

2013

MINNESOTA BASELINE HOUSING MEASURES

February 2015

THE MCKNIGHT FOUNDATION

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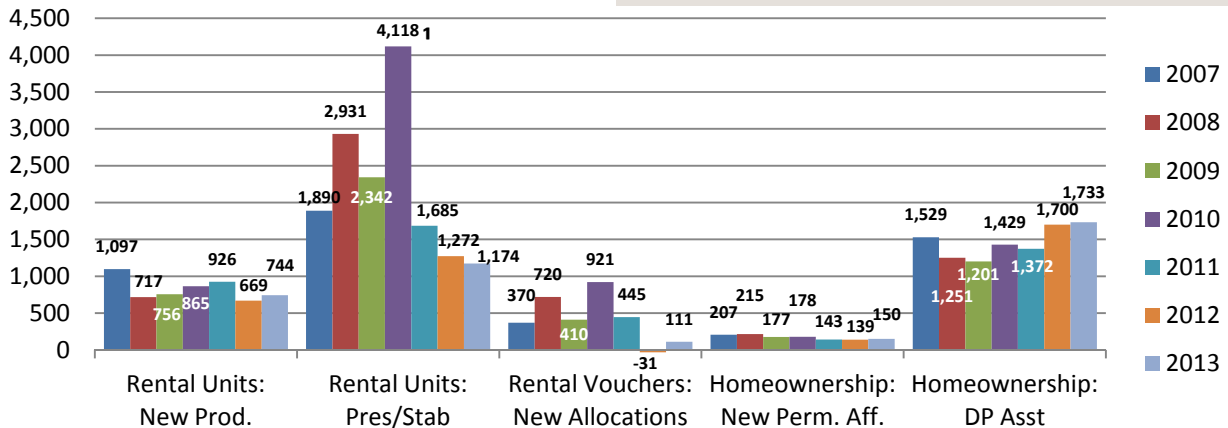
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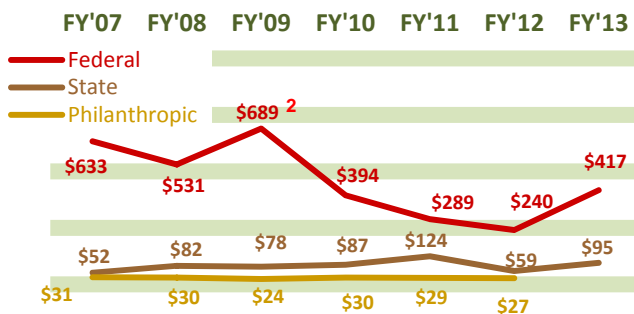
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MINNESOTA HOUSING MEASURES

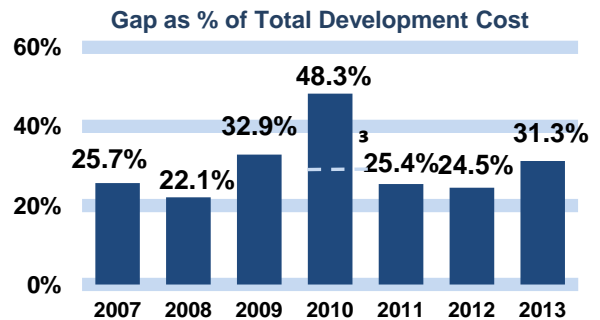
Opportunities



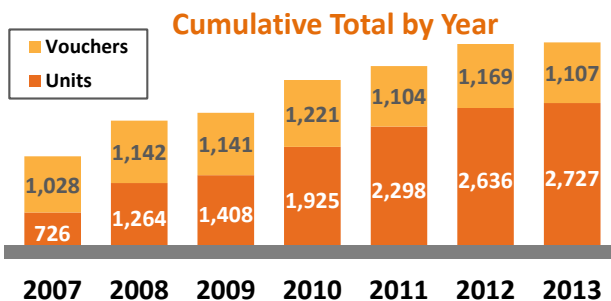
Funding for Affordable Housing



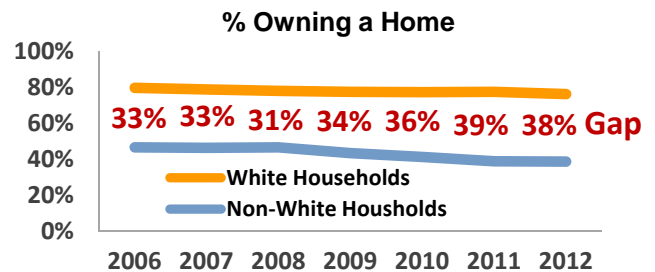
Gap Financing



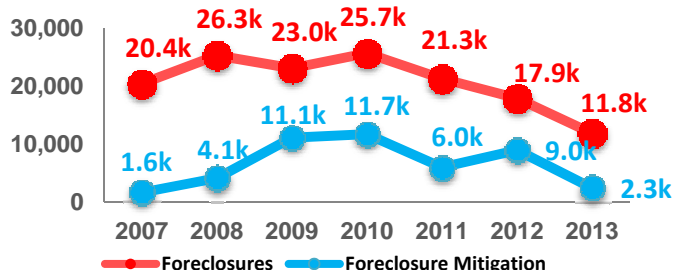
Ending Long-Term Homelessness



Emerging Market Homeownership

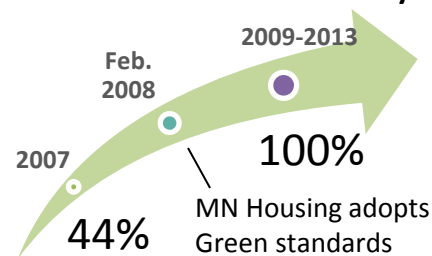


Foreclosure



Green Housing

% of Green Units Produced by Year⁵



¹This figure is high in large part due to Recovery Act funding, but also because of the Dec. 2010 closing of the 1,153-unit Riverside Plaza. ²2010 includes \$203MM in Recovery Act funding. ³2010 is inflated due to the resurgence of Section 1602 (grants-in-lieu-of-tax credits) money into the development process. ⁴2007-2012 foreclosure mitigation includes foreclosures prevented as well as properties impacted by recovery activity. 2013 includes foreclosure prevention only. ⁵MN Housing-funded units only.

Twin Cities

Affordable Housing Opportunities

Rental (total): 56,656

Newly Affordable (2012): 648

Preserved (2012): 544

Habitat/CLT Units (2013)

New Units : 80

Down Payment Assistance (2013)

New Households Assisted: 1,408

Emerging Market (2012)

EM Homeownership Rate: 36%

ELTH (2013)

New Opportunities: 69

Foreclosures (2013)

Sheriff's Sales: 6,754

Greater Minnesota

Affordable Housing Opportunities

Rental (total): 49,617

Newly Affordable (2012): 96

Preserved (2012): 630

Habitat/CLT Units (2013)

New Units: 70

Down Payment Assistance (2013)

New Households Assisted: 325

Emerging Market (2012)

EM Homeownership Rate: 46%

ELTH (2013)

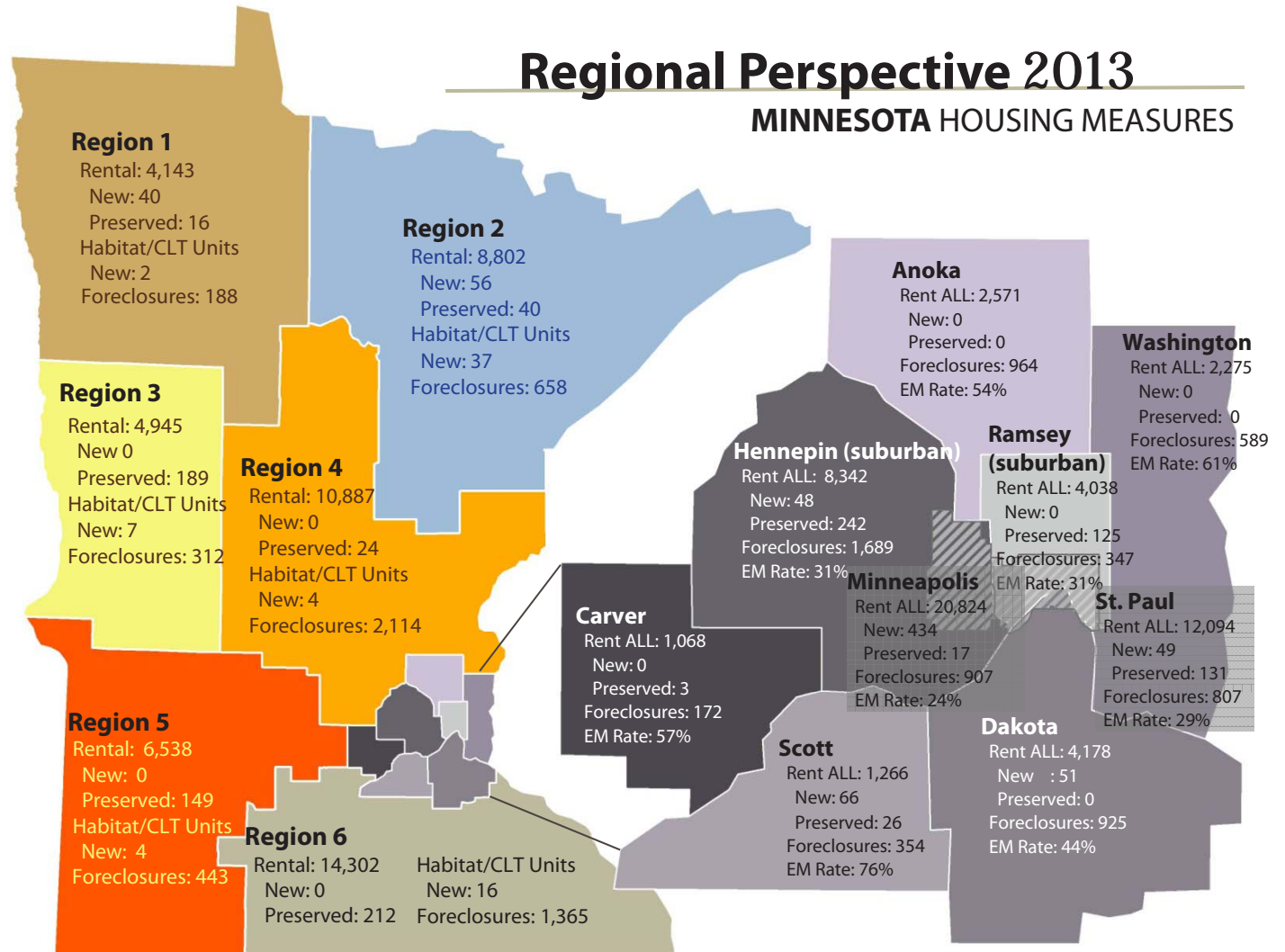
New Opportunities: 23

Foreclosures (2013)

Sheriff's Sales: 5,080

Regional Perspective 2013

MINNESOTA HOUSING MEASURES



key

Rental = Total publicly-assisted rental units with long-term obligation of affordability in service as of 2012. **Habitat/CLT Units** = New-perpetually affordable units added in 2013 **Foreclosures** = 2013 Sheriff Sale Foreclosures **EM** = Emerging Market (non-white) homeownership rate in 2012

Region 1: Beltami, Clearwater, Hubbard, Kittson, Lake of the Woods, Mahnomon, Marshall, Norman, Pennington, Polk, Red Lake Roseau. **Region 2:** Aitkin, Carlton, Cook, Itasca, Koochiching, Lake, St. Louis. **Region 3:** Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wilkin. **Region 4:** Benton, Cass, Chisago, Crow Wing, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Sherburne, Stearns, Todd, Wadena, Wright. **Region 5:** Big Stone, Chippewa, Cottonwood, Jackson, Kandiyohi, Lac Qui Parle, Lincoln, Lyon, McLeod, Meeker, Murray, Nobles, Pipestone, Redwood, Renville, Rock, Swift, Yellow Medicine. **Region 6:** Blue Earth, Brown, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, LeSueur, Martin, Mower, Nicollet, Olmsted, Rice, Sibley, Steele, Wabasha, Waseca, Watonwan, Winona

About The McKnight Foundation

The McKnight Foundation, a Minnesota-based family foundation, seeks to improve the quality of life for present and future generations. Through grant-making, collaboration, and strategic policy reform, we use our resources to attend, unite, and empower those we serve. Learn more at www.mcknight.org and [Facebook](#) and [Twitter](#).

