

2026

Strategic Framework



FAMILY HOUSING
FUND



illuminating Solutions. Sparking Change.

Every day, we work to transform our housing system to be equitable, collaborative, and resilient so that all Minnesotans have access to quality, stable, affordable housing of their choice.

Introduction

For decades, Family Housing Fund has catalyzed bold action in the affordable housing field, serving as an innovator, resource mobilizer, and advocate for a strong, equitable, and resilient housing system for Minnesotans.

Our organization was founded because our nation has a complicated and highly segmented housing system that doesn't function well for people who need it. We know that to make quality, affordable housing accessible to everyone, many parts of the system have to be organized to work together toward a common goal. For decades, Family Housing Fund has served as a trusted convener who can help move disparate actors in the field to collaboratively advance critical housing solutions.

Today, we are in a time of rapid change in the political and economic landscape in our state and nation. At the Family Housing Fund, we do not pretend to be able to predict how these changes will play out in the housing market, nor where precisely our work will be most needed in the coming years. Instead, in this strategic framework, we focus on how we will work, what our core contributions are to the housing ecosystem, and what values drive our decision-making in an ever-shifting policy environment.

Founded as a designated Supporting Organization of Government, Family Housing Fund has always played a unique role in the state's housing ecosystem. In this strategic framework, we explore more deeply how this role helps us advance stronger housing policies and practices by supporting, persuading, and challenging our government partners to pursue systems changes that work for people and communities.

We also affirm our commitment to racial equity at a time when ideas like diversity, equity, and inclusion are under attack. We remain committed to undoing the legacy of institutionalized racial discrimination in the housing system and to centering the voices of diverse communities in the decisions that affect their lives. We strive to be a courageous leader that can both push and pull the housing system toward equitable solutions.

This strategic framework focuses Family Housing Fund's efforts where we can have the most impact: by leading within and transforming the housing system, expanding access and advancing opportunity, and ensuring the field builds and preserves much needed affordable housing. It clarifies our organizational identity as a Supporting Organization of Government and affirms our vision of a Minnesota where all people have a quality, affordable place to call home.

We know it will take many partners and a diversity of perspectives to advance the transformative change we envision. Family Housing Fund is prepared to lead, building upon our legacy of unlikely partnerships, innovative policy design, risk-taking, and systems changes. While there will be challenges ahead, the vision that drives this work will be the North Star that guides us.

Together, we can build a better housing system that works for everyone.

Who We Are

At the Family Housing Fund, we believe every family deserves a place to call home. Since our founding in 1980, we have worked across sectors to build a stronger housing system for families and communities.

Early in our history, we filled financing gaps by making thousands of homeownership and multifamily development loans that created affordable homeownership and rental opportunities for families throughout the Twin Cities region. We helped our government partners in supporting Minnesotans through the foreclosure crisis of the early 2000s and, later, the economic downturn during the COVID-19 pandemic. We were also trailblazers in challenging and supporting the housing field to be more inclusive through initiatives like Changing the Face of Housing in Minnesota, which supported local housing, planning, and community development organizations in their efforts to recruit and maintain diverse boards of directors and to recruit, hire, and retain diverse staff. Over time, our initiatives have evolved alongside the ever-shifting housing system, but the role we play as an innovator and steward of the housing system has remained constant.

We recognize that equitable housing choices are not available to everyone across our diverse state—many Black families, Indigenous families, immigrants, communities of color, and low-wealth people have been excluded from housing stability, opportunity, and choice. We aspire to ensure all people in Minnesota have access to a quality, affordable home regardless of race, ethnicity, immigration status, or economic class. One of our most important roles is to serve as an ally to organizations led by and for these communities, center their ideas and experiences in the solutions we support, and amplify our collective calls for racial equity in housing.

Today and every day, we step into the gaps in the housing field, moving swiftly to fill critical needs while leading with curiosity, collaboration, and accountability. As we look toward the future, we will continue to pursue innovative and equitable solutions, act boldly to reshape systems, and build a Minnesota where every family can thrive.

