

Family Housing Fund Annual Report

2012 Accomplishments and Financials





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The Family Housing Fund's mission is to provide safe, affordable, sustainable homes to all families in the Twin Cities metropolitan area through ongoing partnerships with the public and private sector.

About the Family Housing 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.

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.

Learn more about the Family Housing Fund and its initiatives at www.fhfund.org.

House Key

by Susan Marie Swanson

*Here is the key to the house.
In the house burns a light.
In that light rests a bed.
On that bed waits a book.
In that book flies a bird.
In that bird there is a song.
In that song rises the moon.
On the moon's face shines the sun.*

*Sun in the moon,
moon in the song,
song in the bird,
bird in the book,
book on the bed,
bed in the light,
light in the house.
Here is the key to the sun.*

Catalyst for Home and Community

While the Family Housing Fund's mission is to produce and preserve affordable housing throughout the Twin Cities metropolitan area, we recognize that our ultimate goal is to be a catalyst in the creation of safe, healthy, and vibrant places for people to live—both at home and in their communities. It is not enough to simply create an affordable structure—instead, we aim to create homes in the truest sense of the word—a place of security, comfort, stability, opportunity, connectedness, and more.

In January of 2011, the Family Housing Fund developed and published a new strategic plan for 2011–2013. Through this process, the Fund created a new vision statement for the organization.

*All families in the Minneapolis-Saint Paul metropolitan area
will have a home they can afford and a place from which they
can prosper and contribute to the larger community.*

This includes a vision of home that goes beyond just the physical structure and includes green building practices that promote quality design, energy savings, and good health; access to transit, employment, and educational opportunities; connections to human services, cultural opportunities, and social supports; and safe neighborhoods and a strong sense of community. A look at our 2012 accomplishments demonstrates that the Family Housing Fund and its partners continued to make some strong strides toward achieving this vision in 2012. However, we know that much more progress needs to be made to fully realize a vision where every family and child has a safe, stable place to truly call **home**.

January First

by Maya Washington

*Cornbread crumbs in the greens,
drips of Tabasco sauce form beads of graduation.*

*Johnny Cake fills the belly,
a golden chant
caught in the murmur of centrally heated air.*

*Guided by real window dressings,
skating glass balcony door
opens to city views blinking
red-yellow planets.*

*Watered by fresh painted interiors,
eyes turn cartwheels
over plush carpets emitting
hope's simple scent.*

*Turnips and collards flirt with steel utensils,
a delicacy
sizzling on a brand-new stove.*

*Cornbread crumbs in the greens.
This year will be what never was!*



The Continued Housing Crisis

Unfortunately, the need for affordable housing did not lessen in 2012. The rental housing market continues to be extremely tight with vacancy rates under two percent—keeping rent prices high and out of reach for many low-income individuals and families. While gains were made in reducing the number of chronic homeless adults and veterans in our community, homelessness among families with children continued to rise. The Wilder Research Center’s 2012 one-night homeless survey found that homeless children with their parents now make up about one-third of the homeless population. The number of children experiencing homelessness increased 30% from 2,726 to 3,546 since 2006, and this number has quadrupled since 1991. We know that homelessness negatively affects children’s health, development, behavior, and school performance. No child should have to experience the trauma of homelessness.

Compounding this already significant need is the fact that many of those who have found affordable housing over recent years, either as renters or owners, lost those homes or are in the process of losing those homes to foreclosure. From 2005 to 2012, more than 100,000 foreclosures have occurred throughout Minnesota, with nearly one in every 20 Minnesota households having experienced a foreclosure. In 2012, Minnesota experienced 17,895 foreclosures—down 16 percent from 2011, but nearly three times the number in 2005. And, in some communities, nearly half of those affected by the mortgage crisis are renters whose landlords are in foreclosure.

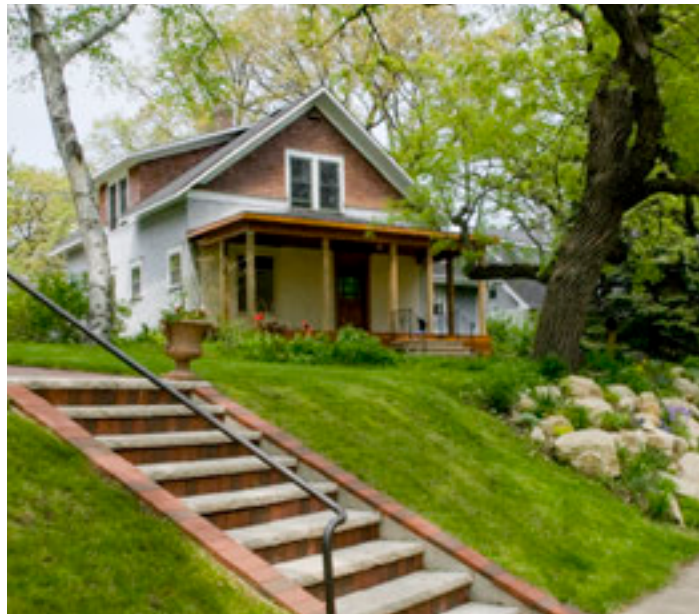


2012 Accomplishments

In 2012, the Family Housing Fund provided financial assistance to nonprofit organizations, government agencies, and private developers to assist in the production or preservation of 255 affordable housing units in the Twin Cities and to offer homeownership counseling and foreclosure prevention to more than 4,900 individuals and families. Since 1980, the Fund has invested more than \$230 million to help finance 35,366 affordable homeownership, rental, and supportive housing units and leveraged more than \$3 billion from government entities, private lenders, investors, and others for affordable housing.