About HousingLink

HousingLink is an independent nonprofit organization with a mission of improving people's lives through information expanding their affordable rental choices. We distribute affordable housing information to service agencies, housing providers, and policymakers in the Twin Cities seven-county metropolitan area. Learn more at www.housinglink.org.

Special Thanks to Contributing Project Partners

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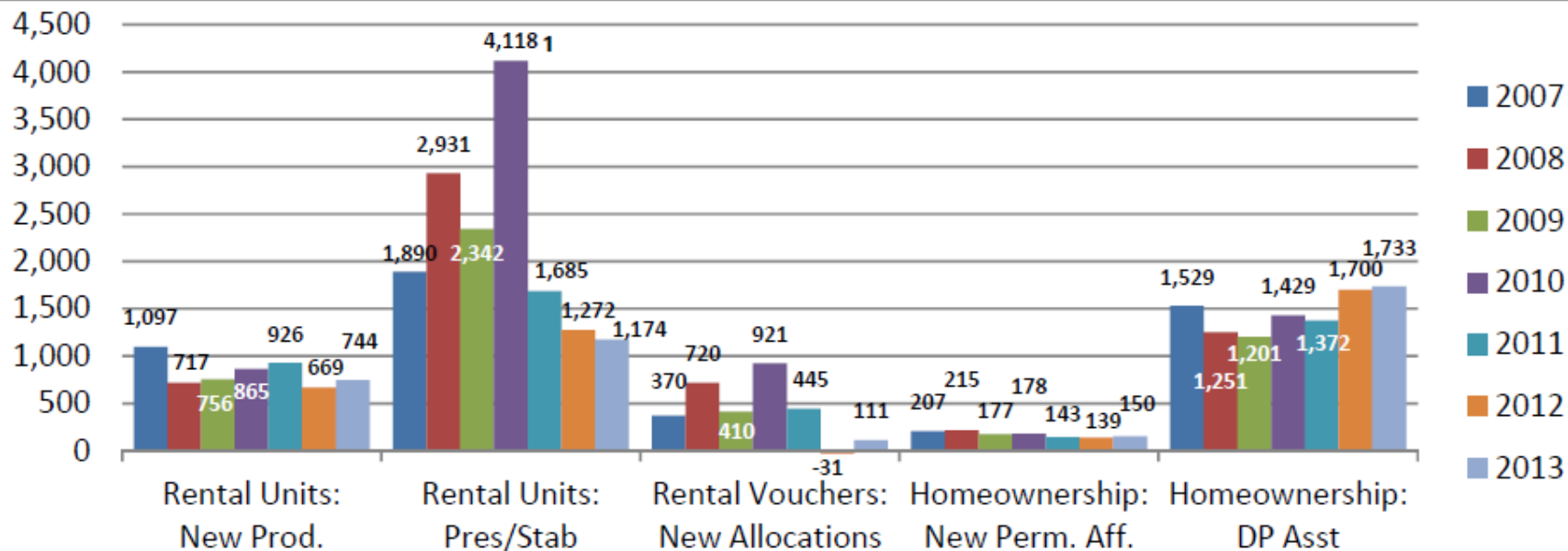
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Affordable Housing New Opportunities

GOAL 1: Public Will



Key Definitions

- **Affordable:** Units affordable to households earning 60% Area Median Income or below in Twin Cities, and 80% or below in Greater MN.
- **Rental Units: New Prod. (new production):** Any new housing stock with public funding that guarantees long-term rent restriction or subsidy.
- **Rental Units: Pres/Stab (preservation/stabilization):** Previously-existing affordable housing with new funding to create or extend affordability.
- **Rental Vouchers: New Allocations:** Additional new number of tenant-based rental vouchers available to issuing agencies for distribution.
- **Homeownership: New Perm. Aff. (new permanently affordable):** Affordability stays with the property independent of ownership.
- **Homeownership: DP Asst (down payment assistance):** Includes grants and deferred loans to homebuyers at zero percent interest to make purchase of a home affordable.

Opportunities: New and Preserved Publicly-Assisted Affordable Units

	2007		2008		2009		2010		2011		2012		2013		
	New	Pres/Stab	New	Pres/Stab	New	Pres/Stab	New	Pres/Stab	New	Pres/Stab	New	Pres/Stab	New	Pres/Stab	Total Inventory
Twin Cities	924	958	513	614	508	1,293	619	3,105	742	647	413	891	648	544	56,656
Anoka	0	0	60	0	0	0	0	195	0	0	0	111	0	0	2,571
Carver	59	0	48	0	0	0	0	0	0	0	0	0	0	3	1,068
Dakota	59	28	25	32	64	365	240	40	25	109	0	0	51	0	4,178
Hennepin	486	827	203	165	257	520	230	2080	464	372	368	603	482	259	29,166
Ramsey	235	7	125	380	187	311	40	692	239	82	0	53	49	256	16,132
Scott	44	0	0	37	0	41	0	24	0	24	0	24	66	26	1,266
Washington	41	96	52	0	0	56	109	74	14	60	45	100	0	0	2,275

<i>Minneapolis</i>	469	105	61	93	209	498	213	1616	383	235	290	252	434	17	20,824
<i>St Paul</i>	188	7	77	176	0	143	0	434	189	82	0	53	49	131	12,094

Greater MN	173	932	204	2317	248	1,049	246	1,013	184	1,038	256	381	96	630	49,617
Region 1	20	154	18	361	0	45	28	36	19	30	84	0	40	16	4,143
Region 2	35	7	70	111	146	20	30	293	31	228	69	75	56	40	8,802
Region 3	0	62	12	113	24	119	0	75	8	50	0	12	0	189	4,945
Region 4	44	361	37	385	64	312	62	216	51	99	33	75	0	24	10,887
Region 5	0	94	0	603	0	109	28	130	0	268	30	54	0	149	6,538
Region 6	74	254	67	744	14	444	98	263	75	363	40	165	0	212	14,302
Total in MN	1,097	1,890	717	2,931	756	2,342	865	4,118	926	1,685	669	1,272	744	1,174	106,273

Key Definitions: 1) **Affordable:** Units affordable to households earning 60% Area Median Income or below in the Twin Cities Metro area, and 80% Area Median Income or below in Greater MN. 2) **New:** Any new housing stock with public funding that guarantees long-term rent restriction or subsidy. 3) **Preserved/Stabilized:** Previously-existing affordable housing with new public funding to create or extend affordability.

Sources: Primary sources include Minnesota Housing (MHFA), City of Minneapolis Community Planning and Economic Development (CPED), US Department of Housing and Urban Development (HUD), Federal Home Loan Bank (FHLB) of Des Moines. Additional sources include community feedback from counties, cities, and nonprofits.

Note: All new and preserved/stabilized counts reflect units for which financing closed in the given calendar year.

Opportunities: Rental Vouchers and Homeownership

Rental – New Tenant-based Vouchers Allocated

Program	2007	2008	2009	2010	2011	2012	2013
Allocated Section 8 Vouchers	31,179	31,229	31,210	31,997	32,626	32,816	32,923
Housing Trust Fund (HTF)	961	1,467	1,824	2,106	1,993	1,756	1,652
Bridges	593	756	800	664	588	611	707
Housing Opportunities for Persons with AIDS (HOPWA)	125	139	167	155	160	153	165
Rental Assistance for Family Stabilization (RAFS)	13	0	0	0	0	0	0
Total in Minnesota	32,871	33,591	34,001	34,922	35,367	35,336	35,447

Key Definitions: 1) **Vouchers Allocated:** Total number of tenant-based rental vouchers available to an issuing agency for distribution. 2) **Perpetually-Affordable Homeownership:** Affordability stays with the property independent of ownership. 3) **Downpayment Assistance:** Includes grants and deferred loans to homebuyers at zero percent interest to make a purchase of a home affordable.

Rental – New Tenant-based Vouchers Allocated

McKnight Region	New 2007	New 2008	New 2009	New 2010	New 2011	New 2012	New 2013
Twin Cities	87	94	72	84	73	70	80
1	4	6	3	1	1	4	2
2	23	39	51	32	29	25	37
3	12	14	14	7	4	7	7
4	14	13	11	14	5	6	4
5	8	10	6	5	1	3	4
6	59	39	20	35	30	24	16
Greater MN Total	120	121	105	94	70	69	70
Twin Cities Total	87	94	72	84	73	70	80
Grand Total	207	215	177	178	143	139	150

Sources: 1) **Vouchers:** HUD, MN Housing 2) **SFH:** MN Coalition of Community Land Trusts, MN Habitat for Humanity, Twin Cities Habitat for Humanity 3) **DP/Affordability Assistance:** MN Housing, Family Housing Fund, Greater MN Housing Fund

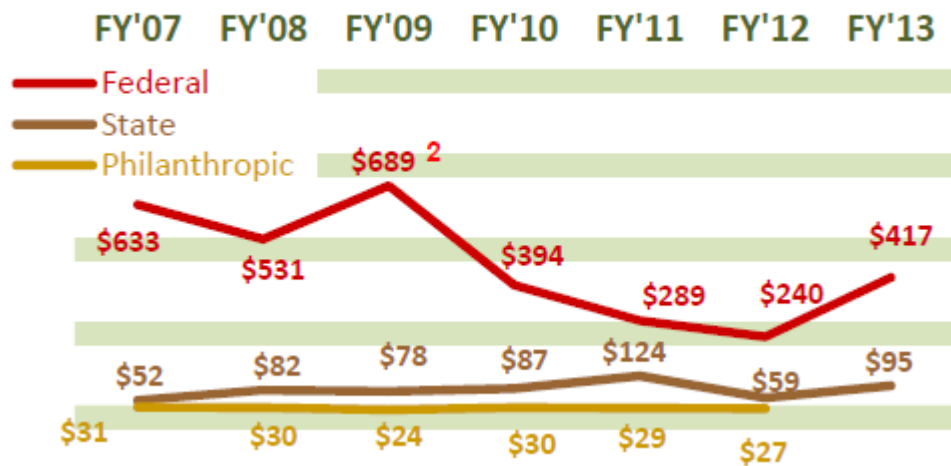
Notes: 1) While this report aims to capture the vast majority of affordable housing opportunities available to Minnesota households, it is recognized that it does not capture all tenant-based voucher programs, perpetually-affordable units, or instances of downpayment/affordability assistance, including instances of downpayment assistance rendered as a result of foreclosure recovery efforts. 2) MyHomeSource, LLC and NSP, appearing in past Housing Measures reports eliminated from this year's report to avoid double-counting with the Foreclosure measure. 3) Family Housing Fund and Greater MN Housing Fund down payment activity does not include instances that are related to, and reported in, foreclosure recovery activity elsewhere in this report).

