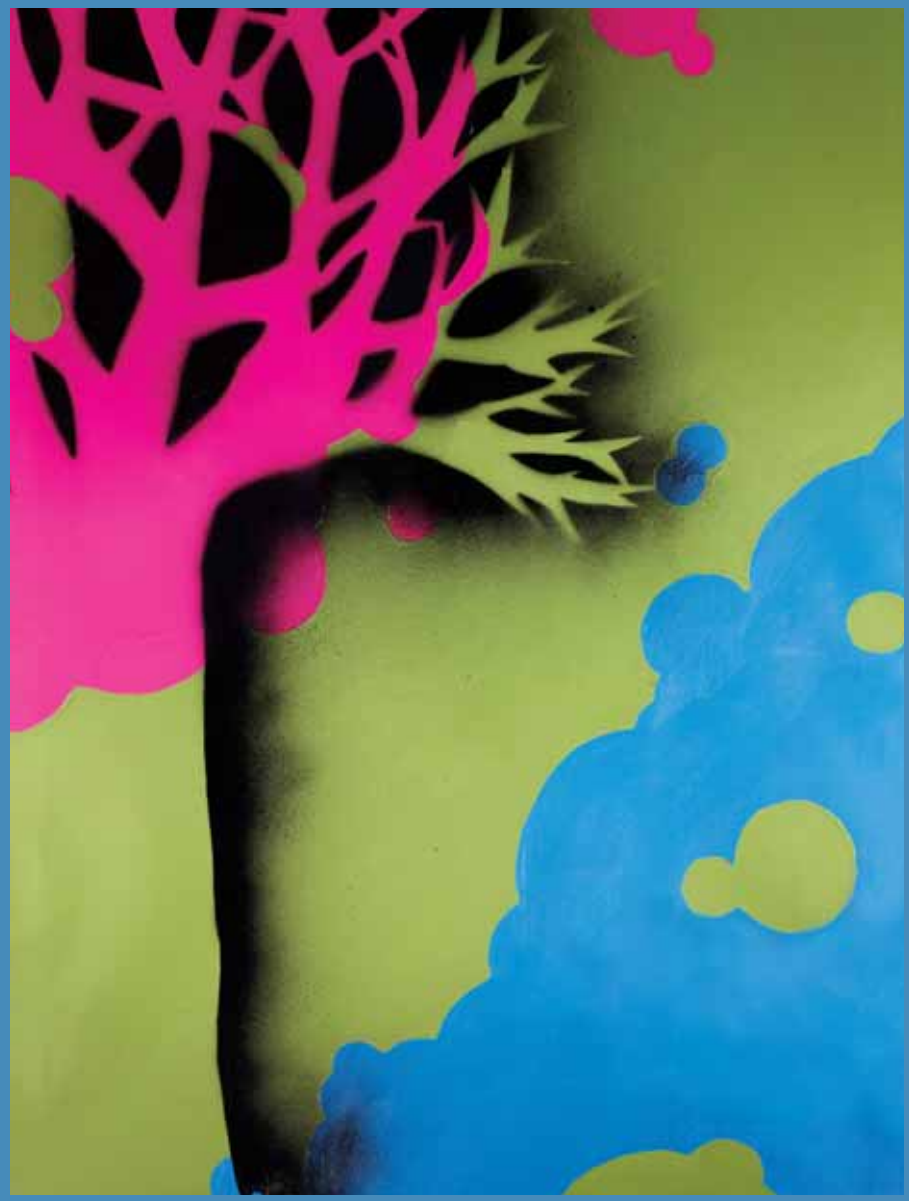
Bruce Nygren | *Sea Houses* (detail) | 2008, oil on canvas  
 Nancy Lorimer's poem "Homeless"

# November

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
OCTOBER 2008 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	DECEMBER 2008 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	28	29	30	31	1  Dia de los Muertos (Day of the Dead)
2  Standard Time resumes	3	4  Election Day	5	6	7	8
9	10	11  Veterans' Day	12	13  ○ Full Moon	14	15
16	17	18	19	20	21	22
23  30	24	25	26	27  Thanksgiving Day	28	29

In 2008, nearly 80,000 Minnesota homeowners are expected to become delinquent on their mortgage payments. The Minnesota Foreclosure Partners Council recently published *The Coordinated Plan to Address Foreclosures*, which presents information on data collection, homebuyer and tenant counseling, targeted outreach, product development, neighborhood and community recovery, and legislative and legal strategies. Visit [www.fhfund.org](http://www.fhfund.org) to view the report.