Our current strategic plan is divided into four main areas: **Core Financing Mission**; **Alignment and Integration**; **Innovation and Systems Change**; and **Public Will**. Accomplishments in each of these programs from 2012 follow.





① Core Financing Mission

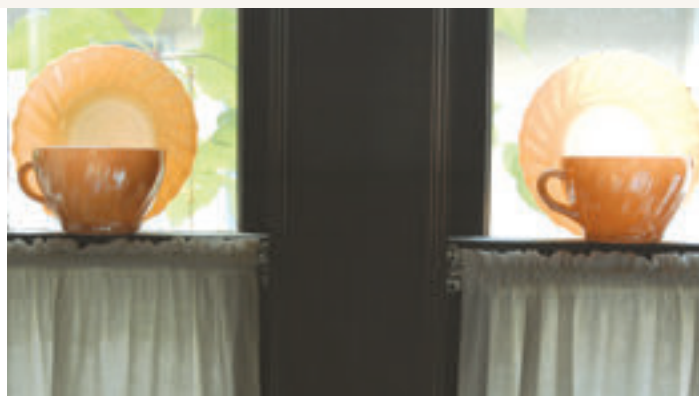
The Fund will provide financing to help preserve and produce affordable housing opportunities for both lower income renters and homeowners.

Consolidated Super RFP

The Family Housing Fund has committed \$1 million per year over the three years of the current Strategic Plan (2011–2013) to support the **Minnesota Housing Consolidated Super RFP**. In the 2012 Super RFP, the Fund made its third \$1 million Super RFP allocation, supporting the following projects with deferred loan commitments, scheduled to close in 2013: Rolling Hills Apartments (\$200,000), VA Housing–Fort Snelling* (\$200,000), South Quarter IV (\$200,000), Greenway Heights Family Housing (\$200,000), and Elmbrooke & Golden Valley Townhomes (\$200,000). These projects contain a total of 382 units of new and/or preserved affordable rental housing.

In total for 2011 to 2013, the Fund has invested this nearly \$3 million in 17 specific developments, containing a total of 2,319 affordable units. Of these, eight projects are located within existing or proposed light rail corridors and nearly all projects are located near some form of transit. The Fund continues to use its resources to encourage its partners to give special consideration to projects located along transit corridors in order to assure that lower income families have access to the cost savings and regional opportunities provided by transit.

Since 1980, the Fund has invested more than \$65 million toward the construction and preservation of more than 16,700 units of affordable rental property.



HECAT and HOME Programs

The Fund continues to provide support for a statewide network of pre-purchase education and counseling for lower income home buyers through the **HECAT program**. In partnership with the Saint Paul and Minneapolis Public Housing Authorities and the Metropolitan Housing and Redevelopment Authority (Metro HRA), the Fund also supported the **Home Ownership Made Easy (HOME) Program**, an innovative program of education, counseling, and financial assistance that enables families living in public housing or receiving Section 8 assistance to become homeowners. In 2012, five loans were made to HOME Program families. During HOME's 20-year history (1992 to 2012), 504 families have purchased homes and nearly 3,000 families have been counseled on the process of homeownership and lending.