Downpayment/Affordability Assistance

	2007	2008	2009	2010	2011	2012	2013
Twin Cities	743	599	779	1,019	1,056	1,340	1,408
Greater MN	786	652	422	410	316	335	325
Minnesota	1,529	1,251	1,201	1,429	1,372	1,675	1,733

Funding for Affordable Housing

GOAL 3: Increase Production & Preservation



(Data and footnotes on the following pages)

Funding: Federal

CFDA Program Title	FY 2007	FY 2008	FY 2009	FY 2010	FY2011	FY2012	FY2013
American Dream Downpayment Initiative*	\$371,583	-	-	-	-	-	-
Assisted Living Conversion for Eligible Multifamily Housing Projects	-	-	-	-	-	\$1,310,020	-
Brownfields Assessment and Cleanup Cooperative Agreements	-	\$200,000	\$300,000	\$1,200,000	-	-	-
Community Development Block Grants/Entitlement Grants	\$14,663,225	\$35,799,535	\$94,772,894	\$31,923,395	\$29,122,834	\$29,899,818	\$49,458,810
Community Development Block Grants/State's program	-	\$20,499,118	\$20,813,869	-	\$18,512,969	\$16,736,169	\$34,614,566
Community Facilities Loans And Grants	-	\$992,013	\$1,941,300	\$3,275,618	\$1,329,233	-	\$561,178
Congregate Housing Services Program	-	-	-	\$912,017	-	-	-
Continuum of Care Program	-	-	-	-	-	-	\$21,796,263
Direct Implementation Tribal Cooperative Agreements	-	-	-	-	\$50,000	-	-
Disaster Housing Program	-	-	-\$1,787,496	-\$81,203	-\$19,676	-	-
Economic Development Initiative-Special Project Neighborhood Initiative And Miscellaneous Grants	-	-	\$411,599	\$907,000	-	-	-
Education and Outreach Initiatives (Fair Housing)	-	-	-	-	\$124,447	-	-
Emergency Shelter Grants Program	\$2,524,477	\$17,717,629	\$16,861,012	\$13,826,317	\$2,960,528	\$698,437	\$7,399,253
Emergency Solutions Grant Program	-	-	-	-	-	\$3,844,155	-
Enhanced Training and Services to End Violence and Abuse of Women Later in Life	-	-	-	-	-	-	\$398,083
Fair Housing Assistance Program_State And Local	-	\$120,000	\$25,485	\$19,380	\$14,820	\$120,000	-
Fair Housing Initiatives Program (Fhip) Private Enforcement Initiative	-	-	\$550,000	-	-	-	-
Healthy Homes Demonstration Grants	-	\$999,769	-	\$70,000	-	-	-
Home Investment Partnerships Program	\$21,355,945	\$21,238,435	\$22,889,776	\$20,927,663	\$16,108,108	\$13,486,827	\$22,795,218
Homeless Management Information Systems Technical Assistance	-	-	-	-	\$0	-	-
Housing Counseling Assistance Program	-	\$1,478,087	\$1,815,144	\$2,074,930	\$1,788,204	-	\$6,465,241
Housing Opportunities for Persons with AIDS	\$947,000	\$1,413,029	\$2,536,824	\$1,114,995	\$2,034,735	\$1,162,156	\$3,208,204
Indian Community Development Block Grant Program	-	-	\$1,200,000	\$600,000	-	-	\$9,973,364
Indian Housing Assistance	-	\$98,250	-	-	-	-	-
Indian Housing Block Grants	-	\$17,680,696	\$17,647,535	\$21,329,144	\$17,735,894	\$25,134,774	-
Interest Reduction Payments_Rental and Cooperative Housing for Lower Income Families	-	\$76,211	\$123,356	\$1,749,661	-\$239,925	-\$103,461	-\$2,833,220
Lead Hazard Reduction Demonstration Grant Program	-	\$7,866,736	\$3,000,000	\$6,000,000	\$2,698,745	-	\$6,000,000
Lead Technical Studies Grants	-	-	\$599,834	-	-	-	\$0
Lower Income Housing Assistance Program_Section 8 Moderate Rehabilitation	-	\$770,010	\$704,984	\$871,035	-	-	-
Mainstream Vouchers	-	\$2,519,292	\$2,092,216	\$1,623,149	-	-	-
Manufactured Home Construction and Safety Standards	-	-	\$60,643	\$59,300	-	-	-
Manufactured Home Dispute Resolution	-	-	-	-	\$61,127	\$64,253	\$67,239
Multifamily Housing Service Coordinators	-	\$1,494,695	\$784,643	\$2,335,654	\$965,223	\$2,941,917	\$2,657,334
Native American Programs	-	-	-	-	\$404,793	-	\$259,898
Operation Lead Elimination Action Program	-	\$1,541,107	-	-	-	-\$146,879	-
Private Enforcement Initiatives (Fair Housing)	-	-	-	-	\$1,006,365	\$325,000	-
Public and Indian Housing	\$48,320,000	\$45,588,793	\$54,277,950	\$38,543,880	\$68,762,384	\$44,370,750	\$59,511,296
Public Housing Capital Fund	\$38,936,000	\$37,086,400	\$36,817,534	\$37,945,738	\$30,139,083	\$1,419,253	\$52,706,016
Rent Supplements - Rental Housing for Lower Income Families	-	(\$81,568)	-	(\$68,299)	(\$59,068)	(\$22,986)	\$24,329

Funding: Federal (continued)

CFDA Program Title	FY 2007	FY 2008	FY 2009	FY 2010	FY2011	FY2012	FY2013
Resident Opportunity and Supportive Services - Service Coordinators	-	\$79,666	\$99,056	\$566,234	\$1,093,245	\$1,011,723	-
Rural Capacity Building for Community Development and Affordable Housing Grants	-	-	-	-	-	-	\$1,350,694
Rural Housing and Economic Development	-	\$180,000	\$730,330	\$298,073	-	-	-
Rural Housing Preservation Grants	-	\$269,028	\$141,858	\$152,780	\$137,738	-	\$47,230
Rural Rental Assistance Payments	-	\$7,528,512	\$16,389,553	\$13,358,624	\$19,274,919	-	\$15,555,048
Section 8 Housing Assistance Payments Program	\$166,975,927	\$90,060,166	\$114,174,204	\$82,646,470	\$50,562,569	\$69,720,781	\$108,333,080
Section 8 Housing Choice Vouchers	\$212,643,000	\$196,891,720	\$197,478,323	\$126,717,657	\$2,161,238	\$1,720,358	\$2,667,782
Section 8 Moderate Rehabilitation Single Room Occupancy	-	\$1,673,112	\$1,522,666	\$1,920,190	-	-	-
Shelter Plus Care	-	\$5,834,949	\$4,212,302	\$4,391,399	\$7,300,262	\$6,908,447	\$2,511,593
Specially Adapted Housing for Disabled Veterans	-	-	-	-	\$1,414,608	-	-
Substance Abuse and Mental Health Services Projects of Regional and National Significance (Supportive Housing)	-	\$371,294	\$721,294	\$721,294	\$721,294	-	-
Supportive Housing for Persons with Disabilities	-	\$3,972,995	\$7,102,881	\$3,013,042	\$344,822	\$2,330,565	\$4,278,151
Supportive Housing for Persons with Disabilities (2)	-	-	-	-	\$819,517	-	-
Supportive Housing for the Elderly	-	\$20,155,529	\$13,467,586	(\$359,820)	(\$8,845)	\$2,515,476	\$2,559,280
Supportive Housing Program	-	-	-	-	\$14,470,877	\$14,727,414	\$1,909,405
Sustainable Communities Regional Planning Grant Program	-	-	-	-	\$5,825,050	-	-
Tenant Resource Network Program	-	-	-	-	-	\$300,000	-
The Rural Development (RD) Multi-Family Housing Revitalization Demonstration Program (MPR)	-	-	-	-	\$413,822	-	\$396,011
Transitional Housing Assistance for Victims of Domestic Violence Dating Violence Stalking or Sexual Assault	-	\$406,071	\$500,000	\$232,467	\$249,601	\$600,000	\$479,395
Tribal Self-Governance	-	-	-	-	-	-	\$136,192
Unit-Based Rental Assistance*	\$165,471,646	-	-	-	-	-	-
VA Homeless Providers Grant and Per Diem Program	-	-	-	\$225,943	\$567,135	\$601,497	\$648,432
Very Low-Income Housing Repair Loans and Grants	-	-	\$422,079	\$645,977	\$523,134	-	\$595,301
Youthbuild	-	-	-	-	-	-	\$768,000
(blank)	-	\$22,582,434	\$33,057,450	\$7,750,698	\$18,676,204	-	-
Community Development Block Grant ARRA Entitlement Grants (CDBG-R)(Recovery Act Funded)	-	-	\$9,827,780	-	-	-	-
Edward Byrne Memorial Competitive Grant Program (Recovery Act Funded)	-	-	\$1,378,412	-	-	-	-
Homelessness Prevention and Rapid Re-Housing Program (Recovery Act Funded)	-	-	\$23,546,196	-	-	-	-
Indian Community Development Block Grant Program (Recovery Act Funded)	-	-	\$446,429	-	-	-	-
Native American Housing Block Grants (Competitive) (Recovery Act Funded)	-	-	\$15,629,550	\$2,000,000	-	-	-
Native American Housing Block Grants (Formula) (Recovery Act Funded)	-	-	\$7,252,505	-	-	-	-
Neighborhood Stabilization Program (Recovery Act Funded)	-	-	-	\$773,024	-	-	-
Public Housing Capital Fund Competitive (Recovery Act Funded)	-	-	\$53,527,822	-	(\$845,187)	-	-
Public Housing Capital Fund Stimulus (Formula) (Recovery Act Funded)	-	-	\$47,245,479	(\$209,432)	(\$3,646)	-	-

Funding: Federal (continued)

CFDA Program Title	FY 2007	FY 2008	FY 2009	FY 2010	FY2011	FY2012	FY2013
Section 8 Housing Assistance Payments Program Special Allocations (Recovery Act Funded)	-	-	\$14,613,426	-	-	-	-
Tax Credit Assistance Program (Recovery Act Funded)	-	-	\$28,434,123	-	-	-	-
Transitional Housing (Recovery Act Funded)	-	-	\$1,000,000	-	-	-	-
	\$633,272,803	\$528,017,313	\$689,722,022	\$393,494,664	\$287,908,930	\$240,257,211	\$417,298,666

Source: FY 2008 - FY 2013 Federal spending data was obtained through www.usaspending.gov; accessed May 2012. Due to an acknowledged error on the part of www.usaspending.gov administrators, 2007 spending on housing was not available as of our most recent data pull. Thus 2007 data was obtained via HUD's Community Planning & Development Program Formula Allocation report and the official budget for the United States Government.

