

THE MISSION
STATEMENT OF
ANAWIM HOUSING

To provide safe,
affordable housing
which assists in the
stabilization of lowincome families and
the revitalization
of the Des Moines
Metropolitan
Neighborhoods.

#### SHE IS INTELLIGENT, PERSEVERANT, COMPASSIONATE.

She's an instigator, a motivator, an inspiration, a visionary.

She's strong, she's independent and yes, some have described her as stubborn.

But she's so much more than that. Virtually every positive adverb or adjective found in *Roget's Thesaurus* could apply in some way to Sister Stella Neill, R.S.M. We like to focus on her role at Anawim Housing:

Creator. Founder. Leader.

It was Sister Stella who some 23 years ago brought a group of Des Moines residents together with the idea of providing affordable housing for low-income families. It was her contention then, as it has remained throughout our history, that safe, affordable housing gives low-income families a chance to stabilize, to grow, to become successful.

Her theory has proved correct hundreds, nay thousands, of times over the years. And it is because of her devotion to that goal that we dedicate the Anawim Housing 2009 Annual Report.



Sister Stella retired at the end of March 2010. Since buying a duplex on Twelfth Street—our very first rental home, Sister Stella increased our housing stock to 220. That provided so many families the opportunity to get their feet on the ground, to get settled, to find a solid foundation so they could become economically more independent.

Many of those people have lived with us for years and years; others have moved from renting affordable housing to the ultimate American dream—home ownership. They are not likely to have made that step without the assistance Anawim Housing afforded them.

Those who have been helped by Anawim join us in offering our thanks to Sister Stella. Without her, we would not be what we are today.

Loree Miles

CHAIRPERSON OF THE BOARD OF DIRECTORS

Russ Frazier

PRESIDENT

managing a branch bank in the Drake University area when a man and a woman came in looking for a loan.

"We want the bank to loan us money so we can fix up more houses" in the Enterprise Neighborhood, the woman said.

The neighborhood's reputation was less than stellar. Some would say it was scary, a place where crimes of varying degrees of seriousness were an every-day occurrence. It was not a place where banks were investing a lot of money.

I thought to myself, "These people have to be crazy. This is not how banks loan money."

Nevertheless, I was intrigued. I told the twosome that the bank wouldn't be able to provide them with a loan, but maybe I could help.

That was my introduction to Anawim Housing, the first time I had heard of this small group of people, led by a Roman Catholic nun, who felt by buying and renovating homes in the near-north side they could change the complexion of the whole neighborhood as they provided stable housing that kept families together.

I don't have to tell you about the changes to the neighborhood Anawim Housing has made in the last two decades. Nor do I have to remind you of the



passion to provide affordable housing that drove Sister Stella Neill, its executive director from Day One until the end of March. I am so pleased, so honored, to having had the opportunity to be a small part of that as a member of the Anawim Housing board of directors since that time.

There wasn't much structure to the board or its agenda back in those early days. Mostly it was five

or six of us who sat around a table and listened to the dreams of Sister Stella. Like the boards of many non-profits, we were a group of do-gooders with no cash.

But slowly, ever so slowly, we have grown. Initially we had planned to acquire all of the homes on Twelfth Street between University and Forest avenues, renovate them and make a dramatic statement on how we could improve the neighborhood. But some of the homes did not become available while others in the area did. So we altered our skimpy business plan, buying elsewhere in the neighborhood, then renovating the structures and renting them to families in need.

Our first big acquisition was an apartment building at the corner of Twelfth Street and Forest Avenue. A consortium of five local banks, including the one where I was a branch manager, came up with \$500,000 to

help us with the renovation. Since that time we have grown to the point where we now have 220 rental units that provide the stabilized housing so important to the success of any family.

City and county housing officials learned quickly that Sister Stella and this small group of local volunteers were credible, good people with whom they could do business. They learned we could perform, that we could offer a full housing continuum, taking in the working poor, some of them homeless, and watching them grow to home ownership.

For more than 22 years Anawim Housing has taken the opportunity to make changes in the lives of thousands of local residents by providing stable housing. But there is so much more work to do.

The stage is set for bigger and better things. Our new president, Russ Frazier, brings a new set of skills and ideas that can carry Sister Stella's creation—and Anawim Housing is definitely her creation!—to the next level. You can read about some of his ideas in his message that follows.

My challenge to the board of directors when Sister Stella announced her retirement was to embrace the change but stay the course. We are what we are today because of strong financial management and a calculated approach to growth while always staying true to our mission. We continue to not just survive but thrive as other organizations struggle to find the money to serve their mission. We are fortunate, through hard work, to meet the needs of so many families who without us would lose hope as they lose their homes during these rocky economic times.

We are not without challenges.

