



20 FAMILY HOUSING FUND
th Anniversary Report
1980–2000



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The Family Housing Fund 20th Anniversary Report

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Mission Statement

The mission of the Family Housing Fund is to preserve and expand quality affordable housing for families with low and moderate incomes in the seven-county metropolitan area of Minneapolis and St. Paul.

"I think of the body, clothing, and the house as symbolic of containers within which life is lived and one's identity and very essence are shaped. To me, they convey a continuing search for, and expression of, home/shelter."

Sandra Menefee Taylor | **Vessel, House, Garment** | 2000, plaster gauze relief, 72 x 24 in.

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LOOKING BACK 20 YEARS

“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.”

—Jennifer Lee, age 12

Looking back on the past 20 years, I have to applaud the Family Housing Fund’s long list of accomplishments and its tremendous growth. While many things have changed since the organization’s inception in May of 1980, the Fund’s original call to help low- and moderate-income families obtain affordable housing holds true.

The Family Housing Fund was created through the vision and financial support of The McKnight Foundation, under the leadership of Director Russ Ewald, and by the cities of

Minneapolis and St. Paul. Its mission was to address affordable housing issues in the two cities and act as a housing intermediary—bringing together people, money, and expertise to support the delivery of affordable housing.

Since 1980, Fund investments of \$98 million have helped finance nearly 22,000 units of affordable housing and leveraged \$1.47 billion for affordable housing from government, private lenders, investors, and contributors. As new challenges and needs have arisen, the Fund and its partners have stepped to the plate. Responding to a growing need for affordable housing in suburban communities, the Fund formally expanded its mission in 1997 to serve the entire Twin Cities metro area. To garner more public and private support, the Fund started a public education initiative—providing important information about affordable housing to community leaders and the general public. Fund staff has increased from one to seven employees.

20 Years of Making a Difference

In this special 20th Anniversary Report, a timeline appears, marking the many milestones of the organization. Clearly, the Family Housing Fund has a lot to celebrate. However, the celebration is muted by the knowledge that the affordable housing crisis persists and deepens as housing costs rise and vacancy rates fall. The problem is so great that at times it can seem impossible to tackle.

Yet, we know that through the committed efforts of the Fund and its private, governmental, and community partners, we can and do make a major difference in the lives of low- and moderate-income people in the Twin Cities metro area. Because of these efforts, a family will purchase its first home, a child can attend the same school and perform better in the classroom, a mother will have enough money to afford quality daycare for her children, and a school-bus driver will be able to live in the community where he or she works.

Art from the Heart

Throughout this report, quotes, poems, and artwork appear from children and residents living in affordable housing that the Fund supports—helping to further highlight why our work is so vital. Their stories make the most compelling case for our efforts in the field of affordable housing.

I am very proud to be a part of this organization. I would like to especially thank the Family Housing Fund Board, past and present, and President Tom Fulton and other staff members for their dedication, along with The McKnight Foundation, whose vision and support have helped drive the Fund over the past twenty years.

Sincerely,



A. William Sands, chairman, 1980 to present

“I had two views from my house on a corner in St. Paul’s Frogtown, and I painted them over and over, complete with garbage trucks, drug dealers, cats and dogs, police cars, school buses, and usually with St. Agnes in the background. In the 15 years I lived there, I appreciated the spirit of Frogtown. I felt a real kinship there.”

Tracy Moos | **Home** | 2000, watercolor, 30 x 22 in.



PROJECT “HOME SWEET HOME”

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

—Kristin Ellertson, age 32

About This 20th Anniversary Report

To celebrate our 20th anniversary and to raise awareness of the housing crisis in the Twin Cities area, the Family Housing Fund commissioned 20 local artists to produce work around the issue of affordable housing. The artwork portrays a wide range of housing situations and circumstances—

from the stark images of homelessness to the celebrations of a family moving into its first home. Several artists worked with children living in affordable housing to create images of what it means to have a home. The Fund also sponsored a poetry/essay contest for residents and children living in affordable housing.

Much of the artwork and excerpts from the poetry/essay contest appear throughout this report. The Fund is deeply grateful to these artists, children, and residents who, through their talent and efforts, have helped us uniquely convey the importance of affordable housing in our community. To view the full exhibit, visit our Web site at www.fhfund.org.





“The texts and objects I depict intentionally float in an ‘empty’ black space. I hope this allusion to the darkness of dreams or the imagination will prompt viewers to associate their own thoughts and experiences with the ideas my work conveys.”

Ruthann Godollei | **Home** | **They Like It That Way** | **No Place Like Home** | 2000, details, monoprints, 30 x 22 in.

“I’ve been exploring the issue of home in my work for the past five years. The image of a house evokes complex emotions, both personal and cultural. The simple shape of a house is a powerful icon that represents private experiences as well as communal hopes and values.”

Right, Camille Gage | **Inhabitation** | detail, 1996, handmade paper, cotton, beeswax, wood, 30 x 36 in.

“By creating works that illuminate housing concerns, we can help draw attention to the great need for affordable housing.”

Left, Ta-coumba Aiken and children from New Foundations Supportive Housing | **Home Is Where the Heart Is?** | detail, 2000, acrylic on canvas, 48 x 24 in.



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WHAT IS AFFORDABLE HOUSING?

Having a place to call home is essential for human survival and stability. In addition to providing necessary shelter from the elements, a home provides a solid base for families to grow and succeed in their jobs, at school, and in their communities.