Note: Due to its different sources, funding categories for 2007 data do not conform to the Catalog of Federal Domestic Assistance (CFDA) in all instances.

Funding: State

Program	2007	2008	2009	2010	2011	2012	2013
Affordable Rental Investment Fund	-	-	-	-	-	\$340,000	-
Affordable Rental Investment Fund-Minnesota Families (MARIF)	\$880,000	\$192,337	-	-	-	-	-
Affordable Rental Investment Fund-Preservation (PARIF Public Housing)		\$2,308,600	\$2,630,050	-	-	-	-
Affordable Rental Investment Fund-Preservation (PARIF)	\$10,483,882	\$4,939,475	\$7,161,295	\$9,337,735	\$17,321,435	\$2,031,197	\$5,760,617
Asset Management*					\$3,371,784	\$2,630,405	-
Bridges	\$1,540,110	\$2,862,418	\$2,966,126	\$2,680,913	\$2,131,899	\$2,194,184	\$2,597,829
Capacity Building Grant Program (Organizational Support, pre-2008)	\$619,258	\$429,600	\$298,000	\$313,000	\$383,000	-	-
Community Homeownership Impact Fund	-	-	-	-	-	-	\$6,866,600
Community Recovery-Bridge to Success	-	-	-	-	-	\$862,000	\$6,342,285
Community Revitalization Fund (CRV)	\$8,851,842	\$4,570,225	\$4,725,100	\$6,357,235	\$5,663,289	\$4,910,395	-
Deferred Payment Loans	-	-	-	-	-	-	\$3,090,971
Disaster Recovery Program	-	\$10,761,071	\$423,367	\$294,321	\$2,036,347	\$410,597	\$6,278,228
Economic Development and Housing Challenge Fund (EDHC) Multifamily	\$4,229,597	\$5,814,221	\$3,257,475	\$7,391,815	\$10,363,029	\$9,306,238	\$14,493,947
EDHC, Twin Cities Community Land Bank	-	-	-	-	-	-	\$17,183,473
Ending Long-Term Homelessness Initiative Fund (ELHIF)	\$1,983,237	\$8,387,261	\$6,367,541	-	-	-	-
Ending Long-Term Homelessness Initiative Fund (ELHIF), Capital	-	-	-	\$6,321,704	\$4,492,407	\$2,678,909	-
Ending Long-Term Homelessness Initiative Fund (ELHIF), Operating Subsidy	-	-	-	\$2,151,260	\$426,000	\$55,031	\$1,710,721
Entry Cost Homeownership Opportunity (ECHO)	\$492,865	\$103,000	-	-	-	-	-
Family Homeless Prevention and Assistance Program (FHPAP)	\$3,843,287	\$5,930,272	\$8,170,823	\$6,251,827	\$7,174,349	\$5,953,081	\$7,705,783
Flexible Financing for Capital Costs	-	-	-	-	-	\$494,983	\$696,648
Flood Economic Development and Housing Challenge Fund (EDHC)	-	-	\$754,275	-	\$260,000	-	-
Flood Insurance Recovery Program (FIRP)	-	\$87,909	\$52,955	\$4,762	-	-	-
Habitat 21st Century Fund (Bruce Ventro Affordable Housing, pre-2009)	\$1,303,654	\$1,036,245	\$1,102,249	\$1,371,521	\$1,210,824	-	-
Habitat for Humanity Initiatives	\$2,009,269	\$2,087,886	\$1,931,715	\$1,995,461	\$2,659,863	\$2,306,921	\$3,424,918
Homeownership Assistance Fund (HAF, second mortgage amount)*	\$4,791,271	\$3,450,224	\$1,618,353	\$3,459,828	\$4,561,156	\$5,756,754	-
Homeownership Education, Counseling, and Training (HECAT)*	\$1,726,979	\$2,854,355	\$5,671,297	\$5,258,293	\$3,707,488	\$3,644,735	\$2,712,685
Housing Trust Fund (HTF)	\$983,230	\$6,173,461	\$8,052,502	\$17,552,234	\$33,512,835	\$1,887,802	-
Housing Trust Fund (HTF), Operating Subsidy	-	-	-	-	\$1,056,338	\$99,500	-
Housing Trust Fund Rental Assistance	\$3,771,300	\$6,648,944	\$8,763,282	\$10,618,666	\$10,772,986	\$8,220,694	\$8,427,668
Housing Trust Fund Transitional	\$195,000	-	-	-	-	-	-
Minnesota Urban and Rural Homesteading Program (MURL)*	\$608,653		\$885,065	-	-	-	-
Publicly Owned Housing Program		\$4,002,731	\$3,523,380	\$4,066,068	\$10,252,331	\$418,000	\$782,640
Rehabilitation Loan Program	\$4,149,993	\$5,649,172	\$5,621,070	\$1,070,919	\$2,125,966	\$4,400,068	\$4,206,605
Rental Assistance for Family Stabilization (RAFS)	\$15,500	-	-	-	-	-	-
Rental Rehabilitation Deferred Loan Pilot Program	-	-	-	-	-	-	\$1,076,396
Technical Assistance and Operating Support	-	-	-	\$313,000	\$383,000	\$163,500	\$1,474,235
Tribal Indian Housing	-	\$3,991,969	\$3,588,608	-	-	-	-
TOTAL	\$52,478,927	\$82,281,376	\$77,564,528	\$86,810,562	\$123,866,326	\$58,764,994	\$94,832,249

Data Sources: 2007 - 2009 data was obtained from table 3 of MN Housing's annual *Housing Assistance in Minnesota, Program Assessment*. As of 2010, that report became the *Annual Report and Program Assessment*. Table 3 remains.

Notes: 1) We do not capture amortizing mortgages, or other revenue-generating instruments, as part of this measurement. 2) We also do not capture programs that utilize federally-funded "pass-through" dollars, as those funds are reported in our federal funding figures.

* Program contains federal, as well as state, funds.

Funding: Philanthropic

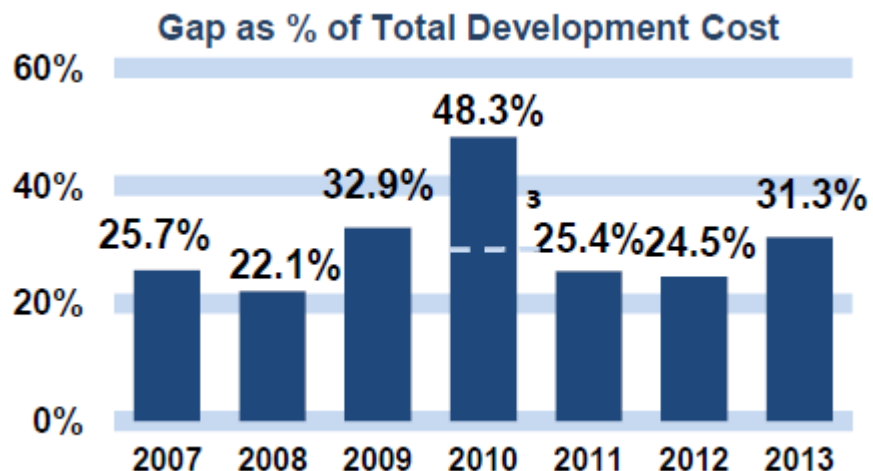
		2006	2007	2008	2009	2010	2011	2012
2012 Rank	MN Grantmaker Foundations	\$ to Hsg	\$ to Hsg	\$ to Hsg	\$ to Hsg	\$ to Hsg	\$ to Hsg	\$ to Hsg
1	The McKnight Foundation	\$15,040,000	\$10,740,000	\$12,440,000	\$6,650,100	\$11,345,000	\$10,582,500	\$12,067,000
2	Otto Bremer Foundation	\$3,351,566	\$2,556,500	\$1,525,500	\$1,781,338	\$1,210,672	\$3,169,025	\$2,479,715
3	Target	\$1,740,000	\$1,935,000	\$2,142,000	\$2,092,000	\$1,930,000	\$2,100,000	\$1,745,000
4	Carl and Eloise Pohlad Family Foundation	\$132,500	\$930,500	\$906,756	\$3,837,400	\$2,018,400	\$638,700	\$1,518,838
5	Blandin Foundation	\$1,140,000	\$1,153,800	\$1,115,000	\$1,193,000	\$1,158,675	\$1,306,000	\$1,278,000
6	The Saint Paul Foundation	\$1,519,812	\$3,319,282	\$1,673,709	\$1,296,803	\$1,876,512	\$1,454,022	\$1,070,455
7	Wells Fargo Foundation Minnesota	\$1,121,427	\$883,000	\$914,700	\$625,000	\$756,000	\$1,264,106	\$972,500
8	Thrivent Financial for Lutherans Foundation	\$164,500	\$411,290	\$433,495	\$509,500	\$612,248	\$453,105	\$630,540
9	The Minneapolis Foundation	\$2,749,532	\$609,859	\$1,353,120	\$1,000,400	\$508,700	\$1,045,300	\$554,000
10	Hardenbergh Foundation	\$49,000	\$48,000	\$35,000	\$42,500	\$7,500	\$100,000	\$510,000
11	The Jay and Rose Phillips Family Foundation	\$393,500	\$399,000	\$387,000	\$135,000	\$402,500	\$452,500	\$298,900
12	Minnesota Community Foundation	\$12,300	\$78,000	\$204,147	\$51,000	\$89,000	\$249,885	\$294,250
13	Catholic Community Foundation in the Archdiocese of Saint Paul and Minneapolis	\$35,600	\$134,701	\$49,000	\$34,824	\$67,012	\$35,400	\$284,609
14	Hugh J. Andersen Foundation	\$474,500	\$344,000	\$308,000	\$185,500	\$304,000	\$338,000	\$251,500
15	Patrick and Aimee Butler Family Foundation	\$245,000	\$1,045,000	\$220,000	\$397,500	\$382,500	\$212,500	\$240,000
16	Travelers Corporation and Travelers Foundation	\$425,000	\$815,000	\$603,450	\$247,000	\$205,300	\$155,000	\$205,000
17	Cargill	\$0	\$0	\$116,500	\$121,500	\$114,500	\$62,500	\$200,000
18	Cargill Foundation	\$0	\$50,000	\$50,000	\$0	\$0	\$0	\$200,000
19	F.R. Bigelow Foundation	\$272,500	\$0	\$975,000	\$645,000	\$357,500	\$390,000	\$190,000
20	FR Bigelow Foundation	\$0	\$920,000	\$0	\$0	\$0	\$0	\$190,000
	All Other	\$5,037,369	\$4,146,461	\$4,589,961	\$3,268,553	\$2,563,371	\$2,520,146	\$2,066,746
	Total (All grants to housing in MN from MN-based Foundations)	\$33,904,106	\$30,519,393	\$30,042,338	\$24,113,918	\$25,909,390	\$26,528,689	\$27,247,053

Data Source: The MN Council on Foundations.