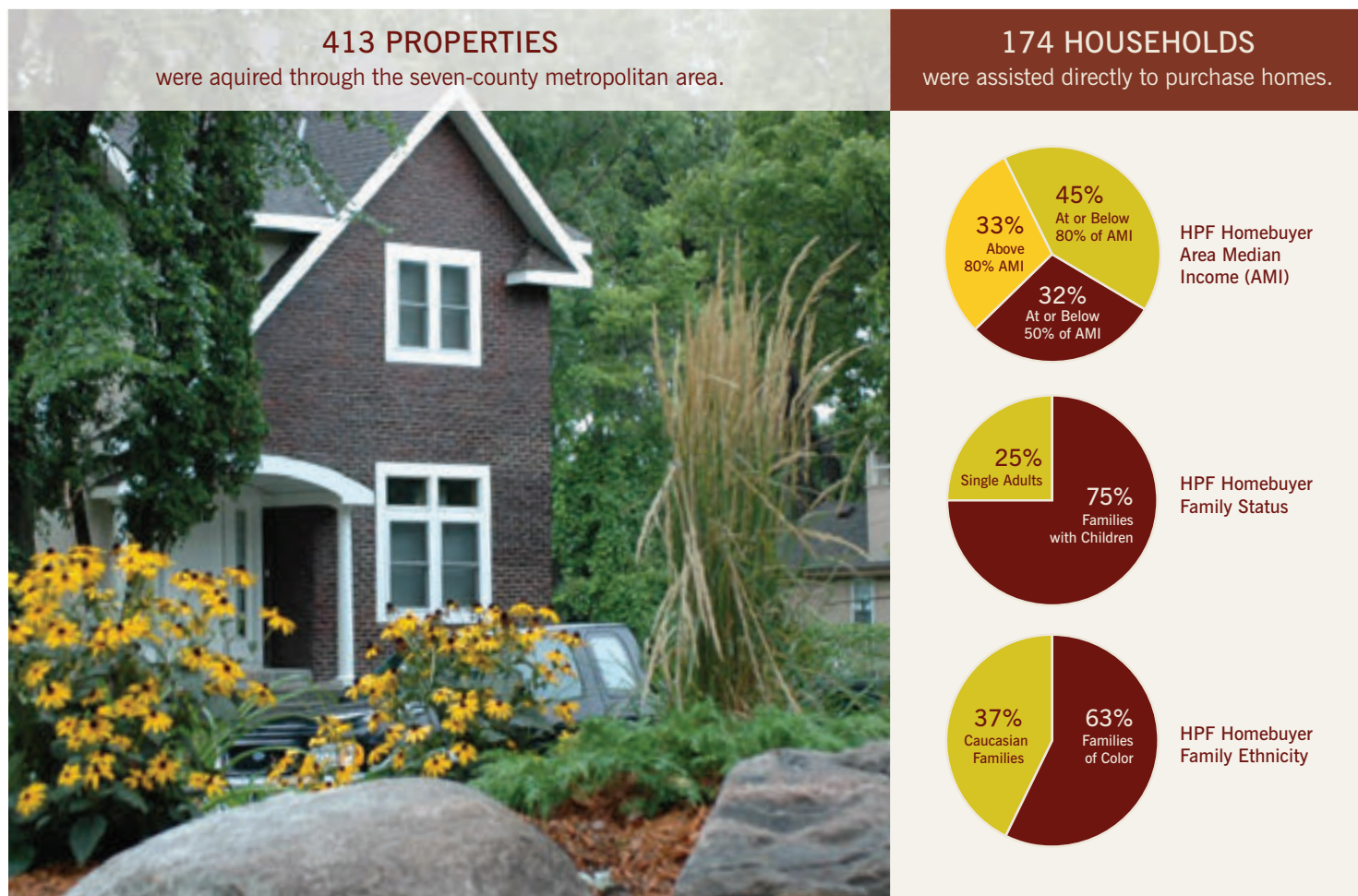
Home Prosperity Fund

The Family Housing Fund launched the **Home Prosperity Fund** in 2008 as a new financing tool to revitalize community lending in distressed neighborhoods and increase housing opportunities in the Twin Cities metropolitan 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, The McKnight Foundation, Wells Fargo, U.S. Bank, TCF Bank, Thrivent Financial for Lutherans, and the Pohlad Foundation all made significant investments to start the Home Prosperity Fund. Additionally in 2011, the Fund borrowed \$2 million from U.S. Bank, and lent this money to the Greater Metropolitan Housing Corporation for predevelopment lending for multifamily housing. The Fund currently totals \$32 million, and virtually all of the money is now deployed to borrowers or reserved to specific programs. The ten-year investment

period allows money to be recycled so additional loan money will become available to be re-lent as loans are repaid.

As of the end of 2012, Home Prosperity Funds have been used to assist in the acquisition of 413 properties throughout the seven-county metropolitan area. HPF resources have also directly assisted 174 households to purchase homes. More than three-fourths (77%) of these households have been at or below 80% of area median income, including nearly one-third (32%) at or below 50% of area median income. Additionally, three-fourths (75%) have been families with children and over half (63%) are households of color. Furthermore, there have been no defaults by any of the Fund's borrowers and the Fund is current on all obligations to its investors. *In total, Family Housing Fund Home Prosperity Fund investments (restricted and unrestricted) have created more than 1,250 housing opportunities.*

The Home Prosperity Fund | 2008–2012





Minnesota Preservation Plus Initiative

The Fund continued to work with its partners to implement the **Minnesota Preservation Plus Initiative (MPPI)**, an innovative partnership to commit leadership and funding to permanently change the way affordable rental housing preservation is approached, addressed, and financed in Minnesota. Through this effort, the state's first cross-agency preservation database is being created, allowing for a data-driven assessment of federally subsidized preservation targets. Information collected through the state Qualified Application Plan and Consolidated RFP processes have also been modified to allow greater analysis of how proposals meet shared preservation priority objectives. Improvement to existing data management systems is also underway through the development of the Loan Portfolio Performance Tool (LPPT), a risk predictive model to analyze Minnesota Housing's deferred loan portfolio. Finally, intensive research is being conducted to help understand the nature of the existing unsubsidized affordable housing market, and explore feasible ways to support the continued affordability of these units in a way that does not significantly divert resources away from the preservation of existing subsidized units.

Significant improvements to the overall statewide preservation system are also taking shape in the form of repeated trainings on deal structuring and financial analysis, discussions in broad community forums, important new partnerships around the rural development portfolio, and renewed focus on business

planning for specific portfolios, for example supportive housing. In addition to the substantial on-going policy efforts, the Fund used a MacArthur PRI to approve a \$400,000 acquisition loan to Aeon to support the acquisition and long-term preservation of the Maryland, a 79-unit Section 8 property in downtown Minneapolis, and a \$180,000 loan to Twin Cities Housing Development Corporation (TCHDC) for emergency replacement of a roof on the 36-unit Frogtown Family Lofts project in Saint Paul.