Unfortunately, finding decent, affordable housing, whether rented or owned, has become nearly impossible for many low- and moderate-income people in the Twin Cities metropolitan area. While the region's economy is booming and jobs are plentiful, the housing crisis continues to escalate due to the combination of real shortages of lower-priced housing and the failure of income levels to keep pace with rising housing costs.

Housing is usually considered to be affordable if it costs no more than 30 percent of income. In the Twin Cities area, however, 185,000 households with annual incomes below \$30,000 pay more than this amount for their housing—possibly forcing families to cut back on other

**“When I look out my window, I see
green grass and lovely tall trees.
We even have a bird’s nest outside 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 the town homes.”**

—Francesca Bass, age 13

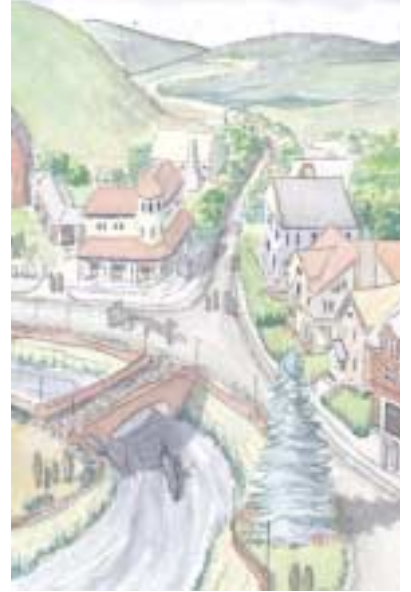
necessities such as heat, food, and clothing. The situation is especially acute for families at the lowest income levels. There are approximately 70,000 renter households with annual incomes below \$10,000 in the metropolitan area and less than half as many housing units with rents affordable at this income level.

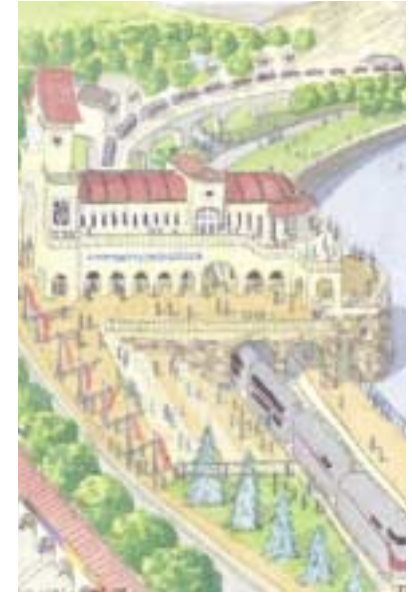
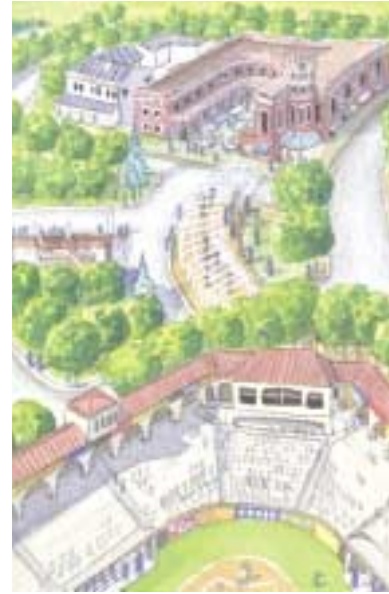
Rents, Home Prices on the Rise

Since 1990, vacancy rates for apartments in the Twin Cities have fallen from over 6 percent to

below 2 percent. At the same time, rents for an average two-bedroom apartment have increased to \$822 per month. To afford this apartment, a family would need to earn at least \$33,000 per year (\$16 per hour.) Home seekers face similar frustrations, with houses disappearing from the market as soon as they are advertised and the median home price on a rapid rise. Last year, a modest three-bedroom house in the Twin Cities area sold for an average of \$113,000. To afford this home, a family would need to earn at least \$42,000 per year (\$20 per hour.)

Many jobs pay far lower salaries. At these levels, a bank teller, home health aide, receptionist, and school-bus driver, along with people working in many other jobs essential for a healthy and vital community, could not afford a place to live in this market. The Family Housing Fund and its public and private partners help individuals and families close this affordability gap by providing quality, affordable housing options.





“Each of these 12 watercolors depicts the main street of a village laid out in the traditional neighborhood pattern. We believe it is possible to design and build places to live, work, shop, play, and gather that are affordable and connected. The answer lies in the return to traditional neighborhoods, which allow a more natural, human-scaled, mixed pattern of growth.”

Page 9 and above, Monica Infante-Musty and Peter Musty | **Bullet Creek** | 2000, watercolor, 4 x 6 in. each

“The shapes in *Wall Facings* were inspired by a World War II-era book that describes how to convert into usable fabrics the clothing of men who have gone abroad to fight—in other words, how to make the best of things at home during wartime. It memorializes those acts of love that sustain life even when hope is scarce.”

Right, Sandra Menefee Taylor | **Wall Facings** | 1989, mixed media, 20 x 60 in.

**“My future plans are woven into this wonderful, cozy home
I live in. I am entering my retirement years with confidence
that I have the ability to afford to stay. I was given a gift
that will be shared with my children and grandchildren.”**

—Nancy Jean Rock, age 52

An Image Problem

Unfortunately, affordable housing suffers from an image problem. Despite the many changes in the design and concept of affordable housing since the projects of the 1960s and '70s, many people continue to envision affordable housing as poverty-concentrated, crime-ridden, high-rise apartment buildings.