Notes: In addition to funding by MN-based foundations, an additional eight to 20 percent of that funding amount is contributed by foundations based in other states.

Gap Financing

GOAL 3: Increased Production & Preservation



Gap Dollars

	2007	2008	2009	2010	2011	2012	2013
Public	\$33,331,659	\$18,760,517	\$31,159,606	\$52,108,857	\$26,127,598	\$22,997,322	\$19,354,863
Philanthropic	\$4,936,203	\$2,492,595	\$3,330,559	\$2,129,820	\$2,596,513	\$1,087,250	\$1,328,634
Private	\$9,900,548	\$8,424,265	\$4,009,000	\$4,494,389	\$2,125,254	\$8,237,955	\$2,037,655
Total Gap Dollars	\$48,168,410	\$29,677,377	\$38,499,165	\$58,733,066	\$30,849,365	\$32,322,527	\$22,721,152
Total Development Cost	\$187,539,638	\$134,472,397	\$117,077,567	\$121,638,509	\$121,305,190	\$131,927,982	\$72,686,992

Key Definitions: 1) Gap Financing: All funding needed beyond the first mortgage and tax credits to make a project viable (e.g. non-revenue-generating). 2) Public Funding: Funding from government sources. 3) Philanthropic Funding: Grants from philanthropic (non-profit) sources. 4) Private Funding: Grants from the private sector. 5) Total Development Cost: All funding needed to meet project costs.

Gap as % of Total Development Cost

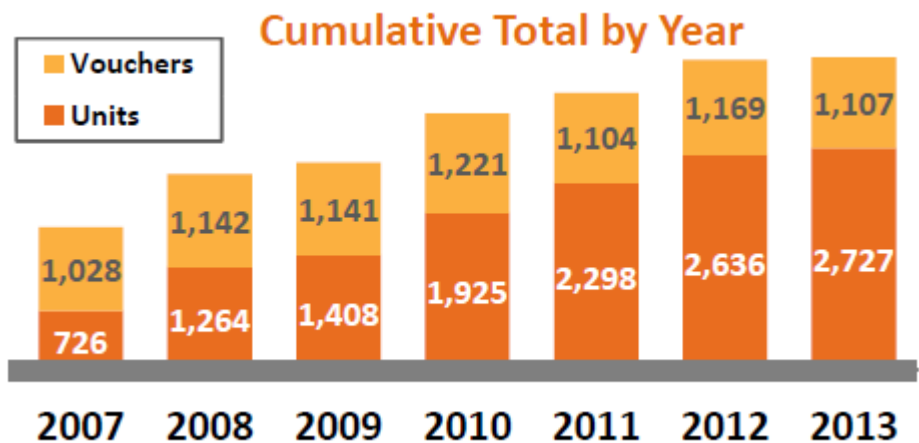
	2007	2008	2009	2010	2011	2012	2013
Public	17.8%	14.0%	26.6%	42.8%	21.5%	17.4%	26.6%
Philanthropic	2.6%	1.9%	2.8%	1.8%	2.1%	0.8%	1.8%
Private	5.3%	6.3%	3.4%	3.7%	1.8%	6.2%	2.8%
% of TDC that is Gap	25.7%	22.1%	32.9%	48.3%	25.4%	24.5%	31.3%

Data Source: Gap data is exclusively derived from MN Housing-financed development projects.

Notes: 1) Units targeted at lower income households may require more gap funding. 2) Total development costs may vary by location.

Ending Long-Term Homelessness

GOAL 2: Innovation & Design



(Data and footnotes on the following page)

Ending Long-Term Homelessness

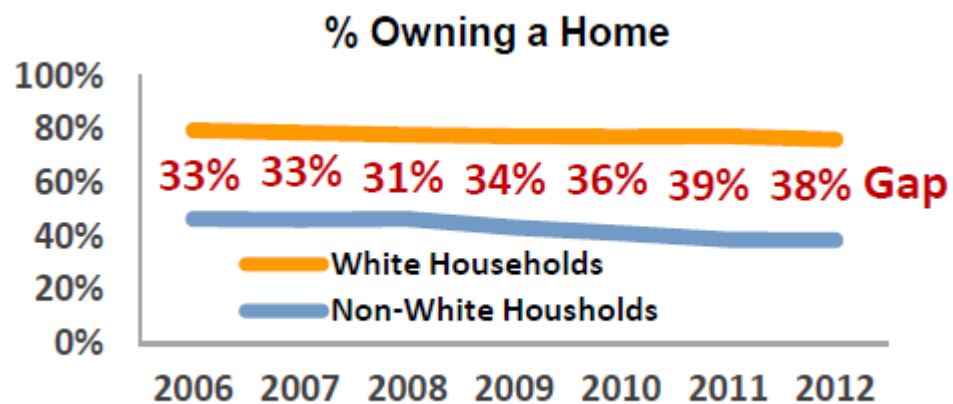
	2007		2008		2009		2010		2011		2012		2013	
	Rental	Tenant	Rental	Tenant	Rental	Tenant	Rental	Tenant	Rental	Tenant	Rental	Tenant	Rental	Tenant
Twin Cities	534	677	916	729	1,049	785	1,466	826	1,799	746	2,102	736	2,168	739
Anoka	0	0	0	0	0	0	4	50	4	45	4	45	4	45
Carver	6	0	6	0	6	0	6	0	6	0	10	0	10	0
Dakota	13	30	77	30	19	30	19	30	19	28	19	28	19	28
Hennepin	273	264	473	276	664	277	1006	250	1326	225	1607	264	1663	264
Ramsey	238	114	348	125	348	125	415	138	424	125	442	132	448	132
Scott	0	0	0	0	0	0	4	0	4	0	4	0	4	0
Washington	4	10	12	10	12	10	12	10	16	9	16	9	20	10
Metro Multi-Jurisdictional	0	259	0	288	0	343	0	348	0	314	0	258	0	260
Greater MN	192	351	348	413	359	356	459	395	499	358	534	370	559	368
Region 1	16	0	16	0	16	15	20	0	35	0	30	0	34	3
Region 2	63	64	92	70	107	82	133	89	69	80	73	80	81	80
Region 3	24	45	52	45	48	50	56	55	61	50	61	50	61	45
Region 4	22	14	88	14	92	14	84	14	160	13	182	13	193	13
Region 5	16	8	24	8	20	8	20	8	24	7	24	7	28	7
Region 6	51	55	76	66	76	72	146	94	150	86	164	86	162	86
Multi-Jurisdictional (TC & Greater MN)	0	165	0	210	0	115	0	135	0	122	0	134	0	134
Total in Minnesota	726	1,028	1,264	1,142	1,408	1,141	1,925	1,221	2,298	1,104	2,636	1,106	2,727	1,107
Total Opportunities	1,754		2,406		2,549		3,146		3,402		3,742		3,834	

Definitions: 1) **Ending Long-Term Homelessness:** A 2015 goal to create 4,000 additional housing opportunities with support services for long-term homeless MN individuals and families (goal initiated in 2004 as part of Heading Home Minnesota's Business Plan to End Homelessness). 2) **Long-Term Homelessness:** A person not having a permanent place to live continuously for a year or more, or four times in the last three years (MN Housing definition). 3) **Opportunities:** Rental housing targeted at households making <30% of area median income and where support services are available to residents (includes units and tenant-based assistance).

Notes: 1) Totals do not perfectly align with totals reported in progress reports for the MN Business Plan to End Homelessness. 2) Minnesota Housing Measures does not include McKinney-Vento Continuum of Care-funded opportunities, which are emergency shelter and transitional in nature. 3) There is potential, but likely small, overlap in unit and voucher counts.

Emerging Market Homeownership

GOAL 1: Public Will



(Data and footnotes on the following page)

Emerging Market Homeownership

Emerging Market Homeownership Rate

	Twin Cities	Anoka	Carver	Dakota	Hennepin	Ramsey	Scott	Washington	Minneapolis	St Paul	Greater MN	Minnesota
2012	36%	54%	57%	44%	31%	31%	76%	61%	24%	29%	46%	39%
2011	37%	52%	51%	48%	32%	30%	62%	63%	23%	24%	46%	39%
2010	39%	60%	62%	51%	34%	32%	68%	69%	25%	29%	47%	41%
2009	40%	60%	64%	55%	34%	32%	67%	71%	23%	26%	53%	43%
2008	45%	62%	72%	65%	37%	39%	91%	74%	28%	38%	52%	47%
2007	44%	71%	84%	63%	36%	35%	67%	73%	28%	32%	55%	46%
2006	45%	68%	76%	59%	36%	40%	81%	82%	27%	36%	53%	47%

White, Non-Hispanic Homeownership Rate

	Twin Cities	Anoka	Carver	Dakota	Hennepin	Ramsey	Scott	Washington	Minneapolis	St Paul	Greater MN	Minnesota
2012	75%	84%	80%	78%	71%	68%	85%	81%	59%	60%	78%	76%
2011	76%	84%	86%	81%	72%	68%	87%	83%	60%	59%	79%	77%
2010	76%	84%	83%	80%	72%	70%	86%	84%	59%	62%	78%	77%
2009	77%	85%	83%	81%	74%	69%	86%	84%	61%	64%	78%	77%
2008	78%	83%	85%	81%	74%	72%	88%	86%	63%	65%	78%	78%
2007	79%	85%	83%	82%	75%	73%	89%	86%	63%	66%	79%	79%
2006	79%	86%	86%	82%	76%	73%	90%	87%	65%	68%	80%	80%

Homeownership Gap

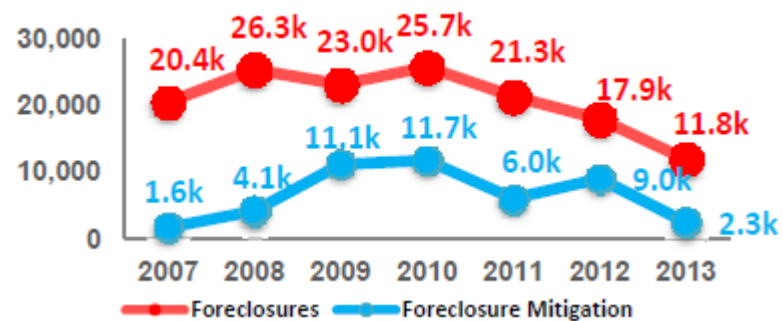
	Twin Cities	Anoka	Carver	Dakota	Hennepin	Ramsey	Scott	Washington	Minneapolis	St Paul	Greater MN	Minnesota
2012	39%	30%	23%	34%	40%	37%	9%	20%	35%	31%	31%	38%
2011	40%	32%	35%	33%	41%	38%	24%	20%	37%	36%	32%	39%
2010	37%	24%	20%	29%	38%	37%	18%	15%	34%	33%	31%	36%
2009	37%	25%	19%	26%	40%	37%	19%	13%	39%	38%	25%	34%
2008	33%	21%	12%	16%	37%	33%	-3%	12%	35%	26%	27%	31%
2007	35%	13%	-1%	19%	39%	37%	22%	13%	35%	33%	24%	33%
2006	35%	18%	10%	23%	39%	34%	9%	5%	38%	32%	27%	33%

Key Definition: Emerging Markets: Non-white and/or Hispanic households.