KEY CHARACTERISTICS THAT HELP US SUCCEED:

- Our designation as a Supporting Organization of Government gives us a unique opportunity to influence public entities who hold power and resources.
- Our mission and flexible resources enable us to work on the entire housing continuum, implementing positive changes in the many factors that impact housing access, affordability, quality, and equity.
- Our unique cross-jurisdictional accountability structure gives us a large geographic purview and the potential for impact across communities.
- Our proven theory of change allows us to identify and explore emerging issues, pilot system interventions, and embed the interventions that show transformative promise.



MISSION, VISION, VALUES

OUR MISSION

Transform the housing system to be equitable, collaborative, and resilient so that all Minnesotans have access to quality, stable, affordable housing of their choice.

OUR VISION FOR FAMILIES

When families have a decent, affordable place to call home, they have opportunities to build their own success stories, put down roots in their communities, and thrive in networks of social and familial support.

OUR VISION FOR THE HOUSING SYSTEM

A housing system that works for everyone in our region will be fair and transparent, produce a breadth of real housing choices, address the entrenched impacts of systemic racism, and offer solutions at a scale that meets the demand for affordable housing.

OUR UNIQUE POSITION

We work in a field with many peers, allies, and collaborative partners. Family Housing Fund is different in three specific ways:

Big picture

Our breadth in perspective and relationships gives us an unmatched view of the housing system.

Balanced perspective

We support all types of affordable housing and value everyone working on housing solutions. Our knowledge of housing-related markets and public policies leads to authentic and practical relationships.

Bold influence

We use flexible organizational resources to convert new ideas into solutions that benefit families and communities.



**We build bridges between
community partners and
the public sector, delivering
proven solutions for
broader adoption.**

Our Unique Role as a Supporting Organization of Government

Family Housing Fund was founded and continues to operate as a Supporting Organization of Government—a unique role and special relationship that enables us to challenge, persuade, and support government partners in shaping the interrelated and complex systems that impact the housing landscape.

Being a Supporting Organization of Government is a legal designation, but it is also an identity that is fundamental to our effectiveness. We are able to work in deep partnership with government entities, while simultaneously maintaining our independence to challenge government when it falls short. This juxtaposition helps the entire field because we are able to champion what government is doing well and be outspoken, take risks, and innovate where government cannot.

What we share most deeply with our government partners is a deep commitment to supporting housing access, choice, affordability, and stability for their residents. While we may sometimes take different routes to get there, we believe each of us is working toward these goals.

In this unique role, Family Housing Fund is not just a partner to government, but a catalyst for change, pushing the housing system to evolve, adapt, and deliver solutions for families and communities.

What is a Supporting Organization of Government?

A Supporting Organization is a specific tax classification (IRS §509(a)(3)) for a nonprofit founded to help a beneficiary organization serve its community. The beneficiary organization, in turn, plays an important role in the nonprofit's governance.

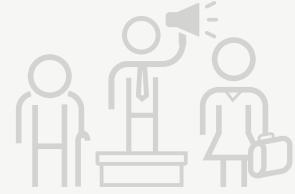
While many community organizations work collaboratively with government, Family Housing Fund's status as a Supporting Organization of Government is clearly defined by our relationship with specific government entities—namely, the Cities of Saint Paul and Minneapolis, the Metropolitan Council, and the State of Minnesota.

What does this mean for our work?

In everything the Family Housing Fund does, we must work to improve housing affordability and access for the residents served by our beneficiary organizations. This doesn't mean that we always agree with our government partners on the best way to achieve these goals. We hold an independent position as a trusted leader, capacity-builder, convener, and collaborator to build a strong and equitable housing system.

Our Theory of Change

We catalyze systems change in an iterative, three-step process that involves exploring emerging issues, co-designing and testing new strategies, and then delivering proven housing solutions with broad stakeholder support.



● PARTNER ORGANIZATIONS

We engage partners from across the housing ecosystem to share their knowledge, expertise, and unique landscape perspectives—informed by the communities they serve.