This image no longer holds true. In fact, many people today would not be able to pick out the affordable housing in their communities. The Family Housing Fund's definition of affordable housing is not simply a home a family can manage to buy or rent based on its income. Instead, a dwelling should also be decent, safe, provide locational choice, be the proper size, and be an asset to the community at large.

Affordable housing today comes in all shapes and sizes to serve the different needs of low- and moderate-income people and fit the

communities in which they live. Affordable housing exists in the form of single-family homes, attractive townhouse developments, mixed-income apartment buildings, and supportive housing units that provide low-cost housing with services to address such personal difficulties as chemical dependency, mental illness, or physical health problems.

No longer are affordable housing units concentrated solely in struggling inner-city communities. Affordable single-family homes, townhomes, and apartment complexes are being renovated and built throughout Minneapolis and St. Paul and the seven-county metropolitan area.

Yet, even with these improvements to the design and implementation of affordable housing, and the pressing need for affordable housing in the area, many communities continue to resist the development of affordable housing. Here's why they shouldn't.



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WHY IS AFFORDABLE HOUSING IMPORTANT?

The Twin Cities of Minneapolis and St. Paul are experiencing phenomenal economic growth. Currently, the region has a less than 3 percent unemployment rate, and it is predicted that 600,000 jobs will need to be filled in Minnesota over the next six years. Employers recently cited the shortage of workers as their top business concern; entry-level service and manufacturing jobs were cited as some of the hardest to fill. According to statistics from the Minnesota Department of Economic Security, job growth has outpaced the state's workforce growth since 1996, and almost half of the anticipated job openings are expected to pay less than \$11 per hour.

To sustain this healthy economy, businesses need to attract more workers—especially entry-level and service-sector workers. With our current housing stock already stretched to its limits, a huge question looms: Where will all these new workers and their families live?

“There is a wonderful school right across the street from where we live that my daughter can walk to. There is a backyard and side yard for her to play in.”

—Mary Sterns, age 44

Without affordable housing options, low- and moderate-income individuals and families may not be able to afford to live in the Twin Cities area without making other difficult choices that could affect their family's well-being.

Workers of all income levels need the stability of a safe, decent, affordable home that is well located in relation to their jobs in order to perform their best in the workplace. If a household is spending more than it can afford on housing, a medical emergency or an unexpected car repair can throw a family into financial crisis and the threat of homelessness.

Children Need a Stable, Safe Home

Homelessness among children and families is on the rise in the Twin Cities. From 1987 to 1999, the number of people living in metro-area temporary housing, such as emergency shelters and transitional housing, has more than tripled. In 1999, over 6,000 children spent time in public and private shelters in Hennepin County alone.

Twenty years ago, a homeless person in the metro area would most often be a single man. Today, more than ever before, a homeless person is likely to be a child. The average age of a homeless child in the Twin Cities is just six and a half, a first-grader. Another alarming statistic shows that more and more homeless families are working. In fact, it is estimated that one quarter of area homeless families with children receive most of their income from work.

The stress and instability that accompany homelessness can spill over into the home, workplace, and classroom.

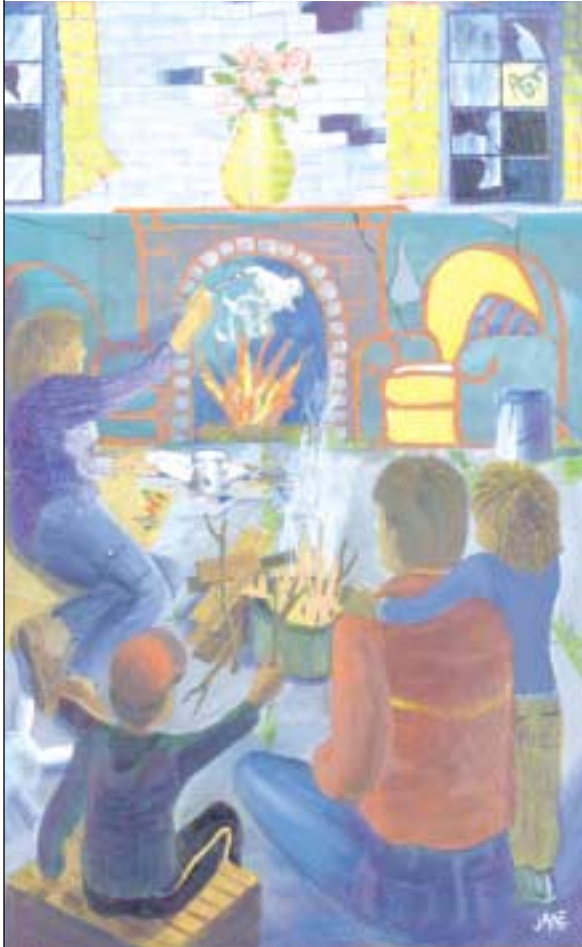


“For more than 20 years, I’ve been making black-and-white photographs that reflect my sentiments about the human condition. I hope the selected works will raise the viewers’ consciousness about the Twin Cities’ current affordable-housing crisis and encourage the changes necessary to alleviate it.”

Laurel Cazin, left | [Grandmother and Granddaughter](#) | 2000, 16 x 20 in., top | [Girl with Gummies](#) | 2000, 18 x 12 in., bottom | [Save the Children](#) | 2000, 18 x 16 in., silver prints

“This painting was inspired by the plight of my twin sister, who was unable to collect unemployment because we both had been given the same social security number! As a result, for a time, she and her three children found themselves homeless.”

Jane Evershed | **Homelessness: Playing with Fire**
detail, 2000, oil on canvas, 33 x 43 in.