Homes for All—New State Resources for Affordable Housing

In 2012, thanks to a strong network of housing advocacy groups (united under the banner Homes for All) and our partners at Minnesota Housing Finance Agency (MHFA), the State of Minnesota enacted \$37.5 million in bonding to be used for housing and homeless programs through Minnesota Housing. Both the amount of the bonding award and the scope of activities broke new ground in meeting the state's growing housing needs. The legislation contained \$30 million in housing infrastructure bonds, \$5.5 million in general obligation bonds for public housing rehabilitation, and \$2 million for the Harriet Tubman Women's Shelter. This is the first year Minnesota Housing has been awarded more than \$30 million in bond proceeds by the state. The Fund will continue to join our partners in advocating for the maximum amount of housing resources possible from the State of Minnesota.



② Alignment and Integration

The Fund will align its efforts to preserve and produce affordable housing with other efforts to serve lower income families and improve the quality of life in neighborhoods, communities, and the metropolitan region.

Twin Cities Corridors of Opportunities Initiative

The Family Housing Fund, Local Initiatives Support Corporation (LISC), Twin Cities Community Land Bank (TCC Land Bank), and Living Cities created and implemented a \$14.3 million pool of loan money to finance the preservation and production of affordable housing and mixed used transit-oriented development along the Central, Hiawatha, and Southwest Corridors through the **Twin Cities Corridors of Opportunities Initiative**. The Fund is supporting this \$14.3 million with \$4 million of subordinated debt through its Home Prosperity Fund, for a total of \$16.3 million, plus a \$2.3 million guarantee for a loan from the Living Cities Catalyst Fund to the TCC Land Bank.

After issuing a formal RFP, the partnership received a variety of proposals, most of which were related to gaining control of key sites along the transit corridors for community-driven development. In 2012, two mixed-use transit oriented developments and two preservation projects were approved for financing. In addition, numerous others received feasibility and technical assistance. The partners also worked to establish a system to align predevelopment funders in the review of transit-oriented developments and to engage permanent funders and cities

earlier in the review process. All of these efforts have helped to establish important connections between housing, business, and economic development. This mindset is critical for the promotion of equitable development going forward.

Neighborhood Recovery and Foreclosure Prevention

The Fund remained deeply involved in collaborative efforts to stem foreclosures and renew key neighborhoods in the Twin Cities and throughout the state, including its involvement in the **Northside Home Fund** in Minneapolis (including continued special efforts to support neighborhood recovery following the devastating May 2011 tornado), the **Invest Saint Paul** and **Promise Neighborhood Initiatives** in Saint Paul, and the **Minnesota Foreclosure Partners Council** (established by the Fund in 2007.)

At the end of 2012, the Partners Council and its members had exceeded all three of their recovery goals established in its “Coordinated Plan to Address Foreclosures” for the time period of 2007–2012. These accomplishments include 35,928 foreclosures prevented, 3,904 families assisted through down-payment or mortgage loan assistance, and 3,649 properties affected through acquisition and/or rehab.



Twin Cities Community Land Bank

The Family Housing Fund formed the **Twin Cities Community Land Bank, LLC**, in 2009 as a strategic tool for government, neighborhood organizations, community development corporations, and nonprofit and for-profit developers to further community-based economic development and affordable housing goals. Formed less than four years ago, the Land Bank, now an official CDFI lender, has delivered significant outcomes and was named Urban Land Bank of the Year in 2012 by the national Center for Community Progress. In early 2012, founding President Becky Rom retired and Sandra Oakes was hired as the new president. The Land Bank also received its 501 (c)(3) status.

The Land Bank has purchased and sold 820 foreclosed homes to developers through the First Look and other programs. The developers agree to rehabilitate the homes to green standards, utilize a substantial proportion of minority labor, and sell the homes to low- and moderate-income homebuyers. In addition, the Land Bank has raised \$3.1 million of grant funds, plus \$26 million in debt and loan capacity to fund a variety of strategic acquisition, lending, and community development activities. The Land Bank's strategic acquisition programs have enabled over \$64 million of property purchases. Purchase price discounts to the market value of these properties have saved the community \$8.7 million or 11 percent. Loan programs have generated \$39 million of loans to the Land Bank's developer partners to assist their efforts to improve over 350 homes in the target market. Learn more at www.tcclandbank.org.

Preventing and Ending Homelessness

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 coordinated partnerships among the public, business, nonprofit, and philanthropic sectors and the faith community. Fund staff serve on the Heading Home Minnesota Community Leaders Council and provide communications and administrative support to Heading Home Minnesota and several regional initiatives. Learn more at www.headinghomeminnesota.org.

As part of this effort, the Fund administered the **Heading Home Metro Partners Fund**, a pool of nearly \$3 million aimed at filling critical service gaps statewide and developing innovative solutions to ending homelessness. The Fund also continued administration of a \$3.5 million transition grant to support youth homelessness efforts from The McKnight Foundation and provided support to the **Metro Youth Systems Redesign (MYSR)** process to create a set of common outcomes and goals for a more coordinated system for homeless youth in the Twin Cities. The Fund also served as the fiscal agent for **Project Homeless Connect** events throughout the metro area that bring homeless men, women, children, and youth to the services and providers they need (i.e. housing, health and dental care, benefits, legal services, employment assistance, transportation, haircuts, etc.) to help break the cycle of homelessness during a one-day, one-stop event.

