The Family Housing Fund’s vision is that every family has a home they can afford and a place from which they prosper and contribute to the larger community.

Founded in 1980 by the City of Minneapolis, the City of Saint Paul, and the McKnight Foundation to create a collaborative affordable housing system that intentionally connects public and private partners, the FHFund later expanded its geographic scope to include the seven-county Twin Cities metropolitan region. Given this unique history, the FHFund has always been in the position to look upstream from the housing challenges facing families and communities to create innovative and collaborative system solutions.

This report highlights examples of outcomes from our two focus areas: Access & Opportunity and Build & Preserve, as well as efforts aimed at achieving broad regional policy and narrative shifts.
Access & Opportunity

Reducing Evictions

Evictions are exceedingly damaging to the individuals and families who experience them. Nearly 6,000 eviction actions are filed annually in Hennepin County and more than 3,000 in Ramsey County. In addition to the immediate consequences, an eviction judgement or even an eviction filing on one’s record creates a negative mark that makes it much more difficult for the renter to find decent rental housing in the future.

In partnership with the McKnight Foundation, the FHFund led the design of and preliminary planning for a new Housing Court Clinic in Ramsey County District Court and a complementary community-based pre-filing diversion program. Key partners in this work include the 2nd Judicial District Housing Court, Volunteer Lawyers Network, Southern Minnesota Regional Legal Services, Dispute Resolution Center, Ramsey County Emergency Assistance and Emergency General Assistance.

In Hennepin County, we worked closely with the County’s Office of Housing Stability to develop and implement a pilot effort to intervene with assistance prior to eviction filings.

Maximizing the Benefit of Housing Choice Vouchers (HCV)

In 2016, FHFund commissioned a report that highlighted how Minneapolis Public Housing Authority’s (MPHA) HCV program’s policies and procedures could be enhanced to expand the use of vouchers to maximize resident choice and mobility. That report, together with the FHFund Owners and Managers Creating Opportunity project, launched a region-wide systemic process to address the variation in acceptance of vouchers by exploring why or how owners/managers would like to engage with the HCV program.

To continue advancing this work in 2017, the FHFund and MPHA co-convened the forum “Thinking Locally—Solving Regionally” with approximately 60 people. This forum elevated the discussion on regional voucher mobility and began work with renowned housing mobility experts on strategies to align our work with the national research on “Creating Moves to Opportunity.” One outcome of this convening was the creation of a Regional Cooperation Working Group, composed of all ten of the metro region’s public housing authorities and the FHFund, along with researchers and other interested parties.

Utilizing Public Data to Protect Tenants

The FHFund led the beta testing and implementation of a rental data dashboard in Minneapolis, creating a web portal that pulls from roughly 16 publicly available data sets in Minneapolis and Hennepin County. The tool helps housing advocates and attorneys assess individual property level data to identify legal defenses that tenants may have.

Build & Preserve

Accelerating the Preservation of Naturally Occurring Affordable Housing

A FHFund loan of $400,000 to the Land Bank Twin Cities supported the interim acquisition of an occupied 10-unit naturally occurring affordable housing property in Minneapolis. Local nonprofit owner Urban Homeworks received a NeighborWorks America grant later in the year and FHFund’s financing served to ensure that the affordability of these units was preserved for the long-term.

Given that approximately 33 percent of Twin Cities rental units are in buildings of 4-50 units, we have a critical need for a model that delivers quality management in a cost-effective way in smaller rental buildings. The FHFund managed a Carlson Consulting Team to advise Urban Homeworks on business strategies it should put into place to scale up their scattered site property management model.
Establishing the Legacy Reserve Fund
Throughout 2017, the FH Fund strengthened financial oversight on our loan portfolio and established the Legacy Reserve Fund from the loan funds that have been repaid to us. Our long-term stewardship objective is to ensure the preservation of each project’s affordability. We have analyzed our loan portfolio to determine which projects are likely to be able to repay us while still maintaining affordability, and have prioritized our repayment criteria accordingly.

Lending through the Home Prosperity Fund
In response to the foreclosure crisis, the Home Prosperity Fund was established by the FH Fund in 2007 to foster affordable housing opportunities for low and moderate income families and those living in low and moderate income neighborhoods in the Twin Cities region. In 2017, we increased a loan and extended the term of the loan to Twin Cities Habitat for Humanity. The funding will continue to serve as a bridge loan to support the organization’s land and property acquisition strategy, including the purchase of homes on the open market.

Regional
Streamlining the Housing Search
Finding affordable rental housing is a significant challenge for low-income individuals. It takes time and resources. The Twin Cities region has a unique resource, HousingLink’s search tool, which the FH Fund has supported since its creation. In 2017, the tool facilitated more than 1.3 million searches. The tool allows the user to search for properties that accept Housing Choice Vouchers. Additionally, HousingLink has added a new search field to indicate veteran preference in landlords’ listings. Working in partnership with the Minnesota Department of Veterans Affairs and the owner/operator community, HousingLink has brought a new sense of awareness and strong leadership to the work of ending veteran homelessness.

HousingLink has also developed Housing Hub, which creates one single wait list for all HUD Multi-Family units. This is far easier and more efficient for prospective tenants than having to navigate, provide paperwork for, and sign up on multiple lists across the region. HousingLink hopes to expand the Housing Hub to include all publicly subsidized buildings and wait lists.

Developing the Public Will to Support Housing Affordability
In 2017, FH Fund staff and partners continued to make the case for a regional investment in housing. We have worked to broaden the focus from housing alone and demonstrate its connection to both educational outcomes and workforce productivity which, in turn, affect regional economic vitality.

We also launched Phase Two of our contract with Wilder Research for Compass to expand the city and county profiles on its website region-wide. Phase One, with expanded profiles was launched in 2016. In the first two weeks of that launch, it was the most popular section on Minnesota Compass. The custom mapping tool now includes a predefined transit corridor map overlay and the ability to compare two areas side-by-side.

Developing collaborative solutions to build and preserve affordable housing and support family success
2017 FINANCIALS AT A GLANCE (AS OF DECEMBER 31, 2017)

SUPPORT

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EXPENSES

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Full 2017 Financial Statements are available at www.fhfund.org/who-we-are

THANK YOU TO THE FAMILY HOUSING FUND SUPPORTERS


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