“I didn’t know being homeless would be that bad, but I was scared.
I’m sad that I had to experience it. I see other people that are
homeless and dirty and I feel sorry for them because I know
how it was, and I never want to be homeless again.”

—*anonymous, age 17*

Homelessness influences every facet of a child’s life, from conception to adulthood. Here are some of the startling facts:

School Performance

- 41 percent of homeless children attend two or more schools in one year
- 28 percent attend three or more schools in one year
- 75 percent of homeless children test below grade level in reading
- 54 percent of homeless children test below grade level in math

Health

Compared to children with homes, homeless children have:

- 2 times the rate of respiratory infections
- 2 times the rate of tuberculosis
- 6 times the risk of stunted growth
- 7 times the risk of anemia

Development

Compared to children with homes, homeless children have:

- 4 times the rate of developmental delays
- 2 times the rate of learning disabilities
- 3 times the rate of emotional and behavioral problems

If the public and private sectors in the Twin Cities metro area do not work together to increase the amount of available affordable housing for our low- and moderate-income population, both current and future generations will be negatively affected. With decent, safe, affordable housing, workers can perform better on the job, children can attend the same school and perform better in the classroom, and neighborhoods can be stabilized and strengthened.

“I’ve attempted to ‘put faces on’—in other words, to humanize—the people helped by the Family Housing Fund. My intention is to provide viewers with a personal encounter with these faces, which tell poignant stories of struggle and pain, as well as pride and success. The nearly life-size scale of the figures should help the viewer relate more intimately with these individuals. At the same time, I felt it was important to avoid stereotyping those in need. That’s one reason I chose to include a professional woman, who, despite her income, might be as troubled by the lack of affordable housing as those in lower income brackets.”

Victoria Mohr | **Untitled** | 2000, oil on canvas, 72 x 36 in.



“During a discussion with my young public-school students about what it means to have a home, they stressed the importance of family, security, and personal freedom. My primary objective in creating this work was to see the world through their eyes.”

William Slack | **A Place 2 Be Me** | detail, 2000, monotype, 38 x 48 in.



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WHAT IS THE FAMILY HOUSING FUND?

Since its inception in 1980, the Family Housing Fund has been helping low- and moderate-income families obtain affordable housing. The Fund was created in 1980 through the leadership of The McKnight Foundation, headed at the time by Russ Ewald, and by the cities of Minneapolis and St. Paul.

The vision was to create a private non-profit organization that would support the work of the two cities to address affordable housing needs. The result was an innovative private-public partnership that has stimulated millions of dollars of investment for affordable housing in the metro area over its 20-year history.

Since the beginning, the Family Housing Fund's mission has been to preserve and expand quality affordable housing for families with low and moderate incomes in Minneapolis and Saint Paul. Over the past several years, the Fund has broadened its focus to include affordable housing needs throughout the entire seven-county metropolitan area—including the counties of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington. Hence, the Fund currently supports the cities of Minneapolis and St. Paul, the Metropolitan Council, and the Minnesota Housing Finance Agency (MHFA) in their efforts to meet the region's affordable housing needs.

Originally, the organization was called the Minneapolis/St. Paul Family Housing Fund. In the early 1990s, the name was changed to the Family Housing Fund of Minneapolis and St. Paul. Its current name, the Family Housing Fund, was selected in 1997, when the organization formally expanded its mission to include suburban communities.

During its first ten years, the Family Housing Fund had just one employee. Over the last decade, the Fund has grown to a seven-employee operation, as it has initiated new programs and taken on additional roles in affordable housing.

1980

The Family Housing Fund is incorporated.

Minneapolis and St. Paul approve resolutions adopting an initial plan and pledging cooperation.

FAMILY HOUSING FUND MILESTONES

The McKnight Foundation awards its first grant to the Fund—\$17 million.

The Fund's Board approves its first deferred loan to support the development of affordable rental housing for low-income families.

1981

The Fund's Board approves Phase I of the Home Ownership program, which features a \$120 million joint revenue bond sale and the provision of assistance for lower-income families in the form of loans and grants.

“Before the affordability of our new home,
we had to choose between eating or heating our apartment.
When you have two small children, decisions like that
shouldn’t have to be made. Now we don’t have to choose.”

—anonymous, age 25



“In 1985, I worked with several other artists and their families to create legal housing in an old warehouse in St. Paul’s Lowertown. Attached to our property and nestled below street level was a parking lot, which we cultivated as a garden. Each summer, several homeless people settled there, because the lot was tucked under the sidewalk and sheltered from the elements. The painting on the left shows our garden, late in the season, with its structure exposed. Its companion piece emphasizes the reason behind this exhibition.”

Marla Gamble, right | **Our Garden’s Architecture** | 1994, oil on canvas, 24 x 48 in.

Left | **Evening Under the Sidewalk** | 2000, oil on canvas, 24 x 48 in.

1983

Family Housing Fund Board votes to establish the Twin Cities Housing Development Corporation, TCHDC.

1985

The Board votes to extend its activities to include supportive housing for the homeless, adopts a *More Than Shelter* plan, based on a continuum of care.

1986

For the first time ever and only time since, the two city councils for the cities of Minneapolis and St. Paul met jointly. This meeting resulted in an award of \$11.9 million of restructuring proceeds to the Family Housing Fund.

1987

The Board votes to invite the Local Initiatives Support Corporation (LISC) to establish a Twin Cities program and provides an initial \$325,000 grant.

1990

The Fund Board approves a loan to Parkside Townhomes in Burnsville. This marks the Fund’s first loan to a project outside of Minneapolis and St. Paul.