Visible Child Initiative

The Family Housing Fund's **Visible Child Initiative** seeks to prevent and end homelessness by investing in the healthy development and academic success of our most vulnerable children to help break the vicious cycle of homelessness. To this end, the Initiative works to insure that support service staff members in shelter and supportive housing have the best evidence-based research, knowledge, and tools available to support the social and emotional needs of children and to influence positive parenting practices. The Visible Child Initiative partners with the **Supportive Housing Provider Group**—16 supportive housing organizations in the Twin Cities that provide housing and services to homeless families with children—and others who serve homeless children in our community, including shelter providers, educators, social workers, advocacy organizations, and others by providing a monthly training series, parenting education, child screening tools, mental health support, and more.

Additionally, in 2012, the Visible Child Initiative, in partnership with Children's Defense Fund-Minnesota (CDF-MN) engaged with homelessness and poverty advocates to increase awareness of homeless children. The efforts of this coalition led to passage of legislation that created the Visible Child Work Group—charged with identifying and recommending issues to be addressed in a statewide, comprehensive plan to improve the well-being of children who are homeless or have experienced homelessness. Visible Child Initiative Program Director Sharon Henry-Blythe was appointed by Governor Dayton to chair the Visible Child Work Group. The Visible Child Work Group presented its report and recommendations to the Minnesota Legislature in December 2012. The Fund and CDF-MN continue to advocate for critical recommendations from the Visible Child Work Group's report. View the report and learn more at www.visiblechild.org.

Minnesota Green Communities

In partnership with the Greater Minnesota Housing Fund, Minnesota Housing, Enterprise, and other key partners, the Family Housing Fund continued to support **Minnesota Green Communities**—an initiative designed to foster the creation of affordable, healthier, and more energy-efficient housing throughout Minnesota. In 2012, in its eighth successful year, the program focused on the issue of how best to accurately certify that standards have been met and buildings are performing as expected. Toward this end, the program received new funding from the Department of Commerce and Xcel Energy to partner with EnergyScoreCards, the Center for Sustainable Building Research at the University of Minnesota, the Center for Energy and Environment, and Minnesota Housing to conduct a multifamily energy use benchmarking pilot program in Minnesota, called **EnergyScoreCards Minnesota**.

Another important program focus includes supporting the creation of healthy housing and communities. In 2012, MGC partnered with Sustainable Resources Center and others on the creation and implementation of the **Alliance for Healthy Homes and Communities** (AHHC)—a broad-based umbrella coalition with over 100 members to date to advance these issues. Funding was provided by the Blue Cross and Blue Shield of Minnesota Foundation. Minnesota Green Communities and the Family Housing Fund are both represented on the AHHC Steering Committee. A statewide convening, attracting more than 175 attendees, was held in June 2012 featuring a keynote address by Dr. Anthony Iton of the California Initiative and highlighting successful healthy homes and communities programs throughout the state. Learn more at www.alliancehhc.org.





③ Innovation and Systems Change

The Fund will join with its key partners to thoroughly review all aspects of the system for preserving and producing affordable housing with the goal of identifying and implementing the kinds of systems changes necessary to increase the efficiency, effectiveness, and sustainability of the affordable housing and community development industry.

Rethinking Housing

Launched in February 2009, the **Rethinking Housing** initiative continues online as a site for a diverse learning community to identify and develop innovation in buildings, places, and systems throughout the Twin Cities region. Rethinking Housing participants include a cross-section of private and nonprofit developers, funders and lenders, local officials and staff, architects, designers, and university and community representatives. The sponsoring partners are the Family Housing Fund, Metropolitan Council, Minnesota Housing, The McKnight Foundation, Twin Cities LIISC, and Urban Land Institute Minnesota/Regional Council of Mayors (ULI MN/RCM).

As part of this effort, the Family Housing Fund, in partnership with Minnesota Housing and the Metropolitan Council, and in collaboration with the Saint Paul Foundation/Corridors of Opportunity Living Cities The Integration Initiative, commissioned research and the report: *Strategic Acquisition Fund for Transit Oriented Development—Understanding the National Experience, Exploring the Needs and Opportunities in the Twin Cities Region*. The goal is to agree upon specific action steps, either those included or others, so that this report has findings

and next steps that echo previous work and advance the alignment of incentives and resources in order to take collective action to implement the vision and goals of the Corridors of Opportunity. Author Deidre Schmidt facilitated two workshops to achieve this goal in 2012.

The Rethinking Housing website has continued to be a reference for recent local reports and has highlighted reports of national and local significance. The website was updated in 2012 to provide an ease of access to research, reports, and events. The website hosts a resource section where visitors can find information on all of the Rethinking Housing reports, best practices in the field, trends, tools, policy updates, demographic research, updates in design, financing, transit oriented development, land use, and case studies. The website also provides a calendar listing of relevant events in the field. Together the blog, resource section, and calendar create a one-stop shop for the most recent updates and information on what is happening in the community development and affordable housing fields. Engage and learn more at www.rethinkinghousingmn.org.

Affordable Housing Design—Green Remodeling Plan Book

The Green Remodeling Plan Book is a tool that can assist homeowners in preserving the long-term affordability of their homes, updating existing affordable homes to continue to be relevant as our expectations for homes change, and preserve a valuable source of starter homes for the next generation of homeowners.

