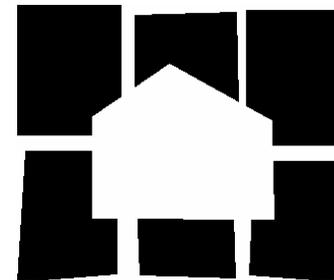
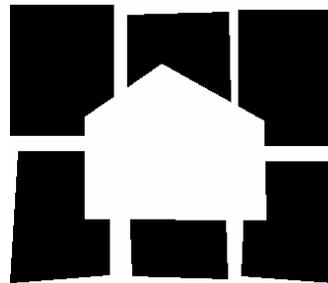
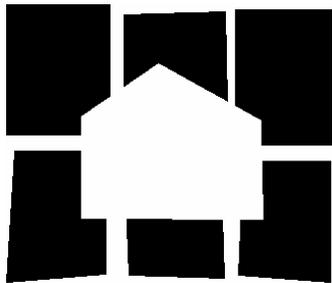


Mortgage Foreclosure Prevention Program
A Program of the Home Ownership Center

Annual Report, Minneapolis
Northside Resident's Redevelopment Council (NRRC)
Twin Cities Habitat for Humanity (TCHFH)
Ending December 31, 2003



Mortgage Foreclosure Prevention Program Statistics

SUMMARY OF SERVICES		
	1991 – Dec. 31, 2003*	January 1, 2003 – Dec. 31, 2003
Total Number of Households Served	6,615	928
Households Receiving Information & Referral Services Only	4,264	736
Households Receiving Intensive Case-Management, Counseling and/or Emergency Financial Assistance	2,351	192
Total Number of Financial Assistance Loans	390	15
Average Emergency Loan	\$3,284	\$5,310

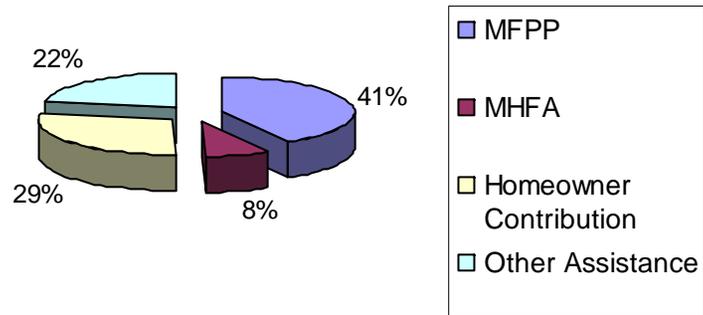
* Twin Cities Habitat for Humanity has only been providing program services since 1993

<i>SHORT TERM PROGRAM OUTCOMES</i>		
	1991-2003	2003
Foreclosure Prevented	44%	64%
Foreclosed	8%	6%
Outcome Pending	29%	23%
Not Reported/Lost Contact	16%	5%

Total Loan Funds Committed To Date

Total MFPP	\$1,281,395
Total MHFA	\$242,243
Total Homeowner Contribution	\$878,668
Other Assistance	\$677,114

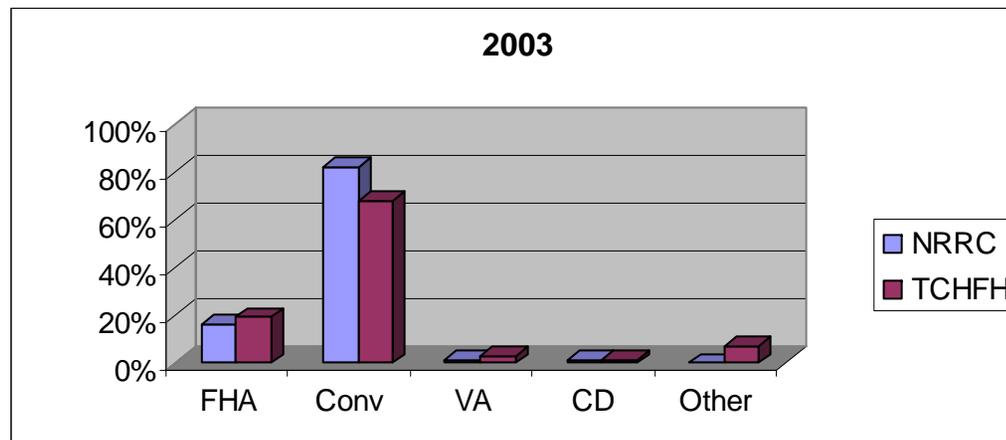
TOTAL FUNDS COMMITTED TO DATE



Property and Loan Profile

	2003	
	NRRC	TCHFH
Average House Payment	\$930	\$1,027
Average Amount Past Due	\$4,777	\$5,872
Average Payments Behind	4.8	4.8
Average Purchase Price	\$78,686	\$80,115
Average Market Value	\$120,003	\$130,697
Average Years Owned	6	9

Type of Mortgage Loans



Family Profile 2003

NRRC

72% families with children

Average income \$30,313

72% were employed*

78% were people of color

40% single parents

Since 1991 = 3,555 children

Habitat

100% families with children

Average income \$30,208

74% were employed*

60% were people of color

35% single parents

Since 1993 = 2,788 children