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“I imagine a great future for myself now. I couldn’t say that a few years ago. Back then I heard gunshots in the night; now I listen to the crickets. Back then my windows were bolted and sealed shut; now the evening breeze fills my room. You decide which has given me a positive outlook, which has created peace and hope. I already know.”

—Leesa Applebee, age 36



Uniting People, Money, and Expertise

The Family Housing Fund is a housing intermediary that brings together people, money, and expertise to support the delivery of affordable housing in the Twin Cities metropolitan area.

As an intermediary, the Family Housing Fund plays three main roles.

Funder: The organization raises money from philanthropic organizations and uses these funds to make grants and loans toward the creation of affordable housing.

Convener: The Fund brings together individuals and organizations from the private, public, and

nonprofit sectors to develop new and better ways to meet the region’s affordable housing needs.

Educator: The Fund provides information to community leaders and the general public about affordable housing issues.

The Family Housing Fund divides its work into four program areas: Home Ownership, Rental Housing, Supportive Housing, and Research and Public Education.

1990

The Fund receives its first major grants from a source other than The McKnight Foundation—a \$550,000 grant from The St. Paul Companies.

The Fund convenes the first meeting of the Inter-agency Task Force to implement the Minneapolis-Hennepin County Homeless Plan, which calls for the creation of 905 units.

1991

The Northwest Area Foundation awards a \$930,000 grant to the Fund to establish the Mortgage Foreclosure Prevention Program in partnership with the Northside Residents Redevelopment Council and the St. Paul Housing Information Office.

1992

The Family Housing Fund Board votes to support the establishment of the Home Ownership Center to provide services to help low-income families become successful home owners and provides a \$160,000 grant.

“As the son of a social worker, I often explore themes related to social issues in my art. *Park Bench*, for example, is meant to evoke the loneliness and despair of aging and homelessness. The figure, composed of separate pieces cut from wood, literally collapses on itself, conveying isolation and exhaustion.”

Left, Steve Olson | **Park Bench** | 1996, oil on wood construction, 20 x 67 in.

“Besides being a basic right for all, I've concluded that having a home is also the beginning of a centering and healing process we all need to meet our full potential, to live life with passion and hope for a better future.”

Marilyn Lindstrom | **Outgrowth Beyond the Walls, Hearts, Mind, Body, Spirit** | 2000, acrylic on masonite, 129 x 52 in.



1993

The Board votes to invite the Corporation for Supportive Housing to establish a Twin Cities program and provides an initial \$100,000 grant.

1996

The Fund convenes the first meeting of the Interagency Stabilization Group to address issues related to the performance of existing subsidized projects.

1997

The Board approves its first Public Information/ Communications Plan.

The Family Housing Fund formally amends its articles and by-laws to extend its service area to include not only the two central cities but also the entire seven-county metropolitan area. The Fund becomes a supporting organization of the Metropolitan Council and the Minnesota Housing Finance Agency.

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FAMILY HOUSING FUND ACCOMPLISHMENTS 1980–2000

Since 1980, Fund investments of \$98 million have helped finance 21,710 units of affordable housing—including home ownership, rental housing, and supportive housing units. Furthermore, Fund investments have helped leverage \$1.47 billion for affordable housing from government, private lenders, investors, and contributors. While it is difficult to catalogue 20 years of accomplishments, listed below are some highlights from the Fund’s history.

Home Ownership

Home ownership is often referred to as the fulfillment of the American Dream. Through its home-

ownership programs, the Family Housing Fund works with local governments, nonprofit organizations, and the mortgage industry to help ensure that low- and moderate-income families also have the opportunity to realize this dream. The Fund’s programs assist families before they purchase their homes, at the time of purchase, and after the family has purchased a home.

With its pre-purchase assistance, the Fund supports counseling and education for prospective home buyers on topics such as budgeting and home maintenance. With its purchase assistance, the Fund provides grants and loans to assist families with closing costs, down

payments, and mortgage debt. With its post-purchase assistance, the Fund supports the Mortgage Foreclosure Prevention Program, which provides counseling and emergency funds to prevent families from losing their homes. Nearly 6,000 home owners have received service through this innovative program, and over 1,000 foreclosures have been prevented.

The Fund also provides financial support for the development of affordable single-family homes. The Fund subsidizes the cost of building new homes or rehabilitating vacant houses to lower the sale price of the home to an amount that families can afford.

1997

The Board votes to authorize lobbying efforts to secure additional state resources for the development and preservation of affordable housing.

1998

The Board approves the first grant to the Housing Preservation Project, which provides legal assistance to tenants of federally subsidized housing projects threatened with conversion to market rate.

The Board votes to join tenants and the Community Stabilization Project (CSP) as plaintiffs in a lawsuit to halt the conversion of Selby-Dayton from Section 8 housing to condominiums.

The Fund convenes the first meeting of an interagency group to help the Minneapolis Public Housing Agency implement a portion of the Hollman settlement that calls for the development of 590 public housing units in the suburbs.

“Several years ago, my sons and I arrived in Minneapolis with nothing but a few suitcases. Eventually, we acquired a house and built a life here. This painting expresses my gratitude to those who believed in and encouraged our efforts to start over and move ahead.”

Anne Brink | **The Housewarming** | 2000, acrylic on muslin, 72 x 60 in.

Since 1980, the Family Housing Fund has contributed over \$35 million for affordable home ownership programs and production and assisted over 10,000 families.

