

2018

Annual Report

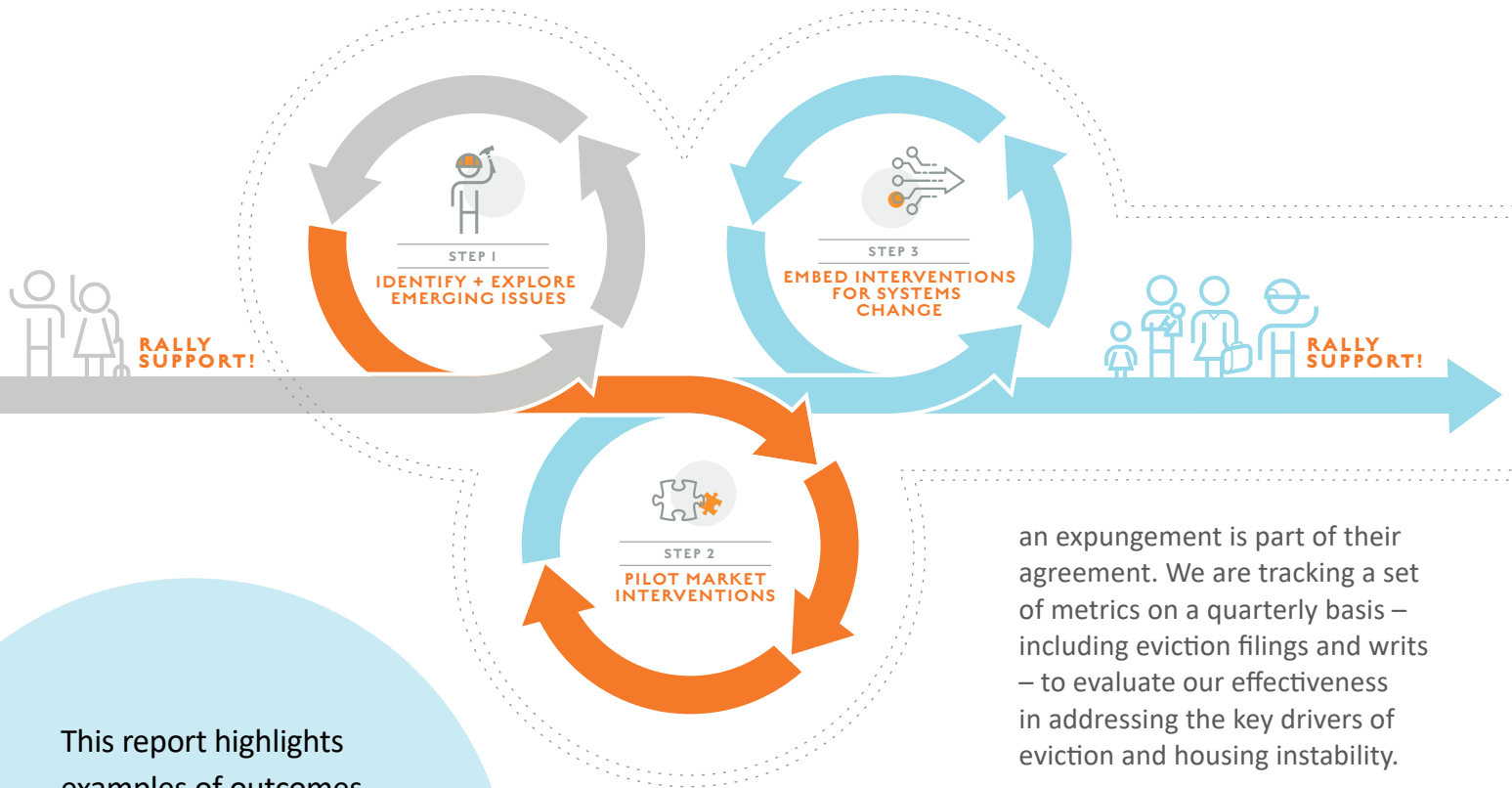


FAMILY HOUSING
FUND

At the Family Housing Fund, we believe building a better Minnesota starts from the ground up—it starts with a place to call home. And it requires all of us, working together, to build a strong system that supports access to decent, affordable housing for everyone.

Our approach to innovation

The FHFund works in a three-step process of innovation to support the affordable housing system in meeting the needs of Twin Cities families.



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

Access & Opportunity

Our Access and Opportunity program area focuses on improving families' interaction with the affordable housing system. Illustrative examples of this work include:

Preventing Eviction

In 2018, the Family Housing Fund launched the Ramsey County Housing Court project, working closely with a group of partners including lawyers, mediators, and financial assistance workers to add a set of resources that had not previously been available to renters at Court. Additionally, we funded mediation organizations across the region to expand beyond the Courthouse and offer their services to property owners prior to eviction filing in the hopes of averting the damage of a filing.

Ramsey Housing Court has added resource information on the Eviction Summons and amended the template Settlement Form, prompting parties to note whether

an expungement is part of their agreement. We are tracking a set of metrics on a quarterly basis – including eviction filings and writs – to evaluate our effectiveness in addressing the key drivers of eviction and housing instability.