Color my ghetto green  
 So green, like never before seen  
 It's been a long time coming  
 I can't wait for you any longer

So, I took up my own brush  
 And decided to paint my own picture  
 Of how green and beautiful  
 My ghetto could be  
 If I built it with me in mind  
 Because now I realize, it is my destiny

I too have a right to sit around the table  
 I too can hold a brush and bring my picture to life  
 A picture of  
 My ghetto—My green ghetto  
 Color my ghetto green  
 Right? Right.

Ellen Thoennes-Keller (South High School, grade 12) | **Untitled** | 2008, acrylic on canvas  
 Excerpt from Nelima Sitati's poem "Green Ghetto"

# January

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
DECEMBER 2008 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 2009 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	30	31	1	2	3
4	5	6	7	8 New Year's Day	9	10
11	12	13	14	15	16	17 ○ Full Moon
18	19 Martin Luther King, Jr., Day	20	21	22	23	24
25	26 Chinese New Year (Year of the Ox)	27	28	29	30	31

**Minnesota Green Communities**, a collaboration of the Greater Minnesota Housing Fund, the Family Housing Fund, and Enterprise, is an initiative to foster the creation of affordable, healthier, and more energy-efficient housing throughout the state. Minnesota Green Communities is the largest green building program in Minnesota, with 190 units completed, 423 under construction, and another 1,223 under development. Visit [www.mngreencommunities.org](http://www.mngreencommunities.org) to learn more.



The lady next door said she was surprised that the house I had just purchased was still standing and that it hadn't been condemned yet.

We thought the house was perfect.  
 A safe neighborhood where my daughters  
 didn't have their lunch money stolen every day,  
 a good school nearby,  
 enough space for us each to have our own room,  
 a house payment I could manage if I walked to work  
 instead of riding the bus,  
 a back yard for the kids to play in,  
 a front yard to plant some flowers,  
 a kitchen with a stove where all the burners worked,  
 a dryer that actually dried the clothes.

To a neighbor, an old house to be condemned,  
 To the real estate woman, a fixer upper,  
 To us, a castle with endless possibilities.

Robin Getsug Taple | The Long-Time Sun and I Believe | 2008, mixed media  
 Excerpt from Sand Rector's poem "Buying a House"

# February

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2 Groundhog Day	3	4	5	6	7
8	9 Full Moon	10	11	12	13	14 Valentine's Day
15	16 Presidents' Day	17	18	19	20	21
22	23	24 Mardi Gras	25 Ash Wednesday	26	27	28
1	2	3	4	5	JANUARY 2009 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	MARCH 2009 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





He knows I lost my job,  
 Haven't found another.  
 The Wolf found me right where  
 He knew I would be.  
 I now wonder about stuff I never did  
 When I seemed to have enough:

Will I end up on the street  
 Begging strangers for something to eat,  
 On the roam because I lost  
 My home?

Maybe I can move in  
 With Hope.  
 But where does she reside?  
 In the heart or in the mind?  
 Her kind is so hard to find.  
 Elusive.