The Family Housing Fund helped develop the Plan Book in partnership with the city of Roseville Housing and Redevelopment Authority, and is tailored to the Roseville community. However, as a free on-line resource, it is available to all communities and was supported by the Fund as a resource cities can promote to their residents. Janne Flisrand of Flisrand Consulting created the plan book.

Strategic Planning Committee

The Family Housing Fund has undertaken several specific forward-looking programs to advance the cause of affordable housing by addressing deeper issues. Aware that factors affecting affordable housing are evolving rapidly, the Fund's Strategic Planning Committee (consisting of key board members and staff) meets periodically to keep a current understanding of critical trends in a volatile environment, monitor progress in implementing the current strategic plan (2011–2013), and consider appropriate modifications of the plan. In late 2012 and early 2013, committee members met with our key government partners, including Minnesota Housing Commissioner Mary Tingerthal and Metropolitan Council Chair Sue Haigh, to best align our priorities and activities as we look ahead to a new strategic plan for 2014–2016.





④ Public Will

The Fund will continue to work with its partners to expand public understanding of the value of affordable housing and public will to preserve and produce affordable housing in the context of a comprehensive regional development approach that serves all citizens and communities.

ULI MN and Regional Council of Mayors

The partnership with the **Urban Land Institute of Minnesota (ULI MN)** and the **Regional Council of Mayors** creates a comprehensive, centralized, sustainable learning community that provides support and resources to local municipal officials who seek to provide a full range of housing choices in their communities. The program relies on peer learning and dissemination of best practices found in suburban communities. Fund staff strongly support and actively participate in the ULI MN/RCM Housing Initiative. Other funding partners, including Minnesota Housing, Metropolitan Council, and The McKnight Foundation, have joined in to consistently support and expand this regional work.

The Housing Initiative fosters a platform for regional collaboration through the Regional Council of Mayors and its advisory committees. The Housing Initiative's goals include: deepening regional collaboration and action, demonstrating the economic

importance of a full range of housing choices, responding to the new normal—removing barriers and seizing opportunities, and engaging and convening partners. Primary related initiatives in 2012 included: Opportunity City Program, Housing Policy Tool Box (an online resource), MSP Housing + Transportation Calculator, Reinvesting in the Region, and Navigating the New Normal.

Navigating the New Normal (NNN) is a newly created ULI MN workshop offered to Cities in 2011 and 2012. NNN offers a practical approach to the new challenges of development and redevelopment. It focuses on the city—or a cluster of cities—in a way that strengthens their understanding of today's realities of development and redevelopment. Navigating the New Normal is designed to foster a dialogue about the opportunities and challenges inherent in a new economy based upon shifts in the market and changing demographics.



Public Education Initiatives

In order to influence policymakers and the general public on the great need for affordable housing, the Family Housing Fund continues to research, design, and publish fact sheets and reports; convene and support conferences and events; support lobbying efforts in partnership with Greater Minnesota Housing Fund; and maintain several websites on critical housing issues and initiatives—for both its own programs and other critical statewide collaborations. The Fund helped create the new website for the Alliance for Healthy Homes and Communities (www.alliancehhc.org.) The Fund also supports other organizations with small grant awards and sponsorships that are tied to specific public education efforts.

In 2012, the Fund published an updated version of its most popular fact sheet, *Working Doesn't Always Pay for a Home*, that compares worker's wages with housing costs in the Twin Cities metro area. Additionally, the Fund, in partnership with Project for Pride in Living, published a five-year progress report on the Hawthorne EcoVillage. The report demonstrates that the coordinated efforts of many partners have dramatically reduced

foreclosures, problem properties, and crime in Hawthorne while increasing gardens and trees, community events, and sustainable housing. In partnership with Children's Defense Fund-Minnesota, the Fund created a fact sheet on "Ensuring the Well-Being of Minnesota Children Who Have Experienced Homelessness."

Additionally, the Fund recently launched a major new public education initiative titled **Affordable Housing Collaboration in Minnesota: Outcomes and Lessons Learned Series**. The series establishes a meaningful historical record of key affordable housing initiatives in Minnesota and through analysis and reflection elevates the ongoing contributions of our partners for local and national audiences. The Fund continued to travel its "Home Sweet Home" and "Home Sweet Home Again" art and poetry exhibits to raise awareness and inspire action around the great need for affordable housing in our community. In 2012, the Fund partnered with the Wilder Foundation to display the exhibit and host a forum on family homelessness in coordination of the launch of the 2012 Statewide Homelessness Survey.

Conclusion

The Family Housing Fund's 2012 annual report provides only a snapshot of the work the Fund, in partnership with many others, is doing to help bring to realization the vision that "all families in the Minneapolis-Saint Paul metropolitan area will have a home they can afford and a place from which they can prosper and contribute to the larger community." We recognize that much more work needs to be done and are thankful for the ongoing support, guidance, and leadership of our 24-member board of directors, The McKnight Foundation, and our public partners—the cities of Minneapolis and Saint Paul, Minnesota Housing Finance Agency, and the Metropolitan Council. Additionally, we would like to thank our many private funders, individual supporters, community partners, and the families that we have the privilege to serve through our efforts. Please read on to view our funder acknowledgements, support for other organizations, staff and board lists, and our 2012 financial statements. Thank you for partnering with us to help ensure that all families have access to a safe, affordable home and a vibrant, healthy community.