● GOVERNMENT

We leverage our relationships with government to advance learnings from pilot projects and embed long-term solutions.

Diverse Perspectives

STEP ONE
IDENTIFY AND EXPLORE EMERGING ISSUES

STEP TWO
PILOT INTERVENTIONS

STEP THREE
EMBED INTERVENTIONS FOR SYSTEMS CHANGE

Housing Stability



● IMPACTED INDIVIDUALS

We intentionally engage families with low wealth and Black, Indigenous, Immigrants, and People of Color to share their lived experiences.



● HOUSING COMMUNITY

We work with housing ecosystem partners to support successful implementation of housing solutions at scale.

STEP ONE IMPACTS



NEW DATA & INFORMATION



DEEPENED PARTNERSHIPS



VIABLE IDEAS FOR SOLUTIONS

STEP TWO IMPACTS



INCREASED COLLABORATION



FAMILIES SUPPORTED



SHARED LESSONS

STEP THREE IMPACTS



POLICY & PRACTICE IMPROVEMENTS



SCALED SOLUTIONS



STRONG PARTNERS

How We Work

Our Theory of Change: The Innovation Cycle

In 2018, Family Housing Fund articulated a theory of change that depicts the strategic approach to innovation that we've used for four decades. Across our different program goals and strategies, this iterative process is core to what we do and how we achieve systems change.

STEP ONE Identify and Explore Emerging Issues

Family Housing Fund identifies promising opportunities by engaging our government partners as well as diverse community perspectives. We are careful in these conversations to keep a broad view of the entire housing system throughout Minnesota and to center the voices and perspectives of residents who have been historically and intentionally marginalized.



IN THIS STAGE, WE OFTEN:

- Identify and analyze shifting trends by listening to diverse stakeholders and conducting research that can inform the development of new approaches.
- Seek out and center perspectives of BIPOC-led organizations and communities, being careful to work alongside—not on behalf of—disinvested communities.
- Convene partners to build a shared understanding of complex problems and coordinate next steps toward interventions/solutions.
- Build new networks and catalyze new partnerships, especially between our government and community-based partners.

THE IMPACT OF THIS STAGE INCLUDES:

- Shared analysis and agreement on complex challenges by diverse stakeholders operating within the housing system.
- New and deepened partnerships and collaborations.
- Fresh, viable ideas for housing solutions, rooted in both lived experience and evidence-based practice.

STEP TWO Pilot Interventions

We take on a variety of roles in piloting housing interventions, from funding efforts already underway in our communities, championing new ideas, supporting partner capacity to pursue them, and amplifying and elevating successful efforts. We are adept at navigating a variety of contexts and considering how we can leverage our unique position to augment the efforts of government partners and invest in community solutions. We have learned that this flexibility enables us to stay creative and responsive to community needs.



IN THIS STAGE, WE OFTEN:

- Make big bets and organize bold collective action to address longstanding housing challenges.
- Take risks and innovate in ways that government agencies alone cannot.
- Use an iterative process to test interventions until it's clear whether a path to meaningful scale is feasible.
- Invite affected communities to evaluate the effectiveness of pilot programs and to consult on how to embed the intervention for systems change.

OUR IMPACT AT THIS STAGE INCLUDES:

- Significant investments in thoughtfully designed, stakeholder-driven interventions, ensuring the resources and leadership are in place to get a new idea off the ground.
- Increased collaboration toward solving shared housing challenges.
- Immediate benefits for families from pilot projects, and lessons learned from their experiences inform future decision-making across the housing system.
- Rigorous evaluation of new system interventions and solutions, including potential impact at scale.



STEP THREE

Embed Interventions for Systems Change

We apply a focused systems analysis to discern when interventions are ready for broader adoption. Moving ideas from pilot projects toward embedded systems change is where we make a sustained impact toward crafting an equitable and well functioning housing system. Our relationship with government is critical at this stage, ensuring our partners have the supportive evidence and relationships to advance tested solutions within a complex housing market, invest resources to succeed at scale, and shift policy and practice for sustainable systems change.