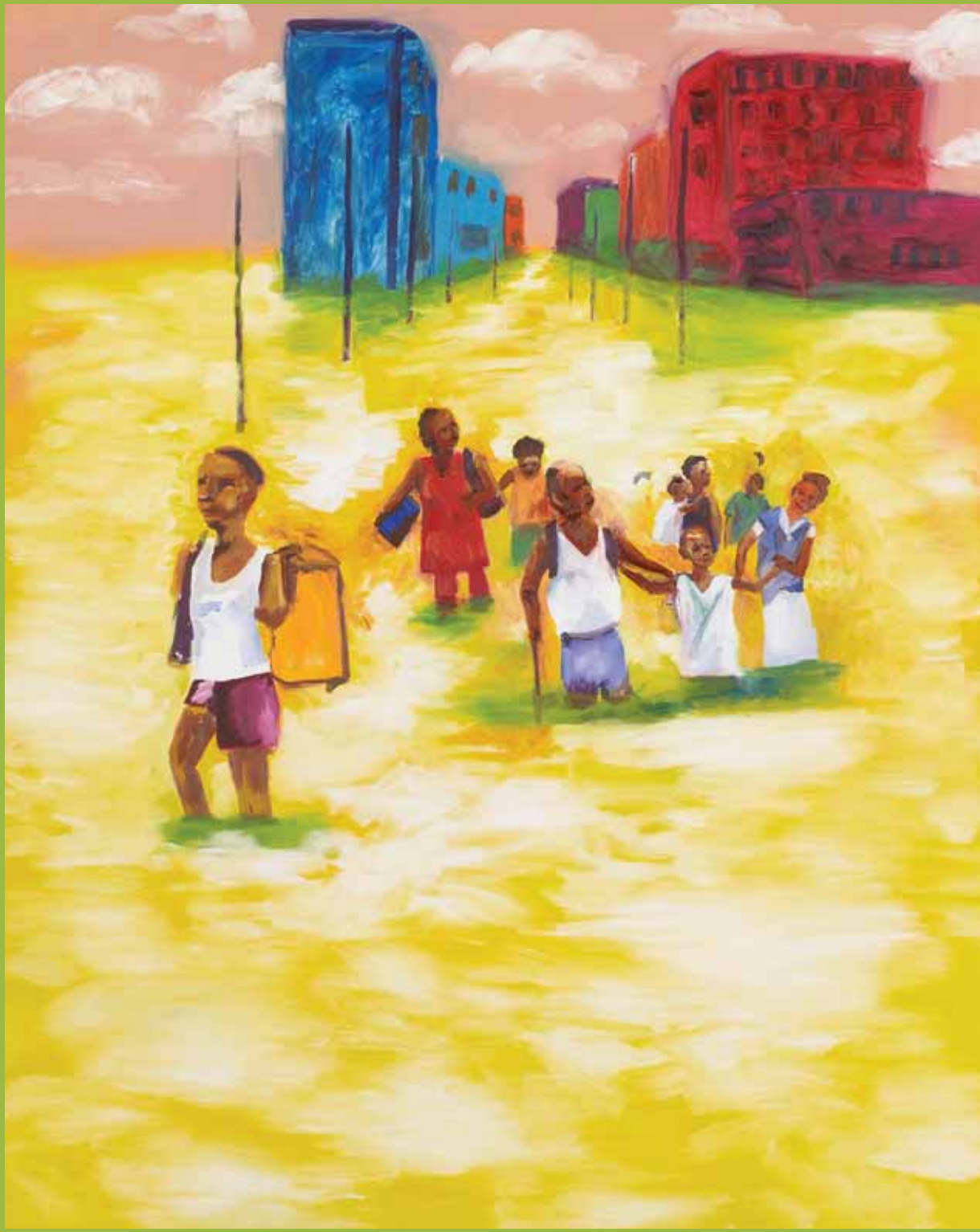
Like describing colors to someone  
 Who's always been blind.  
 Thought I found Hope one day.  
 But then I read the reclusive Hope fled.  
 They razed her residence:  
 Erected a strip mall instead.

Sam Belo (Barton Open School, grade 8) | Untitled | 2008, ink and colored tissue paper  
 Excerpt from Shawn P. Dunn's poem "Where to Turn?"