Source: US Census American Community Survey 2006-2009, 2011; US Census 2010

Foreclosures

GOAL 3: Increased Production & Preservation



(Data and footnotes on the following page)

Minnesota Foreclosures (sheriff's sales)

	2007	2008	2009	2010	2011	2012	2013
Twin Cities	12,968	16,312	14,532	15,779	13,181	10,686	6,754
Anoka	1,680	2,285	2,069	2,247	2,015	1,588	964
Carver	287	336	363	416	331	284	172
Dakota	1,610	2,063	1,860	2,147	1,985	1,525	925
Hennepin	5,561	7,348	5,655	6,161	4,953	4,130	2,596
Ramsey	2,346	3,023	2,519	2,608	2,078	1,655	1,154
Scott	606		811	947	744	601	354
Washington	878	1,257	1,255	1,253	1,075	903	589
<i>Minneapolis</i>	2,346	3,023	2,519	2,608	1,789	1,523	907
<i>St Paul</i>	878	1,257	1,255	1,253	1,498	1,207	807

Greater MN	7,430	8,987	8,560	9,894	8,117	7,209	5,080
Region 1	254	313	351	347	268	254	188
Region 2	610	803	758	1,009	877	853	658
Region 3	354	451	493	528	491	412	312
Region 4	3,657	4,478	4,267	4,579	3,703	3,205	2,114
Region 5	639	654	633	779	641	563	443
Region 6	1,916	2,288	2,058	2,652	2,137	1,922	1,365
Minnesota	20,398	25,299	23,092	25,673	21,298	17,895	11,834

Foreclosure Recovery

	2007	2008	2009	2010	2011	2012	2013
New Mortgage Products Delivered	0	29	1,152	775	941	1,007	-
Properties Acquired/Rehabbed	99	262	983	847	755	703	-
Foreclosures Prevented	1,516	3,816	8,971	10,082	4,299	7,244	2,387
Minnesota Total	1,615	4,107	11,106	11,704	5,995	8,954	2,387

Definitions: 1) **Foreclosure:** County sheriff's sale; or, that point in time at which a homeowner officially loses their home to county auction. 2) **New Mortgage Product Delivered:** Both mortgage loan and down payment products that were developed in response to the foreclosure crisis. 3) **Properties Acquired/Rehabbed:** Properties acquired and in the process of rehabilitation for resale to the private market, as well as to properties acquired with the intent to demolish and/or land-bank. 4) **Foreclosure Prevented:** Foreclosures averted through the efforts of foreclosure prevention counselors.

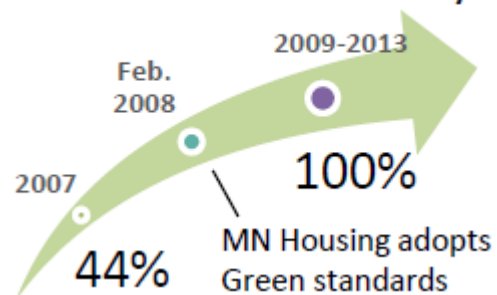
Sources: 1) **Foreclosures:** HousingLink (sheriff sales) 2) **Foreclosure Recovery:** Twin Cities Foreclosure Recovery Progress Report (MN Foreclosure Partners Council, Twin Cities LISC, Family Housing Fund, HousingLink).

Note: Recovery progress is measured only for efforts which are funded directly or indirectly and can be reported by Minnesota Foreclosure Partners Council (MFPC) members, which represent a coordinated affiliation of Minnesota public sector government agencies and nonprofits. Many local initiatives not associated with the MFPC and private market initiatives are not captured in this report.

Green Housing

GOAL 2: Innovation & Design

% of Green Units Produced by Year⁵



Key Definitions: 1) **Green Units:** Multi-family units that meet one of three levels of compliance for energy efficiency and sustainability according to MN Housing's green housing policy, adopted in February 2007. 2) **Newly Constructed Affordable Units:** Newly constructed multi-family units with public-financing, and a first finance closing in the year in question.

Source: MN Housing

Note: MN Housing's multi-family green housing policy stipulates that all properties committed after February 2007 or closed from 2009 on must meet green compliance standards.

Appendix A: McKnight Housing Vision:

Increase Family Stability and Link Families to Greater Opportunity in our Communities (highlighted baseline measures are included in dashboard)

Goal 1	Objective	Baseline Measures As of 1/2008	Indicator or Evidence	Annual Outputs compared with 1/2008 baseline	Short-term Outcomes (2 years as of 1/2010)	Long-term Outcomes (5 years as of 1/2013)
<p>Public Will- Increase public acceptance for affordable housing as a fundamental characteristic of healthy communities</p>	<p>(1) To increase the public acceptance of affordable housing as a community asset</p>	<p>(1) Survey data and poll tracking documenting support for affordable housing as a community asset, particularly among influential stakeholders, elected officials, and community leaders</p>	<p>(1) Public opinion and specific public policies describing affordable housing included in the mix of community housing choices as community asset</p> <p>(2) Public housing comprehensive plans, or other local housing action plans and policies, include specific measures to produce a full range of housing choices and produce progress toward slated goals</p>	<p>(1) Increase in the public recognition of affordable housing as community asset and/or contributor to community economic development</p> <p>(2) Increase in the number of housing units produced in communities throughout Minnesota toward goals established in housing plans for affordable housing.</p>	<p>(1) New and/or expanding organized partnerships among business, public, philanthropic, and community leaders are increasingly effective advocates for affordable housing in all communities</p> <p>(2) New and/or more effective public policies, ordinances, and zoning supporting affordable housing are adopted and are being implemented</p>	<p>(1) The inclusion of affordable housing is a priority of state, regional, and local community development strategies and is supported by business, public, philanthropic, and community leaders</p> <p>(2) State, regional, and local public policies, ordinances, and zoning regulation are increasingly supportive of widely disbursed affordable housing as an essential element of healthy community development</p>
	<p>(2) To advocate for affordable housing options as an essential component of healthy communities</p>	<p>(1) Number and location of MN affordable housing units</p> <p>(2) % of emerging market homeownership in Greater MN</p>	<p>(1) Disbursement of affordable housing without contributing to a concentration of poverty</p> <p>(2) Communities requesting affordable housing as a key component of healthy communities</p>	<p>(1) Increase in % of units produced in communities and high opportunity areas to increase housing choice</p> <p>(2) Increase in the number of housing developments in communities with mixed-income units</p> <p>(3) Increased support for affordable housing within mixed income housing developments by public bodies and officials such as the Met Council, Regional Council of Mayors, and Greater state elected representatives</p>	<p>(1) Increased affordable housing is available in higher opportunity communities</p> <p>(2) Reduced racial segregation based on housing location</p> <p>(3) Increased low-income and minority homeownership</p>	<p>(3) Lending, realtor, affordable housing, and philanthropic organizations actively and effectively work together to increase homeownership by people of color, thereby reducing the gap in homeownership rates between majority and minority communities</p>

Goal 2	Objective	Baseline Measures As of 1/2008	Indicator or Evidence	Annual Outputs compared with 1/2008 baseline	Short-term Outcomes (2 years as of 1/2010)	Long-term Outcomes (5 years as of 1/2013)
Innovation & Design- To promote innovation and quality affordable housing design good for people, families, communities, and the environment with access to good schools, employment, transportation, and community amenities	(1) To encourage continual internal and external affordable housing placement and design innovation and improvements	(1) Assessment of support and resources for innovative affordable housing design and placement	(1) Affordable housing units developed in direct relationship to TOD plan, workforce housing plan, or built in opportunity communities (2) The aesthetic appearance of affordable housing sets a high bar for design and attracts industry attention	(1) Increase in the number of transit oriented development (TOD) affordable housing units produced (2) Increase in workforce affordable housing units built in opportunity communities. (3) Increase in percent of affordable housing units that reflect "state- of-the-art" design excellence	(1) Growth in professional and community resources supporting innovative design (2) Public recognition for excellence in innovative design (3) Affordable housing sets standards for design excellence and integrates TOD plans and workforce needs	(1) Affordable housing increasingly is built near good schools, employment, public transportation, and community amenities and results in healthy outcomes for families (2) Improved housing design and construction increases community acceptance of affordable housing as a community asset
	(2) to Increase the number of low-income people and families living in high quality, energy and cost efficient affordable housing	(1) Percentage of affordable housing that meets green standards	(1) Multi-family and single-family affordable housing meets "Green" criteria accepted by the affordable housing field in Minnesota	(1) Increase in the number of low-income families living in affordable housing meeting MFHA "Green" criteria	(1) All new and preserved affordable housing meets "Green" standard	(3) Innovative affordable housing design and production reduces costs for housing residents and contributes to better environmental stewardship
	(3) To promote supportive housing with holistic, integrated services and opportunities for healthy family development	(1) Units required to meet 2010 goals. (2) Affordable housing family outcome data/studies	(1) Units developed towards the 2010 goal to end long-term homelessness. (2) Families housed in affordable units have better life opportunities and outcomes than families without affordable housing	(1) Increase in the number of supportive housing units meeting 2010 goals (2) Improvements in the amount and quality of family life opportunities and outcomes for families in affordable housing	(1) 2010 MN ending homelessness and supportive housing goals are met (2) Affordable supportive housing improves the quality of family outcomes in a holistic manner	