Expanding Enforcement Mechanisms for Renter Protections

Family Housing Fund worked with the City of Minneapolis on strategies to end predatory landlord practices and to advance a renter-focused approach to regulatory enforcement. This includes utilizing alternative enforcement mechanisms that avoid the need to vacate all tenants in a building.

In support of this new approach, we provided an innovative loan to support immediate habitability repairs on an extremely troubled portfolio. By quickly addressing the most egregious needs, tenants gained more time to search for new housing rather than being required to vacate immediately.

Family Housing Fund also supported Mid-Minnesota Legal Aid to work directly with renters and organizers to identify rental properties with code violations and to file rent escrow actions on their behalf in order to proactively secure habitability repairs. In many instances, Legal Aid builds the case and then works with the City for prosecution as a Tenants Remedies Action (TRA) – an action for which the City has automatic standing to file the complaint.

Examining the Accuracy of Tenant Screening Criteria

Family Housing Fund was awarded a Bush Foundation Community Innovation Grant to lead a coalition of organizations in examining the accuracy of current tenant screening criteria in predicting successful tenancy and identifying potential alternative options. We continue this work in 2019 to explore and identify best practices for tenant screening.

Build & Preserve

Our Build and Preserve program area works to ensure a full range of housing choices across the Twin Cities metro region by increasing affordable housing opportunities. Illustrative examples of this work include:

Promoting Gentle Density through ADUs

Whether a newly-finished basement unit or an apartment above a garage, an Accessory Dwelling Unit is a smaller, self-contained residential unit with its own living room, kitchen, and bathroom on the same lot

as the primary house. In 2018, Family Housing Fund researched Accessory Dwelling Units (ADUs) as one potential solution to expand the region's housing options. Our research shows that ADUs provide affordable options in the private market and represent gentle, or "hidden" density as a form of small-scale infill housing. They have the potential to be a cost-effective way to meet a substantial portion of the Twin Cities region's future housing needs. If just 1.5% of the region's single-family homes added an ADU, we would create 11,000 new units of housing.

Supporting City Innovations

Family Housing Fund supported the City of Bloomington's development and testing of an innovative approach to increase Bloomington's capacity to develop affordable housing for households at the extremely low, very low, and low area median income categories.

The approach applies shared value development through the creation of an independent development subsidiary to produce affordable housing, with the potential to serve as a regional model and plans to share lessons learned with peers across the region.

Public Lands for Public Benefit

Recognizing that publicly owned land offers an opportunity for public benefit through utilization for affordable housing development, the Family Housing Fund created a set of resources for policy makers that inventories public lands strategies used across

the country. It includes sample legislation to create a proactive policy of utilizing public lands for affordable housing.

Prioritizing public lands for affordable housing could advance equitable transit-oriented opportunity, ensuring new transit development connects low-income residents and communities of color to regional economic opportunity.

Maximizing the Leadership Moment

We utilized our unique role as trusted intermediary to harness policy leaders' heightened interest in and commitment to addressing our housing challenges. Together with Minnesota Housing, Greater Minnesota Housing Fund, and the McKnight Foundation, Family Housing Fund served as convener of the Minnesota Task Force on Housing, which resulted in 30 recommended actions. Prosperity's Front Door was created as a coalition of the original conveners with the purpose of stewarding these recommendations and building a broad set of housing champions.

This groundswell of interest contributed to the elevation of housing as a top priority within city governments across the region. Family Housing Fund was actively involved in supporting a strong housing agenda that resulted in historic local investments in housing.



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The Family Housing Fund Board of Directors approved a new strategic plan in December 2018. Moving forward, our core work will be organized around the following three goals:

1 Increase supply:

More units are preserved and produced more cost effectively.

2 Expand opportunities:

The marketplace is fair and predictable, and low- and moderate-income families have greater access to opportunities to live in healthy, affordable homes.

3 Activate more housing champions:

A broader set of champions take coordinated actions toward housing solutions.

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2018 Financials at a Glance (As Of December 31, 2018)

SUPPORT

Total	\$7,829,811
Contributions	\$5,043,840
Investment Income	\$1,113,939
Other Income	\$1,672,032

Full 2018 Financial Statements are available at www.fhfund.org/who-we-are

EXPENSES

Program Total	\$2,735,116
Homeownership Initiatives	\$934,275
Regional Initiative	\$233,424
Rental Housing Initiatives	\$1,047,805
Public Education Initiatives	\$519,612
Support Services Total	\$661,821
Fundraising	\$64,075
Management	\$597,746

Thank You to the Family Housing Fund Supporters

BMO Harris, Bush Foundation, F.R. Bigelow Foundation, Louis and Mary Kay Smith Family Foundation, Lucas Erickson Fund of the Minneapolis Foundation, McKnight Foundation, Otto Bremer Trust, Patrick and Aimee Butler Family Foundation, Saint Paul Foundation, Target Foundation, TCF Foundation, US Bank Foundation, Wells Fargo Foundation

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DIRECTORS

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