# April

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
MARCH 2009 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	MAY 2009 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 April Fool's Day	2	3	4
5 Palm Sunday	6	7	8 Passover begins	9 Full Moon	10 Good Friday	11
12 Easter	13	14	15	16	17	18
19	20	21	22 Earth Day	23	24	25
26	27	28	29	30	1	2

Jobs where the typical salary is insufficient to afford an average two-bedroom apartment in the metropolitan area include:  
 school bus driver, teacher assistant, home health aide, bank teller, childcare worker, and retail salesperson.



Life's labyrinth  
brought us to a river.

So I try harder  
to go to school  
buy a new suit  
to make it through the days.

By the lantern's light,  
you stand, arms folded  
across chest,  
patiently

wanting to know:  
"What is wrong?"

Life left you  
dissatisfied.

So the river keeps rising  
over its banks  
threatening the house  
near the shore.

The lifeboat keeps us afloat.  
We draw back midstream,  
follow the river's current,  
careful to avoid traffic,  
floating debris.

We want to make it to the shore.

But the shore moves inland  
more each day.

Clea Felien | *Katrina* | 2005, oil on canvas  
Evelyn Klein's poem "Rising River," in *From Here Across the Bridge*

# May

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
APRIL 2009 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	JUNE 2009 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 <small>Cinco de Mayo</small>	6	7	8 <small>May Day</small>	9 <small>Full Moon</small>
10 <small>Mother's Day</small>	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31 <small>Memorial Day</small>						

**Project Homeless Connect** is a one-stop model for delivering services to people experiencing homelessness. Twice each year, both the City of Minneapolis/Hennepin County and the City of Saint Paul/Ramsey County join with service providers, businesses, and others to have multiple resources at one location where people can find the help they need. Visit [www.homelessconnectminneapolis.org](http://www.homelessconnectminneapolis.org) in Hennepin County or [www.projecthomelessconnectmn.com](http://www.projecthomelessconnectmn.com) in Ramsey County to learn more and find out how to get involved.



Are you listening?  
I am the dream  
There was a time long past  
when I was a dreamer too

I walked through your world  
washed vegetables in cool water  
sat wondering about purpose  
and sensation

leaning back against sun-  
warmed stone  
my eyes on the sky  
I heard the tiny bells ringing

Let me in  
and I will re-awaken you  
Do you hear something?  
Yes!

Stephanie Revering (Ramsey School, grade 8) | **Untitled** | 2008, watercolor and pencil  
Susanne Crane's poem "The Dream," in Barbara Buhn Friberg's *Susie and Tia*

# June

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY																																																																																																		
31	1	2	3	4	5	6																																																																																																		
7 ○ Full Moon	8	9	10	11	12	13																																																																																																		
14 Flag Day	15	16	17	18	19 Juneteenth	20																																																																																																		
21 Father's Day First Day of Summer	22	23	24	25	26	27																																																																																																		
28	29	30	1	2	<p>MAY 2009</p> <table border="1"> <tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td>1</td><td>2</td></tr> <tr><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td></tr> <tr><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td></tr> <tr><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td></tr> <tr><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td></tr> <tr><td>31</td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>	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							<p>JULY 2009</p> <table border="1"> <tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td>1</td><td>2</td></tr> <tr><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td></tr> <tr><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td></tr> <tr><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td></tr> <tr><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td></tr> <tr><td>31</td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>	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						
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The Family Housing Fund, in partnership with Minneapolis Public Schools, sponsored the Viva City Visual Art Invitational, a contest to explore the meaning of home and homelessness. Middle school and high school students created a variety of artworks and poetry exploring these themes, and this calendar features several of the winning entries. View all the submissions at [www.fhfund.org/vivacity](http://www.fhfund.org/vivacity).

