Board Member Organizations NHF

The Ackerberg Group
City of Minneapolis
- Department of Community Planning and Economic Development—CPED
- Department of Health and Family Support
- Police Department
- Department of Regulatory Services

Family Housing Fund
Fannie Mae
Folwell Neighborhood Association
Franklin National Bank
General Mills Foundation
Greater Metropolitan Housing Corporation
Hawthorne Area Community Council
Hennepin County
The Home Depot Foundation
Jordan Area Community Council
Local Initiatives Support Corporation
McKinley Community
Minneapolis Consortium of Community Developers
Minnesota Home Ownership Center
Minnesota Housing
Neighborhood Housing Services
Northway Community Trust
Northside Residents Redevelopment Council
Powderhorn Residents Group, Inc.
Project for Pride in Living
Tree Trust
Urban Homeworks, Inc.
Wells Fargo

NORTHSIDE HOME FUND

For further information, please contact:

NORTHSIDE HOME FUND
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Minneapolis, MN 55401
ph 612-673-5135 • **fax** 612-673-5212
web www.northsidehomefund.com

Artwork: Linda Frichtel | **Living in Community** | acrylic on paper, from the "Home Sweet Home Again" exhibition, courtesy of the Family Housing Fund

September 2007

OVERVIEW

NORTHSIDE HOME FUND

Adding value to existing neighborhood, city, and other private and public efforts to support safe, vibrant, and sustainable communities in North Minneapolis.

"Today, after working shoulder to shoulder with city staff, community partners and NHF Board members to develop program opportunities for the Cluster Concept; I am very excited about the new relationship/partnership that is emerging between the city and North Minneapolis neighborhood organizations."

—Lance Knuckles, Northway Community Trust, Outreach Program Manager and former Jordan Area Community Council, Executive Director

Background Partners in Building Community

In August of 2003, North Minneapolis community leaders wrote to City elected officials asking them to commit to developing sustainable solutions to the serious community and economic development issues facing North Minneapolis. Specific housing challenges facing North Minneapolis include a high vacant and boarded housing inventory, declining home ownership rates, and a residential rehabilitation rate trailing those elsewhere in the city.

To address these serious issues, Mayor R.T. Rybak joined with northside council members and local leaders to organize an agenda for change. As part of this agenda, the Minneapolis Department of Community Planning and Economic Development (CPED) organized the Northside Partnership, which is focused on attracting investment and stimulating positive redevelopment activity in North Minneapolis.

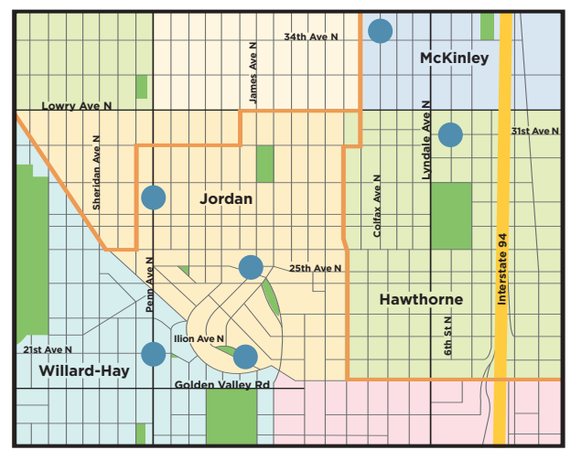
A key component of the Northside Partnership's housing effort is the Northside Home Fund (NHF).

Focus Cluster Concept

Make big changes in a small area. That's the idea behind the focus on small geographic areas, or "clusters"—to make a noticeable positive impact on the housing stock and to stabilize and strengthen the homeownership market of North Minneapolis neighborhoods.

Specific components of the cluster projects include community outreach and organizing, the administration of a health impact assessment survey, a housing inspections component, foreclosure prevention, and the establishment of a development partnership to identify and implement residential development opportunities within the cluster.

This multi-faceted approach aims to bring about improvements that are so noticeable that positive change radiates to adjacent blocks.



Current Cluster Projects
The first demonstration cluster was selected in April 2005. As of January 2007, five additional clusters have been selected for inclusion in the pilot project initiative. The six current "clusters" are located in the following neighborhoods; Hawthorne, Jordan, McKinley, and Willard-Hay.

Partnership Northside Home Fund

Northside Home Fund activities are coordinated through three main collaborative partnerships.

The NHF Board. Composed of representatives from northside neighborhood organizations, nonprofit housing and homeownership organizations, governmental and enforcement agencies, housing developers, and financial institutions, the Board recommends strategy and direction, advises on NHF projects and cluster project activities, and monitors progress on initiative activities.