Rental Housing

The Family Housing Fund works with public agencies, nonprofit organizations, and private developers to preserve and expand the supply of affordable rental housing in the metropolitan area.

The Fund pools its dollars 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



1999

The Family Housing Fund Board approves a \$100,000 grant to support the work of a task force convened to address the issue of property flipping.

2000

The Fund celebrates its 20th anniversary.



“The stability of our house means that my son knows
he has a place to come to every night to call home.
He knows mom isn’t worried about ‘what if...?’
A stable home means a stable life.

—anonymous, age 35



create rental housing by rehabilitating housing or building new apartments and townhomes. Since 1980, the Fund has spent over \$28 million to assist 145 new projects containing a total of 3,931 units.

The Fund also provides support to preserve existing affordable rental housing in need of repairs or financial stabilization. Since 1980, the Fund has spent \$9.5 million to preserve nearly 6,500 units of existing multifamily housing.

In addition to its financial contributions, the Fund works to improve the affordable rental-housing system. For example, the Fund convenes the Interagency Stabilization Group, through which public and private housing funders provide assistance to stabilize developments with severe financial difficulties. The Fund also convenes groups working on the suburban implementation of the Hollman settlement and on housing tenants with difficult rental histories. Finally, the Fund makes grants to other organizations working to preserve at-risk federally subsidized units.

Supportive Housing

Many struggling individuals and families need more than just a roof over their heads. Supportive housing offers low-cost housing along with services to address the personal difficulties that can prevent residents from maintaining stable housing, such as chemical dependency, mental illness, or physical health problems. Similar to its rental housing program, the Fund assists supportive housing projects by pooling its funds with other subsidies so that housing providers can meet their costs while charging low rents that residents vulnerable to homelessness can afford.

Since 1980, the Fund has spent nearly \$18 million to assist 100 supportive housing projects that have provided a total of 2,544 new units of supportive housing and rental subsidies for an additional 782 households. The Fund also sponsored a study, which has been widely distributed, on the effects of homelessness on children and on the benefits of supportive housing for families.

“I make photographs to understand the world around me, to examine social issues, and to portray human relationships. My images in ‘Home Sweet Home’ come from two documentaries I made for the Wilder Research Center’s Project on Minnesota’s Homeless Youth.” Left, top to bottom, Laura Crosby | **A Metro Shelter** | 1994 | **The RR Suite** | 1993, | **Nomad** | 1993, silver prints, 20 x 16 in.

“I’ve used symbols and manipulated images of derelict buildings and vacant lots to represent how much time it can take to complete renovation projects.” Del Bey | **Urban Renovation #3** | 1996, cibachrome print, 20 x 16 in.

Public Education

Since launching the Public Education Initiative in 1996, the Fund has provided affordable housing information to political and community leaders, the media, grassroots organizations, and the public. This Initiative has been successful in producing a Web site, three PowerPoint presentations, and several reports and fact sheets, and has aided in increasing media coverage for affordable housing. Also, the Fund’s education and lobbying campaign, called *1% for Housing*, helped increase state appropriations to the MHFA from \$78 million to \$173 million per biennium.

It is difficult to fully measure the effects of our work. The number of units produced and dollars invested tell only part of the story. Over its 20 years, the Fund has found that affordable housing goes far beyond providing shelter: it has a profound emotional effect as well. A home provides a critical foundation for families to achieve stability and security in their lives.



20TH ANNIVERSARY REPORT

LOOKING FORWARD TO THE DECADE AHEAD

“Living here has shown me that I can be in a better place, that I can sustain my own home, and that responsibility isn’t something to be avoided but to be taken on because it is worth it. *We are worth it.*”

—Leesa Applebee, age 36

During the past several years, there has been an encouraging outpouring of public, private, and community support for affordable housing. Several foundations are increasing their contributions, citizens are communicating with their elected officials, and state and local governments have appropriated more for affordable housing. Everyone’s growing support will make a positive difference in the lives of many low-income families. This is very heartening.

Nevertheless, while we acknowledge the public and private institutions for their increased

commitment, we need to encourage them to do more. Housing costs are rising faster than incomes for most Twin Cities households. This means that despite our improved response, we are only slowing the growth of the overall problem, rather than reversing it. As we move into the Fund’s third decade, we know that even bolder measures will be required from all players.

Our work is rooted in a deep sense of concern for the individuals and families in our community who struggle to meet the fundamental need of having a decent, safe, stable home. At the same time, our mission is driven by good business sense. Without affordable housing options, working families may have no place to call home, and eventually, the economic vitality of the Twin Cities will suffer.

Even in the face of a deepening housing crisis, we are able to find inspiration from those we serve and from our partners. We know our dedicated colleagues in the affordable housing

community will rise with us to meet the challenges that lie ahead. From our past 20 years of experience, we know that we can and do make a difference in the lives of individuals and families. This is clearly reflected in the words from residents and children highlighted throughout this report.

I would like to especially thank The McKnight Foundation for its continued support and guidance since 1980, my extraordinary staff colleagues, past and present Board members, and the many other individuals and organizations that have assisted the Fund in our mission to provide affordable housing in our community. I look forward to taking great strides together for affordable housing in the decade ahead.