## Financial Statements

Consolidated Statement of Financial Position\* December 31, 2007

	2007	2006
<b>Assets</b>		
Cash and Cash Equivalents	\$ 651,610	\$ 1,225,330
Investments	7,507,819	4,470,787
Funds Held in Trust	344,810	186,805
Accounts Receivable	135,008	41,842
Contributions Receivable (Net)	14,243,144	8,181,067
Loans Receivable	72,394,173	65,597,157
Less: Allowance for Loan Losses	(38,497,837)	(38,234,840)
Other Assets	15,432	13,832
Furniture and Equipment	236,358	201,534
Less: Accumulated Depreciation	(170,970)	(143,911)
<b>Total Assets</b>	<b>\$ 56,859,547</b>	<b>\$ 41,539,603</b>
<b>Liabilities and Net Assets</b>		
Accounts Payable	\$ 193,789	\$ 156,030
Accrued Payroll and Vacation	89,391	71,041
Accrued Interest	109,978	57,866
Other Liabilities	155,535	256,830
Grants Payable	1,593,750	1,577,750
Loans Payable—The McKnight Foundation	1,485,613	1,485,613
Loans Payable—Minneapolis/Saint Paul	2,342,041	2,342,041
Loans Payable—Home Prosperity Fund and Foreclosure Remediation	7,680,045	—
<b>Total Liabilities</b>	<b>\$ 13,650,142</b>	<b>\$ 5,947,171</b>
<b>Net Assets</b>		
Unrestricted	\$ 7,606,039	\$ 6,092,012
Temporarily Restricted	35,513,366	29,500,420
<b>Total Net Assets</b>	<b>\$ 43,209,405</b>	<b>\$ 35,592,432</b>
<b>Total Liabilities and Net Assets</b>	<b>\$ 56,859,547</b>	<b>\$ 41,539,603</b>

	2007			2006
	Unrestricted	Temporarily Restricted	Total	Total
<b>Support and Revenue</b>				
Contributions	\$ 1,503,407	\$ 13,774,810	\$ 15,278,217	\$ 5,185,091
Investment Income	517,008	2,503,059	3,020,067	890,941
Grant Income	282,502	—	282,502	102,618
Grants Returned	116,887	—	116,887	225,547
Miscellaneous	15,114	—	15,114	48,397
<b>Total Support and Revenue</b>	<b>\$ 2,434,918</b>	<b>\$ 16,277,869</b>	<b>\$ 18,712,787</b>	<b>\$ 6,452,594</b>
<b>Net Assets Released from Restrictions</b>				
	<b>\$ 10,264,923</b>	<b>\$(10,264,923)</b>	<b>\$ —</b>	<b>\$ —</b>
<b>Expenses</b>				
Program Services	\$ 10,264,923	\$ —	\$ 10,264,923	\$ 8,666,494
Support Services:				
Management and General	\$ 702,202	\$ —	\$ 702,202	\$ 574,807
Fundraising	128,689	\$ —	\$ 128,689	\$ 120,268
<b>Total Support Services</b>	<b>\$ 830,891</b>	<b>\$ —</b>	<b>\$ 830,891</b>	<b>\$ 695,075</b>
<b>Total Expenses</b>	<b>\$ 11,095,814</b>	<b>\$ —</b>	<b>\$ 11,095,814</b>	<b>\$ 9,361,569</b>
<b>Change in Net Assets</b>	<b>\$ 1,604,027</b>	<b>\$ 6,012,946</b>	<b>\$ 7,616,973</b>	<b>\$ (2,908,975)</b>
<b>Net Assets—</b>				
<b>Beginning of Year</b>	<b>\$ 6,092,012</b>	<b>\$ 29,500,420</b>	<b>\$ 35,592,432</b>	<b>\$ 38,501,407</b>
<b>Net Assets—</b>				
<b>End of Year</b>	<b>\$ 7,696,039</b>	<b>\$ 35,513,366</b>	<b>\$ 43,209,405</b>	<b>\$ 35,592,432</b>

\*Please Note: The full audited financial statements are available by calling the Family Housing Fund at 612-375-9644.

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\* The mayors of Minneapolis and Saint Paul have appointed representatives (Tom Streitz and Cecile Bedor, respectively) to serve on their behalf.

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