Home

by Tim Nolan

*So I always knew these rooms would be here,
these small closets, the close nooks and corners.*

*So I knew I would open this door and breathe
deeply in and see the floor plan of the future—*

*down the hall to the right or to the left. So
I knew I would be within these shingles and studs,*

*looking out this clear glass into the yard, to the sky
which goes on being blue and bright. The trees*

are just leafing out. I knew it would be this way.



SUPPORT FOR OTHER ORGANIZATIONS

Organizations that have received assistance from the Family Housing Fund 1980–2012

Aeon
Ain Duh Yung Center
Alliance Housing, Inc.
All Parks Alliance for Change
American Indian Community Development Corporation
American Indian Housing Corporation
Amherst H. Wilder Foundation
Artspace, Inc.
Ascension Place
Asian Mutual Assistance Association
Avenues for the Homeless
The Bridge
Build Wealth Minnesota
Cabrini Partnership
Catalyst Community Development
Catholic Charities
Center for Neighborhoods
Central Neighborhood Improvement Association (CNIA)
Centro Legal
Children's Defense Fund—Minnesota
Christian Restoration Services
Church of St. Stephen
Citizens League
City of Lakes Community 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)
Dayton's Bluff Neighborhood Housing Services
Development Corporation for Children
District 6 Community Planning Council
Downtown Congregation to End Homelessness
East Side Neighborhood Development Corporation (ESNDC)
Elim Transitional Housing
Emerge Community Development
Exodus Community Development Corporation
Face to Face
Fairview Development Corporation
Family & Children's Services
Folwell Neighborhood Association
Freeport West
Greater Frogtown Community Development Corporation
Greater Metropolitan Housing Corporation (GMHC)



Guild, Inc.
Hawthorne Area Community Council
Hearth Connection
Historic Saint Paul
HOME Line
Homes Within Reach (aka WHAHLT)
HousingLink
Housing Preservation Project (HPP)
Incarnation House
Indian Neighborhood Club
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
Little Earth of United Tribes
Local Initiatives Support Corporation (LISC)
Lutheran Social Services
Luther Place Corporation
Mental Health Resources
Metropolitan Consortium of Community Developers (MCCD)
Metropolitan Interfaith Council on Affordable Housing (MICAHA)
Metro-Wide Engagement on Shelter and Housing (MESH)
Mid-Minnesota Legal Assistance
Minneapolis Neighborhood Employment Network (NET)
Minneapolis YWCA
Minnesota ACORN
Minnesota AIDS Project
Minnesota Assistance Council for Veterans

Minnesota Chapter of the National Association of Redevelopment Officials
Minnesota Coalition for the Homeless
Minnesota Fair Housing Center
Minnesota Homeownership Center
Minnesota Housing Partnership
Minnesota Indian Women's Resource Center
Minnesota Senior Federation—Metropolitan Region
Minnesota Student Cooperative
Minnesota Supportive Housing Consortium
Model Cities, Inc.
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.
Pillsbury United Communities

ACKNOWLEDGEMENTS: GRANTS and CONTRIBUTIONS

Grants and contributions received from the following private organizations 1980–2012

Support for Other Organizations continued from page 17

Plymouth Church Neighborhood Foundation
Portico
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
The Salvation Army
Selby Area Community Development Corporation
Seward Redesign
The Shelter at Our Saviour'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
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ACKNOWLEDGEMENTS: SPECIAL PUBLIC/PRIVATE INITIATIVES

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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)
Minnesota Housing Finance Agency
The Saint Paul Foundation (via LISC)
Twin Cities Local Initiatives Support Corporation (LISC)
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Don't Borrow Trouble Campaign

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TopLine Federal Credit Union
U.S. Bank
U.S. Department of Housing and Urban Development
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Larry Albert
Robert C. Arneson
Bradley E. Bakken
Thomas P. Dolphin
R. James Gesell
Dan Hardy
F. Donavon Kuehnast
Daniel H. Nicolai
Tom Olson
Tom Porter
Cathryn Thrash
Holly Wicklund
John S. Wisniewski
Myron A. Zaruba

Heading Home Minnesota Partners Fund

Patrick and Aimee Butler Family Foundation
Fannie Mae Foundation
Frey Foundation
The McKnight Foundation
Minneapolis Foundation
Carl and Eloise Pohlad Family Foundation
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Heading Home Minnesota—

Supportive Housing Central Referral System

The Jay and Rose Phillips Family Foundation

Heading Home Hennepin—

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David J. & Jennifer L. Menke
Jodi Mooney
Timothy & Dana E. O'Connor
Jeffrey L. Radunz
David Edward St. Peter
Nancy Jacobs & Mark Sandercott
Harve & Jennifer Sarteau
David & Robin Steinberg

ACKNOWLEDGEMENTS: SPECIAL PUBLIC/PRIVATE INITIATIVES

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Thomas Stuart
Vicki Turnquist
Robert J. White

Heading Home Hennepin— Tornado Relief Fund

Frey Foundation
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Project Homeless Connect— Minneapolis/Hennepin County

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ACKNOWLEDGEMENTS: SPECIAL PUBLIC/PRIVATE INITIATIVES

Contributors to collaborative initiative projects through the Fund (acting as lead organization) are listed below.