Sincerely,



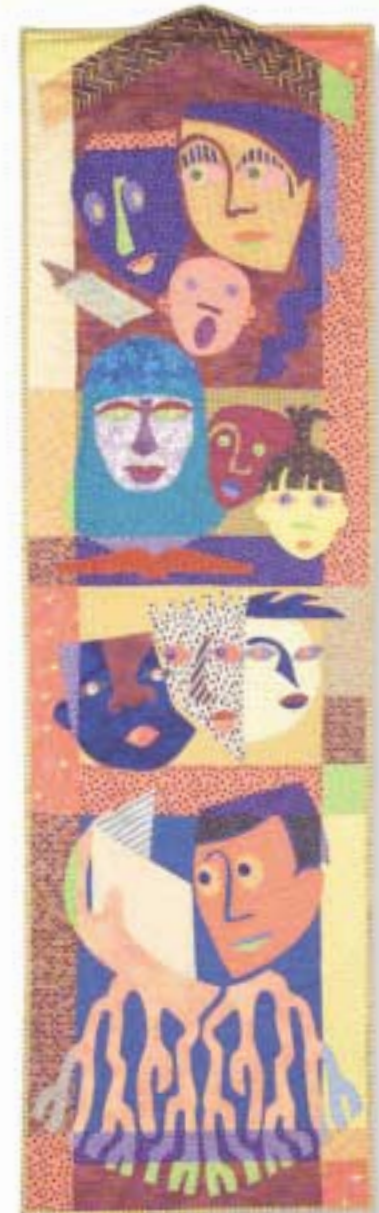
Thomas P. Fulton, president, 1980 to present

“In my textile piece, I explore the notion of home as a foundation necessary to learning, particularly learning to read. It illustrates my conviction that children need stable, secure housing in order to develop intellectually.”

Right, Carol Tombers | **Untitled** | 2000, cotton textile, 21 x 73 in.

“I’ve used twigs, a natural nest-building material, sewn to the canvas to represent the bonds we create by living together. My mixed-media work reveals how community relationships are in a constant process of construction and reconstruction.”

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



Family Housing Fund Contributors

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

Alpha & Omega Family Foundation
 Hugh J. Anderson Foundation
 Anonymous
 F. R. Bigelow Foundation
 Dennis Berg
 Otto Bremer Foundation
 Cardinal State University, Inc.

The Cargill Foundation
 The Croixwood Trust
 Dain Bosworth, Inc.
 Michael R. Deppe
 Faegre & Benson
 Faith United Methodist Church
 Fannie Mae Foundation
 First Bank System Foundation
 Firststar Bank of Minnesota, N.A.
 Brad Fromm
 H. B. Fuller Company Foundation
 General Mills Foundation
 Honeywell Foundation
 Emma B. Howe Memorial Foundation
 Lutheran Brotherhood
 The McKnight Foundation
 Bob Maeyron
 The MAHADH Foundation
 The Mardag Foundation
 The Carl and Eloise Pohlada Family Foundation
 on behalf of Marquette Banks
 Miller & Schroeder Financial, Inc.
 The Minneapolis Foundation

Minnegasco
 Minnesota Mutual Foundation
 National City Bank Foundation
 Northern States Power Company
 Northwest Area Foundation
 Northwestern National Life Insurance Company
 Norwest Foundation on behalf of
 Norwest Mortgage, Inc., Minnesota
 Norwest Bank Minnesota
 Norwest Investment Management & Trust
 Norwest Capital Advisers
 Piper Jaffray Companies Foundation
 Ramsey Action Program
 Reliant Energy/Minnegasco
 Residential Funding Corporation
 Rachael E. Richardson
 Greg Rubick
 Saint John's Abbey
 The St. Paul Companies
 The St. Paul Foundation
 TCF Foundation
 U.S. Bank
 Westminster Presbyterian Church

Family Housing Fund Collaborative Contributors

The Fund periodically serves as the lead organization for public/private initiatives involving a variety of community partners. In this role, the Fund collects contributions from private funders for a particular project and disburses those funds for the specified project.

Contributors to these collaborative projects through the Fund include:

Allianz Life Insurance Company of North America
 (North American Life & Casualty Company)
 Anonymous
 Best & Flanagan
 Brookfield Development Company
 The Bush Foundation
 The Cargill Foundation
 Carlson Real Estate Company
 Carmichael Lynch
 Coopers & Lybrand
 Cowles Media Foundation
 Dain Bosworth, Inc.
 Dayton Hudson Corporation
 Doherty, Rumble & Butler
 Dunbar Development Corporation
 Faegre & Benson
 Federal Home Loan Bank Board
 Firstar Bank of Minnesota, N.A.
 Marquette Bank Minneapolis
 Norwest Foundation on behalf of
 Norwest Bank Minnesota
 Norwest Investment Management & Trust
 Norwest Capital Advisers

NWC Ltd. Partnership
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 Oppenheimer Wolff & Donnelly
 Opus Corporation
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 Short Executives, Inc.
 Tennant Foundation
 Towle Real Estate Company
 TCF Foundation
 Waldorf Paper Corporation
 Archie D. and Bertha H. Walker Foundation
 Whitney Foundation
 David E. Willette

Family Housing Fund Board of Directors 2000

The Family Housing Fund would like to express its sincere appreciation and thanks to the many Board members who have contributed greatly to the work of the Family Housing Fund over the past 20 years.