IN THIS STAGE, WE OFTEN:

- Inspire government partners to act boldly to meet the need for affordable housing and housing stability throughout the state.
- Leverage our relationships with government agencies and policymakers to embed effective interventions developed in Step 2.
- Maintain a role in the implementation of embedded programs when and where other organizations cannot.
- Share lessons learned throughout Minnesota and support local partners in adapting solutions to their unique jurisdictions.

OUR IMPACT AT THIS STAGE INCLUDES:

- Improvements to public policy and practices to evolve towards a stable, equitable, and resilient housing system.
- Scaled-up solutions with right-sized resources, attuned and adapted to the needs of local communities.
- Strong partners that can lead on implementation of effective new system interventions.





**We're a pathfinder
that bridges a variety of
important perspectives
to catalyze bold action
toward a housing system
that works for everyone.**

Strategic Goals

Over the next several years, Family Housing Fund will support our government partners and their residents by pursuing these interrelated goals:

- 1 Lead toward a healthy, functioning, and connected housing ecosystem that continually evolves to deliver better housing solutions.
- 2 Expand equitable access and quality housing, while creating opportunity for community wealth
- 3 Preserve, produce, and maintain more quality, affordable homes.



GOAL 1 | Lead and Transform

Family Housing Fund will be a leader in inspiring change across Minnesota’s housing system. Buoyed by our unique set of relationships and status as a Supporting Organization of Government, we will use our positional strength to drive equitable systems changes. We’ll help people see connections between what may appear to be isolated challenges or problems, and thus design solutions that get at root causes rather than treating symptoms. This systemic approach is important because our partners often do not have the capacity to step out of their essential day-to-day activities to create the space for longer-term, bigger-picture thinking.

We are happy to play that role in service to our partners and the system. As we do so, we will lead by doing, harness the power of diverse housing stakeholders, and contribute dedicated resources to move us collectively in the right direction together.

WHEN WE ACHIEVE THIS GOAL, THE HOUSING ECOSYSTEM...

- Is cohesive, coordinated, and characterized by scalable, streamlined policies and practices that leave no gaps.
- Is highly collaborative, with durable connections across programs and with other parts of the social safety net.
- Responds with flexibility and resiliency to market shifts.
- Continually evolves policies based on research and proven approaches.
- Reflects cultural nuances and the wisdom of lived experience.
- Ensures strong organizations that provide vital system infrastructure have the appropriate capacity to continue playing their critical role.

GOAL 2 Expand Access and Advance Opportunity

Family Housing Fund and our partners will expand opportunities and increase access to affordable, safe, stable, and equitable housing across Minnesota.

Our vision is that the housing market is fair, equitable, resilient, and transparent, and that, as a result, everyone has equitable access to opportunities to build wealth and live in quality, affordable homes.

WHEN WE ACHIEVE THIS GOAL, ALL PEOPLE...

- Have stable, affordable housing.
- Have fair, predictable access to housing choices.
- Can access resources to stabilize housing when needed.
- Have free choice in housing—both by geography and types of dwellings.
- Live in quality, safe homes.



GOAL 3 Build and Preserve

Family Housing Fund will advocate to preserve existing and create affordable housing to meet the needs in Minnesota communities. With our partners, we'll disrupt entrenched practices to ensure the housing market meets the growing need for quality homes throughout the state.

We'll also ensure there is quality housing that all residents deserve. New and existing housing must be safe and healthy while maintaining affordability.

WHEN WE ACHIEVE THIS GOAL, ALL HOMES...

- Are safe, healthy, and equitable, regardless of the size of the owner's or property manager's portfolio.
- Are part of a range of options that meet a community's wants and needs for affordability and density.
- Are part of a healthy operating environment in which thriving organizations provide quality housing for residents.
- Benefit from owner/manager access to a wide range of innovative tools for preservation and management of quality homes.