Kathleen Fluegel
Frederick J. Haas
Kevin R. Horne
Donna Kaplan
David Kennedy
Jill Koosmann
Kristen LaFavor
Ann S. Longfellow
David W. Nielsen
Mary K. Nuebel
Susan and Giuseppe Puppini
Linda D. Ridlenhuber
Scott Sansby
Herve and Jennifer Sarteau
Judith E. Schmidt
Stacy Seeland
Devries Smith and Deffner Pauly
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James and N. Tuan
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Anna M. Kiehne
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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

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Tenants in Foreclosure

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Visible Child Initiative (aka Supportive Housing for Families)

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Please Note: Contributions to the Family Housing Fund are greatly appreciated. We sincerely apologize for any errors or omissions in our list of acknowledgements. Please contact Shawna Nelsen, Development and Communications Director, at shawna@fhfund.org or 612-375-9644, ext. 13 with any corrections.

FINANCIAL STATEMENTS

Consolidated Statements of Financial Position* December 31, 2012

	2012	2011
Assets		
Cash and Cash Equivalents	\$ 3,249,247	\$ 3,079,563
Investments	11,448,523	11,873,250
Funds Held in Trust	202,648	259,246
Properties Held for Sale	1,814,002	320,418
Accounts Receivable	126,972	102,866
Contributions Receivable (Net)	2,769,525	9,109,292
Loans Receivable	95,271,843	92,837,421
Less: Allowance for Loan Losses	(41,868,263)	(42,540,924)
Other Assets	96,293	62,337
Furniture and Equipment	413,705	450,001
Less: Accumulated Depreciation	(320,190)	(340,207)
Total Assets	\$ 73,204,305	\$ 75,214,264
Liabilities and Net Assets		
Accounts Payable	\$ 304,604	\$ 165,320
Accrued Payroll and Vacation	59,346	38,877
Accrued Interest	13,649	466,643
Other Liabilities	950,156	1,114,561
Loan Guaranty	350,000	350,000
Grants Payable	1,106,000	1,233,250
Loans Payable—The McKnight Foundation	—	303,742
Loans Payable—The MacArthur Foundation	736,930	715,633
Loans Payable—Minneapolis/Saint Paul	2,342,041	2,342,041
Loans Payable—Home Prosperity Fund and Foreclosure Remediation	32,575,690	29,910,115
Total Liabilities	\$ 38,438,416	\$ 36,630,182
Net Assets		
Unrestricted	\$ 11,519,075	\$ 10,877,588
Temporarily Restricted	23,246,814	27,686,494
Total Net Assets	\$ 34,765,889	\$ 38,574,082
Total Liabilities and Net Assets	\$ 73,204,305	\$ 75,214,264

FINANCIAL STATEMENTS

Consolidated Statements of Financial Position* December 31, 2012

	2012			2011
	Unrestricted	Temporarily Restricted	Total	
Total				
Support and Revenue				
Contributions	\$ 778,023	\$ 3,005,583	\$ 3,783,606	\$ 4,313,203
Loan Forgiveness	—	—	—	1,156,794
Investment Income	50,802	1,171,468	1,222,270	1,412,025
Program Income	1,464,424	—	1,464,424	1,089,123
Grant Income	—	—	—	714,594
In-Kind Contributions	—	226,169	226,169	281,320
Miscellaneous	116,985	—	116,985	198,088
Total Support and Revenue	\$ 2,411,234	\$ 4,403,220	\$ 6,814,454	\$ 7,293,759
Net Assets Released from Restrictions	\$ 8,842,900	\$ (8,842,900)	\$ —	\$ —
Expenses				
Program Services	\$ 9,560,082	\$ —	\$ 9,560,082	\$ 9,788,764
Support Services:				
Management & General	\$ 918,324	\$ —	\$ 918,324	\$ 896,865
Fundraising	144,214	\$ —	\$ 144,214	\$ 216,811
Total Support Services	\$ 1,062,565	\$ —	\$ 1,062,565	\$ 1,113,676
Total Expenses	\$ 10,622,647	\$ —	\$ 10,622,647	\$ 10,902,440
Change in Net Assets	\$ 631,487	\$ (4,439,680)	\$ (3,808,193)	\$ (3,608,681)
Net Assets—				
Beginning of Year	\$ 10,887,588	\$ 27,686,494	\$ 38,574,082	\$ 42,182,763
Net Assets—				
End of Year	\$ 11,519,075	\$ 23,246,814	\$ 34,765,889	\$ 38,574,082

*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.

Summer Evening

by Evelyn D. Klein

Alone

*on a warm, sweet-scented
summer evening.*

*Woods sound a symphony
of bird voices,
rose-breasted grosbeak,
chickadees
and nuthatches,
woodpecker's drill,
cardinal's flourish,
flurry of birds passing
between trees and feeders.*

*Dusk descends;
voices fade.*

*The butterfly
seeks its home
for the night.*

*Potted impatiens
surround me
on the deck.*

*The dog sleeps
curled up
at my feet.*

*A last chirp
here and there,
then calm,
peace.*

A letter came.



**FAMILY
HOUSING
FUND**

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December 2013