The NHF Working Group. A subgroup of the NHF Board, the NHF Working Group's membership is composed of representatives from northside neighborhood organizations, neighborhood development partners, the Department of Regulatory Services—Housing Inspections Division and Problem Properties Unit, the Department of Health and Family Support, the Minneapolis Police Department, and the Housing Policy & Development Division of CPED.

The NHF Working Group coordinates the activities of each cluster project and facilitates communication between the member organizations.

Cluster-specific neighborhood-developer partnership. The neighborhood group for each cluster selects a housing development partner to work with the organization to develop a cluster action plan. This plan includes the redevelopment of the vacant and boarded properties in conjunction with leveraging additional investment and enforcement tools needed to improve surrounding properties.

Investments Strengthening Neighborhoods

Thanks to partner organizations that have pledged their support with the following financial commitments:

American Dream Downpayment Homeownership Initiative	$ 150,000
City of Minneapolis CPED Blighted Housing Acquisition Fund	$ 1,000,000
City of Minneapolis CPED/Greater Metropolitan Housing Corporation Rehabilitation Loans	$ 500,000
City of Minneapolis CPED Pilot Project Fund	$ 1,000,000
Family Housing Fund	$ 550,000
Franklin National Bank	$ 20,000,000
General Mills Hawthorne Property Maintenance Deferred Loan Program	$ 200,000
The Home Depot Foundation	$ 500,000
Minnesota Housing Community Activity Set-Aside Fund—Homeownership Program	$ 20,000,000
Minnesota Housing Community Fix-Up Fund—Home Improvement Program	$ 10,000,000
Minnesota Housing Community Revitalization Fund	$ 225,000
Strategic Aquisition Fund A partnership of Minnesota Housing, Greater Metropolitan Housing Corporation, the Family Housing Fund, and the City of Minneapolis	$ 11,300,000
Total	**$ 65,425,000**

"The Northside Home Fund is a pioneering approach to creating a healthy home ownership market in North Minneapolis. The City has built real partnerships with neighborhoods and housing partners on an innovative 'cluster concept' that will strengthen our whole city."

—Mayor R.T. Rybak

Housing Resources Getting Access

The list at right provides only an overview of housing resources available to residents, property owners, and housing developers living and/or working in North Minneapolis. Please contact the organizations listed to obtain more housing resource information.

Housing Finance Resource Guide

Mortgage Foreclosure Prevention	Resource Description	Contact
Minnesota Home Ownership Center Foreclosure Prevention Program	Information and referral services, financial management, and homeowner advocacy.	Minneapolis 311 City and Information Services **3-1-1**
Home Improvement	**Resource Description**	**Contact**
City of Minneapolis Rehabilitation Fund	Code abatement and repair loans for owner-occupants. Income guidelines apply.	Housing*Resource* Center **612-588-3033**
General Mills Hawthorne Property Maintenance Deferred Loan Program	Home repair deferred loans for property owners in Hawthorne. For owner-occupied or rental residential properties.	Center for Energy and Environment **612-335-5891**
Rebuilding Together Twin Cities	Free basic exterior/interior home repair and maintenance work for low-income homeowners in the seven-county metro area.	Rebuilding Together Twin CIties **651-776-4273**
Minnesota Housing Community Fix-Up Fund—Home Improvement Program	Home repair loans for owner-occupants. Income guidelines apply.	Center for Energy and Environment **612-335-5881** Housing*Resource* Center **612-588-3033** Neighborhood Housing Services **612-521-3581**
Home Ownership		
American Dream Downpayment Homeownership Initiative	Downpayment and/or closing cost assistance. Income guidelines apply.	Housing*Resource* Center **612-588-3033**
Minnesota Housing Community Activity Set-Aside Fund—Homeownership Program	Mortgage program for first-time home buyers. Income guidelines apply.	Bremer Bank **952-932-6580** First Residential Mortgage **952-736-5566** Neighborhood Housing Services **612-521-3581** Wells Fargo **612-316-3546** or **612-316-3547**
Housing Development		
Franklin National Bank	Loans are available to developers acquiring, building, and rehabilitating residential property in North Minneapolis.	Franklin Bank **612-874-6000**

Additional Resources	Phone	E Mail	Web Site (http://www)
Center for Energy and Environment	612-335-5881	kdegrande@mncee.org	mncee.org
Greater Metropolitan Housing Corporation Housing*Resource* Center—Northwest	612-588-3033	tcarlson@gmhchousing.org	housingresourcecenter.org
Neighborhood Housing Services	612-521-3581	info@tcnhs.org	tcnhs.org
City of Minneapolis Department of Community Planning and Economic Development—CPED Housing Policy and Development Division			ci.minneapolis.mn.us/cped/housing_home.asp
Housing Development, Rehabilitation, and Ownership Resource Guide			ci.minneapolis.mn.us/cped/housing_resource_guide.pdf