Goal 3	Objective	Baseline Measures As of 1/2008	Indicator or Evidence	Annual Outputs compared with 1/2008 baseline	Short-term Outcomes (2 years as of 1/2010)	Long-term Outcomes (5 years as of 1/2013)
<p>Increased Production & Preservation- To increase the pace of affordable housing production, preservation, and permanency</p>	<p>(1) To encourage the testing and application of new strategies and innovative financing tools for increased production, preservation, or permanency of affordable housing</p>	<p>(1) Existing quality of strategies, financing, and tools</p> <p>(2) Data on foreclosure in the Metro area and in Greater MN</p>	<p>(1) Quality improvement of innovative strategies, financing, or partnerships that explore new ways to expand availability of affordable housing.</p> <p>(2) Refinements & Improvements in the Super RFP Process</p> <p>(3) Innovative financing tools that help financially stressed homeowners stay in their homes through negotiated solutions with lenders.</p>	<p>(1) Demonstration of the linkage of new strategies and financing tools to an increased pace of affordable housing production, preservation, and permanency</p> <p>(2) Increase in the number of financially stressed homeowners who retain their homes</p>	<p>(1) New, more effective financing models are tested and refined that contribute to an increase in the pace of affordable housing production</p> <p>(2) Increased public investment in resources to resolve problems associated with vacant homes</p>	<p>(1) New, more effective financing models for converting market rate housing, preserving existing housing, and increasing permanency are developed, implemented, and evaluated</p> <p>(2) Significant improvements in housing production and preservation practices of affordable housing organizations are achieved, documented, and refined for further application</p> <p>(3) Increases in public subsidies and private investment significantly contribute to annual increases in affordable housing production and preservation (including reductions in vacant homes)</p>
	<p>(2) To increase production by enhancing the capacity of nonprofit developers and community partnerships to produce affordable housing.</p>	<p>(1) Current quality and priorities for capacity building determined by consultant review and analysis</p>	<p>(1) Capacity of nonprofit developers, public entities and community partnership with for-profit developers to produce affordable housing</p>	<p>(1) Increase in operating effectiveness of nonprofit affordable housing developers and partnerships</p> <p>(2) Increase in nonprofit and for-profit production</p>	<p>(1) Effective capacity building strategies are identified and adopted by nonprofits and partnerships with for-profit developers</p>	
	<p>(3) To increase the pace of production by advocating for and securing greater public and private resources for affordable housing.</p>	<p>(1) Amount of public and private investment in affordable housing</p> <p>(2) Available gap funding</p>	<p>(1) Private investment and public funding for affordable housing, e.g., local bonding and state and local appropriations.</p> <p>(2) Innovative gap financing mechanisms that provide the basis for long-term affordability</p>	<p>(1) Increase in total affordable housing investment</p> <p>(2) Increase in gap financing</p> <p>(3) Increase in the number of gap financed units that are affordable long- term</p>	<p>(1) Increased public funding, private investment, and philanthropic grant making for affordable housing</p> <p>(2) Gap financing is more effective and sustainable</p>	

Appendix B: Minnesota Housing Measures Report Notes with Updates and Methodology

McKnight's Goal Number & Name	McKnight's Objective and Baseline (Number & Description)	HousingLink's Data Points (by HousingLink baseline reference number)	Additional Information by Data Point
<p>1. Public Will Increase public acceptance for affordable housing as a fundamental characteristic of healthy communities</p>	<p>Objective 2. To advocate for affordable housing options as an essential component of healthy communities</p> <p>Baseline 1. Number and location of MN affordable housing units</p>	<p>1. Opportunities: Number and location of MN affordable housing opportunities</p> <ul style="list-style-type: none"> • Count of new publicly assisted affordable rental units with first closing in given year • Count of preserved publicly assisted affordable units in given year • Count of new perpetually-affordable home ownership units closed in given year • Count of new tenant-based vouchers allocated in given year • Number of households served through down payment assistance for affordable home ownership opportunities <p>Existing Statewide Unit Counts</p> <ul style="list-style-type: none"> • existing publicly assisted rental units • perpetually affordable single family homes 	<p>Rental - New Opportunities Methodology and Notes:</p> <ol style="list-style-type: none"> 1) HousingLink tracks rental units that have “public assistance” in their financing. This is a subset of all affordable rental units. 2) Primary data sources include: <ol style="list-style-type: none"> a) Minnesota Housing Finance Agency b) US Department of Housing and Urban Development (HUD) c) City of Minneapolis (CPED) d) Family Housing Fund e) Greater MN Housing Fund f) US Department of Agriculture (no new construction since 2005) g) Federal Home Loan Bank of Des Moines. 2) We reach out to an additional 20-30 local data sources (counties, cities, nonprofits) to verify the results of our initial processing. 3) Rental units included in this count serve families at 60% AMI and below in the Twin Cities and 80% in Greater Minnesota, whereas home ownership units serve families at 80% AMI and below for all areas. HousingLink has fact-checked this relative difference against population and income estimates in the respective regions. In the case of metro units, the methodology conforms precisely to the methodology for our annual <i>Housing Counts</i> reports. 4) As of the 2010 report, we began processing a statewide “inventory” via a wholesale “replacement” of previous year’s data, rather than as a mere addition of new units. We deemed this necessary, as there has been no reliable mechanism found for tracking “lost units” (e.g. units for which publicly-funded rent control or subsidy has been lost). As such, we do not have what we consider to be accurate “inventory” numbers prior to 2010, and have removed past years (prior to the current year) from Fact Sheets. <p>Rental – Tenant Vouchers Methodology:</p> <ol style="list-style-type: none"> 1) HousingLink tracks voucher allocations (“point of origin,” rather than “point of use”). 2) Data Sources Include <ol style="list-style-type: none"> a) HUD (annual federal Section 8 tenant-based voucher allocations)

McKnight's Goal Number & Name	McKnight's Objective and Baseline (Number & Description)	HousingLink's Data Points (by HousingLink baseline reference number)	Additional Information by Data Point
			<p>b) MN Housing (a variety of tenant voucher allocations)</p> <p><u>Homeownership - New Opportunities</u> Methodology:</p> <ol style="list-style-type: none"> 1) Data sources currently included in statewide homeownership count include: <ol style="list-style-type: none"> a) Habitat for Humanity - Minnesota b) Minnesota Community Land Trust Coalition 2) This count includes all home ownership units where affordability stays with the property beyond the home owner that gets initial benefit. Home ownership financing models where a home buyer receives funding, but the property sells at market rate to the next and subsequent owners are <i>not</i> included. 3) Representatives from both Habitat and the MN Land Trust Coalition state they are not aware of any lost homeownership units. 4) Habitat for Humanity is not providing address level data in Greater MN, making it the only data set within the unit counts that is reported to us in aggregate. They do, however, aggregate their unit production numbers by Habitat affiliate service area. These areas vary in size from city to regional jurisdictions, but all distinctly fit within the McKnight initiative regions. 5) Theoretically, Habitat and land trusts could both invest in one property, but practically, both Habitat and land trust staff state that this is not currently happening. 6) <u>As of FY12, Habitat MN includes "New," "Recycle," "Rehab," and "Repair" categories for data. After discussion with them, it was decided that the sum total of "New" and "Rehab" provides the number of <i>new home opportunities</i> in which we are interested.</u> <p><u>Homeownership – Down Payment Assistance</u> Methodology</p> <ol style="list-style-type: none"> 1) We define "down payment assistance" as one-time financial investment into home ownership that makes the home affordable for the first buyer, but that is not necessarily passed along to the second and subsequent buyers. Note that this does not include contract for deed or so-called "Bridge Loans," as they do not involve a one-time investment of money on behalf of the prospective homeowner. 2) Data sources include: <ol style="list-style-type: none"> a) Minnesota Housing

McKnight's Goal Number & Name	McKnight's Objective and Baseline (Number & Description)	HousingLink's Data Points (by HousingLink baseline reference number)	Additional Information by Data Point
			<p>b) Family Housing Fund c) Greater MN Housing Fund.</p> <p>3) Public and private sources invest a significant amount annually into down payment assistance that serves households across the state. Although it is a one-time investment, it is broadly recognized as having a long-term community impact.</p> <p>4) HousingLink counts the households served through down payment assistance, versus the financial investment into down payment assistance, since households served is more consistent with the other Opportunities measures.</p> <p>5) We are not including down payment assistance programs specifically intended to address foreclosure, as such programs are not necessarily targeted towards low-income families. However, this activity <i>is</i> captured as part of the foreclosure measures.</p> <p>Overall Opportunities Note: HousingLink recognizes that this measure does not incorporate any demand data into the measure.</p>

McKnight's Goal Number & Name	McKnight's Objective and Baseline (Number & Description)	HousingLink's Data Points (by HousingLink baseline reference number)	Additional Information by Data Point
<p>1. Public Will Increase public acceptance for affordable housing as a fundamental characteristic of healthy communities</p>	<p>Objective 2. To advocate for affordable housing options as an essential component of healthy communities</p> <p>Baseline 2. Percent of emerging market homeownership in Greater MN</p>	<p>2. Emerging Market Homeownership</p> <ul style="list-style-type: none"> Percent and number of total home ownership that is minority owned Rate of minority homeownership expressed as percent of total minority population 	<p>Methodology: HousingLink uses one-year estimates US Census' American Community Survey Data (ACS), the same data EMHI uses, to track emerging market (e.g. minority) percent of total annual home ownership and number of home owners over time. Emerging markets are considered to be all households that are not "White Alone, not Hispanic or Latino." A known limitation of that data is that its release date is September of the following year.</p> <p>Update:</p> <ul style="list-style-type: none"> 2010 Report: It was discovered that there was a slight methodological difference between HousingLink's definition of "emerging markets" (a sum of non-white race and ethnicity households) and that of the EMHI research team of the Federal Reserve Bank of Minneapolis and MN Housing (the difference between all households and households defined as "White Alone, not Hispanic or Latino). For consistency purposes, we have elected to switch our methodology, which results in little to no difference in actual reported numbers. 2009 Report: EMHI partners have formally eliminated their "40,000 new households by 2012" goal that existed at the commencement of the Housing Measures report. The primary focus, now, seems to be that of "financial literacy," leading to sustainable home ownership.
<p>2. Innovation & Design To promote innovation and quality affordable housing design good for people, families, communities, and the environment with access to good schools, employment, transportation, and community amenities.</p>	<p>Objective 2. To increase the number of low-income people and families living in high quality, energy and cost-efficient, affordable housing</p> <p>Baseline 1. Percentage of affordable housing that meets green standards</p>	<p>3. Green Housing: Percent and number of total affordable homeownership and rental units committed after February 2007 that meet the green standard Minnesota.</p>	<p>Methodology:</p> <ol style="list-style-type: none"> In February 2007, the Minnesota Housing Board approved a mandatory green housing standard for all new construction multi-family development funding applications. Exceptions to this mandatory requirement include developments only funded with housing tax credits or developments funded with general obligation bonds, or projects that can represent a tangible hardship for compliance. This represents the start of a clearly accepted standard and a clear tracking mechanism for compliance with the standard. Thus, units are considered "green" if they had MN Housing funding committed after February 2007 or are part of the Green Housing Initiative. The Foundation's original intent was to determine the percent of the overall affordable housing stock that was "green," and track its change over time. This measure is difficult to obtain because historical data on compliance to a green standard is nearly impossible to obtain without first determining a standard and then reviewing construction documents for compliance. Therefore, any attempt