Officers	Appointed	Directors	Appointed
Chairman		Robert Alpers	1998
A. William Sands	1980	Commissioner, Dakota County Community Development Agency	1994
Western State Bank			
Vice President		Jerry Blakey	1996
Karen Anderson	1997	Saint Paul City Council	1998
Mayor, City of Minnetonka			
Vice President/Treasurer		Jackie Cherryhomes	1993
Patricia Hanson	1995	Minneapolis City Council	1992
Norwest Bank			
Vice President		William Peter Enck	1999
Beverley Hawkins	1992	Mayor, City of New Hope	1999
Model Cities of St. Paul, Inc.			
Vice President		Reverend Albert Gallmon	1999
Tom Kingston	1990	Fellowship Missionary Church	2000
Amherst H. Wilder Foundation			
Vice President		Susan Kimberly	2000
Karen Muller	1990	City of St. Paul	1998
H.B. Fuller Company			
		David Kostik	1997
		Crosier Fathers & Brothers Province of St. Odillia	1997
		Adeel Lari	1999
		Council of Asian-Pacific Minnesota	1999
		Roberta Megard	1994
		City Solutions	
		Jim Niland	1998
		Minneapolis City Council	
		Carolyn Olson	1992
		Greater Minneapolis Metropolitan Housing Corporation	
		Gloria Perez Jordan	1999
		Jeremiah Program	
		MaCherie Placide	2000
		Central Community Housing Trust	
		Jim Reiter	1998
		St. Paul City Council	
		Beverly Turner	1997
		The St. Paul Companies	
		Nancy Tyra-Lukens	1999
		Eden Prairie City Council	

Family Housing Fund Past Board Members

Dates of service

Barbara Allivato	1986–1991	Ruby Hunt	1980	Sharon Sayles Belton	1994–1996
Patrice Bataglia	1997	Richard Jefferson	1980	Tony Scallon	1984–1993
Peter Bell	1998–1999	Mark Kaplan	1980–1983	James Scheibel	1982–1988 & 1990–1993
Kathryn Bennett	1992–1995	Stephen H. Keefe	1981–1986	Pat Scott	1993
James Bergman	1984	Jessie Kao Lee	1997–1998	Margaret Shulman	1995–1996
Charmaine Chapman	1990–1994	Charles Krusell	1989–1991	Claircy Smith	1993–1986
Norm Coleman	1994–1996	George Latimer	1980–1989	Ron Smith	1985–1989
Leon Cook	1980–1983	Bob Long	1990–1992	DeLos V. Steenson	1980–1992
Brian Coyle	1985–1991	Ron Maddox	1980–1981	James Stolpestad	1980–1983
Earl Craig	1991	Arnold Martin	1980–1988	Mary T'Kach	1993–1999
Mark Cullen	1984–1998	Edward McDonald	1995–2000	Victor J. Tedesco	1981
Tom Dimond	1989–1992	Lisa McDonald	1996–1997	Kathy Thurber	1996–1997
Donald Fraser	1980–1993	Charles McKenna	1980–1983	Elwyn Tinklenberg	1997–1998
Roxanne Givens Copeland	1989–1998	George McMahan	1981	Sandra L. Vargas	1997–1998
Marlin Grant	1984–1990	Hugo Masanz	1982–1985	Ray Waldron	1990–1992
Marie Grimm	1992–1995	Dore Mead	1994	Barton Warren	1992–1995
James Hagman	1980	Karl Neid	1992	Leonard Wilkening	1989–1990
Jean Harris	1997–1998	Dru Osterud	1980–1992	John D. Williams	1992–1995
Ellen Higgins	1983–1984	Alice Rainville	1980–1989	William Wilson	1980–1988
Sandra Hilary	1992–1997	Janice Rettman	1985–1989		
Albert J. Hofstede	1980–2000	George Rossez	1991–1996		

Family Housing Fund Staff**Family Housing Fund****Project “Home Sweet Home” Artists**

Employed since

President

Thomas P. Fulton 1980

Vice President

Pamela J. Zagaria 1990

Financial Coordinator

Anita Pierce 1990

Research & Policy Director

Angie Bernhard 1997

Communications Director

Shawna Nelsen Tobechukwu 2000

Home Ownership Program Coordinator

Sherree Strickland 2000

Office Administrator

Miko Muhammad 2000

Del Bey, Minneapolis
photographer and fabric artistAnne Brink, Minneapolis
painter, illustrator and fabric artist

Laurel Cazin, St. Paul, photographer

Laura Crosby, Minneapolis, photographer

Jane Evershed, Minneapolis
painter and illustratorCamille Gage, Minneapolis
interdisciplinary artistMarla Gamble, St. Paul
painter and jewelry designerRuthann Godollei, St. Paul
printmaker and educatorLori Greene, St. Paul
interdisciplinary artist and teacherMonica Infante-Musty, Minneapolis
interdisciplinary artist and teacher

Marilyn Lindstrom, Minneapolis, public artist

Gustavo Lira, St. Paul, muralist and educator

Victoria Mohr, St. Paul, painter

Tracy Moos, St. Paul, painter

Peter Musty, Minneapolis, illustrator, architectural
and urban design consultant

Steve Olson, Minneapolis, painter

Jodi Reeb-Meyers, Eden Prairie
painter, printmaker, and teacherWilliam Slack, Minneapolis
painter, printmaker, and teacherSandra Menefee Taylor, St. Paul
interdisciplinary artist

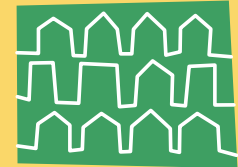
Carol Tombers, St. Paul, textile artist

Ta-coumba Aiken, St. Paul, public art activist
and muralist



“As we considered artistic possibilities that directly related to housing or the home, we decided to create a quilt. This object calls to mind warmth, comfort, and security—much the way a house does. We both believe in, and acknowledge in our work, our individual ancestries: Gustavo looks to the images and history of Mexico, and Lori is inspired by African and Native American art.”

Lori Greene and Gustavo Lira | **Untitled** | 2000, textile, 87 in. diameter



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HOUSING
FUND**

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