McKnight's Goal Number & Name	McKnight's Objective and Baseline (Number & Description)	HousingLink's Data Points (by HousingLink baseline reference number)	Additional Information by Data Point
			<p>to quantify the total number of green housing units in the affordable housing system will most likely under-represent the historical efforts. This position has been confirmed by Center for Sustainable Development.</p> <p>3) Green home ownership is not counted in the report, as we are not aware of the formal adoption of a green "standard," as with rental.</p> <p>a) Both Habitat for Humanity and MN Community Land Trust Coalition have said that all their units are "green," but do not share or adhere to any mutual standard.</p> <p>b) MN Housing will introduce a green standard and mechanism for tracking compliance in single family homes. However, as MN Housing's single family affordable home production is not reflected in our "opportunities" measures, we will not be tracking these counts, going forward.</p> <p>4) As of 2009 report, all development activity through MN Housing meets one of three levels of compliance for energy efficiency and sustainability. All development meets this standard, whether it is specifically noted in the funding data or not.</p> <p>5) MN Green Communities has undertaken an initiative in which they are retrofitting 10,000 units to new green standards. This activity (which resulted in 24 properties of 1,034 affordable units constructed or rehabilitated prior to the mandatory green standards) should show up in future preservation/stabilization efforts.</p> <p>Update: <u>We are re-stating "Green" numbers in this year's report, to reflect changes and updates for production numbers over the past four years.</u></p>
<p>2. Innovation & Design To promote innovation and quality affordable housing design good for people, families, communities, and the environment with access to good schools, employment, transportation, and community amenities.</p>	<p>Objective 3. To promote supportive housing with holistic, integrated services and opportunities for healthy family development</p> <p>Baseline 1. Units required to</p>	<p>4. Ending Long-Term Homelessness: Percent of opportunities required to be in service by 2010 to meet Governor's initiative to End Long-Term Homelessness (ELTH)</p>	<p>Methodology:</p> <p>1) HousingLink tracks progress towards the state of MN's Ending Long Term Homelessness initiative through a combination of units and vouchers in service.</p> <p>2) Data source is Heading Home Minnesota's <i>Business Plan to End Long-Term Homelessness</i>.</p> <p>3) There is potential overlap in unit & voucher counts, but no discernable method of addressing the issue.</p> <p>4) Although we have heard community interest in trending the available/allocated support service dollars, the amount of effort to tract this information is substantial and beyond the current scope of this report.</p>

McKnight's Goal Number & Name	McKnight's Objective and Baseline (<i>Number & Description</i>)	HousingLink's Data Points (<i>by HousingLink baseline reference number</i>)	Additional Information by Data Point
	meet 2010 goal to end long-term homelessness		<p>Updates:</p> <ol style="list-style-type: none"> 1) <u>As of the 2011 report, the ELTH goal is no longer being expressed relative to 2010.</u> 2) As of the 2010 report, the traditional ELTH "Initiative" has transformed into being the foundation for "Heading Home Minnesota." Their plan is still to create 4,000 permanent supportive housing opportunities for individuals, youth, and families. 3) We show cumulative progress to date with incremental progress since the 2007 baseline.
<p>3. Increased Production & Preservation</p> <p>To increase the pace of affordable housing production, preservation, and permanency</p>	<p>Objective 1: To encourage the testing and application of new strategies and innovative financing tools for increased production, preservation or permanency of affordable housing</p> <p>Baseline 2. Data on foreclosures and recovery efforts in MN.</p>	<p>5. Foreclosure:</p> <ul style="list-style-type: none"> • Foreclosure counts and rates for Twin Cities and Greater Minnesota • Foreclosure recovery 	<p>Methodology:</p> <ol style="list-style-type: none"> 1) The report tracks two measures related to foreclosure: <ol style="list-style-type: none"> 1) Total foreclosures (e.g. mortgage foreclosures by sheriff's sale), as reported by HousingLink 2) Foreclosure recovery efforts of the MN Foreclosure Council, which are measured by three activity types, also reported by HousingLink: <ol style="list-style-type: none"> (1) <i>Foreclosure Prevention:</i> As measured by efforts by the Home Ownership Center's prevention network. <i>Note:</i> A 2008 law requires lenders to provide a copy of Notice of Pendency (e.g. "pre-foreclosure notice") to HOC. Thus, they have become the de-facto measurement of prevention efforts for the MFPC. (2) <i>Deliver and Expand Access to New Mortgage Products:</i> Measuring only results able to be delivered and reported on by MFPC members, this tracks the number of loans secured as a result of new loan products developed in response to the foreclosure crisis. (3) <i>Acquisition/Rehab/Demo:</i> Also only measuring results of reported by MFPC members, this metric investigates how community partners are responding to the large number of foreclosure vacancies. 2) The "Recovery Progress Report is only tracking activity that is funded by and able to be reported by members of the MN Foreclosure Partners Council. Even for that project, trying to get at any activity funded solely outside the scope of the MFPC was deemed unfeasible. 3) The foreclosure recovery measure is derived from a research effort with an independent funding commitment that is set to expire after the release of the 2012 report.

McKnight's Goal Number & Name	McKnight's Objective and Baseline (Number & Description)	HousingLink's Data Points (by HousingLink baseline reference number)	Additional Information by Data Point
<p>3. Increased Production & Preservation</p> <p>To increase the pace of affordable housing production, preservation, and permanency</p>	<p>Objective 3.</p> <p>To increase the pace of production by advocating for and securing greater public and private resources for affordable housing</p> <p>Baseline 1.</p> <p>Amount of public and private investment in affordable housing</p>	<p>6. Funding:</p> <p>Total dollar amount of public and philanthropic investment made into affordable housing</p> <ul style="list-style-type: none"> • Public: Total Federal and State investment Philanthropic: Percent and total amount of grants towards housing by top 20 MN foundations 	<p>Federal Methodology:</p> <ol style="list-style-type: none"> 1) Beginning with FY 2008, www.usaspending.gov has provided detailed accountability for grant & direct payments for housing into the state of MN. 2) For FY 2007, this data is not available in www.usaspending.gov, and was thus obtained from a variety of budgetary and funding reports, which do not necessarily conform to the "CFDA Program Titles" available from the online reporting. This is an acknowledged error on the part of www.usaspending.gov. We determined in that year that 25 percent of CDBG spending was directed specifically to housing. This was accounted for in the analysis. <p>State Methodology:</p> <ol style="list-style-type: none"> 1) State investment in affordable housing is measured using Minnesota Housing's annual report. Data is reported for the State's Fiscal Year, starting with FY 2007. 2) As a rule, we do not capture: <ol style="list-style-type: none"> a. Interest-generating (or other revenue generating) instruments (e.g. mortgages with interest, tax credits, etc.). b. Programs that are federally-funded (e.g. "pass-through" dollars). <p><u>In 2013, we discovered that past reports had been including LMIR, which is a revenue-generating program and HOME funds, which are federal in nature (and already being counted in the "Federal" portion of the funding measure). Both have been left off the 2012 report for all years, historically.</u></p> <p>Philanthropic Methodology:</p> <ol style="list-style-type: none"> 1. HousingLink examines two measures related to philanthropic investment in housing: <ol style="list-style-type: none"> a) Proportion of dollars invested in housing by the state's largest Foundations (largest Foundations defined by net assets). b) Proportion of dollars invested in housing by the state's largest philanthropic investors in housing (largest investors defined by those giving the most toward housing). 2) Philanthropic investment in housing is measured using Minnesota Council on Foundations' data. Known limitations with this data include:

McKnight's Goal Number & Name	McKnight's Objective and Baseline (Number & Description)	HousingLink's Data Points (by HousingLink baseline reference number)	Additional Information by Data Point
			<p>a) The philanthropic investment is <i>not</i> limited to affordable housing, but includes all housing investments.</p> <p>b) It is based on voluntary self-reporting by Foundations.</p> <p>c) The data has a very late annual release. As of this writing, data availability lags approximately one year behind Federal and State funding data.</p> <p>3) Individual grants under \$1,000 are not tracked.</p> <p>4) We have decided not to track philanthropic loans like PRIs because the data is not readily, publicly available at this time.</p> <p>5) Although philanthropic data available from <i>MN Council of Foundations</i> has a significant, inherent, time lag, we have their ongoing commitment to deliver unaudited data for the top 20 MN Philanthropic Funders prior to March of each report year.</p> <p>6) Through the 2009 report, HousingLink gathered data from nationally-based <i>The Foundation Center</i> regarding philanthropic funding used in Minnesota, but not originating from within Minnesota. For years in the report through 2009, these amounts ranged from roughly eight percent to 20 percent of the Minnesota-based giving amount. We have since determined reporting by The Foundation Center to be incomplete and inconsistent enough to call into question its veracity, and as of the 2010 report, no longer report the number.</p> <p>Overall Notes</p> <p>1) <u>Though we did get one data point (in 2010) for Greater Twin Cities United way, we made the determination that it should not be reported in the "philanthropic" funding measure, as they operate more in the model of a nonprofit than a foundation.</u></p> <p>2) HousingLink tracks financial investments for the state, but does not distinguish between investments made in the metro area and Greater MN.</p> <p>3) HousingLink tracks funding based on its source at point of origin versus its source at point of use. Tracking the point of origin allows the Foundation to see the financial sources for affordable housing allocations.</p> <p>4) HousingLink understands the Foundation's interest in having a macro-level perspective on the amount of investment into affordable housing over time. The Foundation has an interest in understanding the public investment at a federal, state and local level. However, HousingLink's opinion is that tracking funding that originates at the local level is not sustainable over time. By its nature local sources of funding are decentralized. HousingLink has learned that even within</p>

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			an individual jurisdiction there is not a single reliable data source for all locally originated affordable-housing funding.
<p>3. Increased Production & Preservation</p> <p>To increase the pace of affordable housing production, preservation, and permanency</p>		<p>7. Gap financing into units:</p> <p>Gap financing as a percentage of total investment into new affordable rental units closed by public, philanthropic and other sources</p>	<p>Methodology:</p> <ol style="list-style-type: none"> 1) HousingLink uses the following definition for gap financing: all funding needed beyond the first mortgage and tax credits to make a project viable. 2) Data source is MN Housing. 3) Gap financing is broken into categories of public, philanthropic & private based on source at point of use. This allows the Foundation to see which entities are using their funding allocations for gap financing. <p>Update:</p> <ol style="list-style-type: none"> 1) <u>Section 1602 Exchange Funds, unique to 2010, presented an issue in which they could be classified as tax credits (they were offered in exchange for unused credits), but were also used as a significant source of financing for projects that may well have not otherwise moved forward. We elected to include those credits as part of the "gap" calculation, in spite of the following reservations:</u> <ol style="list-style-type: none"> a) <u>These were federal funds already "committed"</u> b) <u>At the amounts being used on each project/property, they are a primary financing tool; in most instances they appear to be a primary reason the project will proceed.</u> c) <u>Including them in gap financing would, in our opinion, overstate public will</u>