- We have a lot of aging housing. Some of our homes were purchased and renovated 20 years ago. They need to be rehabilitated again. In some cases we are talking about replacing entire heating systems.
- while the last year was our best-ever for fund raising, fund development is a huge issue. Many who have been among our best donors over the years are tightening their purse strings. Will those who have always been good to us provide the same level of support as they deal with the consequences of an economy that only now seems to be on the rebound?
- Our expenses continue to climb. For instance, the cost of the health insurance we provide our employees has risen as it has for just about everyone else.
- We need to serve more families, and we need to do it faster. We need additional housing stock so that those who are seeking the stable housing that keeps families together can find it when they need it.
  I am confident that Anawim Housing will meet

these challenges with the same success that we have shown for more than 22 years. We'll embrace the opportunities that will come our way as well as those changes that we will initiate. It is an exciting time for all of us, and a very good time for those we work with on a daily basis to serve.

Love Thicks

Loree Miles

CHAIRPERSON OF THE BOARD OF DIRECTORS

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#### I SPENT A GOOD DEAL OF

MARCH familiarizing myself with just what we do at Anawim Housing. I talked to the wonderful team of Anawim staff members who do such a great job fulfilling our mission, I talked to board members, I talked to members of the Greater Des Moines community.

I am pleased with what I learned. Very pleased.

It will come as no surprise to those of you who have been associated with Anawim over the years that we are known to manage our properties well and we develop well. We take care of what we have well.

But that's only what shows on the surface. The bottom line, something that doesn't show up in bricks and mortar, is that we take care of the people who live in Anawim Housing well. That's key to everything we do.

Managing and developing is an output. Taking care of the people is an outcome.

For all we have, and for all we have done, we owe a huge debt of gratitude to Sister Stella Neill. It was Sister Stella who has guided us from infancy 22 years ago to a mature organization that is highly respected for providing affordable housing to those in need, but more importantly caring for those who live with us. It was her vision that has shaped everything we are.



It was sad to see Sister Stella retire from Anawim Housing at the end of March. At the same time, any time there is change there is opportunity. In the month we had together, she shared many of her ideas for the future, I shared mine, and we agreed that now—with a change in leadership—there is a great opportunity for

Anawim Housing to stretch a bit further in our role as the premier provider of affordable housing in Central Iowa.

For instance, the majority of our affordable housing is in the Enterprise Neighborhood north of downtown Des Moines. Though there are still opportunities in the core of Des Moines, there are also opportunities for us in other communities and neighborhoods throughout central lowa, places where Anawim's affordable housing would be a welcome addition.

As we dig our way out of the recent recession, it has become very obvious to us that there are people in the neighboring communities—not just those living in Des Moines—who are in need of affordable housing. That affordable housing need not come with a stigma. We look on it not as housing but a home. It is an opportunity for families to stabilize, establish roots and become successful. It is an opportunity that brings

change for so many, regardless of what ZIP Code they live in. It is our hope that we can offer this chance to make a home to even more as we move forward.

The collapse of the housing market, which triggered the recession, raised the awareness of the vulnerability everyone has of being in a situation where their housing is threatened. It is that vulnerability we fight against as we work toward sustainability, as we ensure that our homes and our properties are well cared for far into the future so we can continue to do the things we are meant to do.

As the president of Anawim Housing, I see my main function is to take my two eyes and to focus on two things—the mission and the bottom line. Sometimes they are far apart; sometimes they align quite well. But if we don't have a solid financial foundation, we can not pursue the opportunities that lie before us.

That brings me to another opportunity. I would like to see us establish a foundation that could help us build and maintain the sustainability we need to fulfill our mission. The foundation would establish a mechanism to encourage estate and life gifts to ensure a strong future for Anawim Housing.

Still another opportunity is to increase our housing stock from the present number of 220 units. We rarely have more than a few openings. We can use more to meet the demands of the varying types of households who come to us in search of housing. Sometimes an efficiency apartment is adequate; sometimes the family needs a four-bedroom home.

I am also looking forward to increasing the level of public awareness of what Anawim does in the community. I want people to know the name Anawim. I want them to say, "Anawim. That's housing. That's home."

Certainly our public visibility became more
evident last September when we paired with Hubbell

Realty Company and volunteers from 100 local-area companies and countless construction workers to build nine homes for nine families in nine days at Twenty-first Street and Forest Avenue.

We recently moved into new offices next to the nine rowhomes for our nine families in nine days project. It signals a new beginning for us, an opportunity to move closer to many of our Anawim properties. As well as office space for our staff, there will be six apartments in the building that we will be able to rent to people in need.

The new offices and the "Nine Houses in Nine Days" project have been made possible by the very successful capital campaign of a couple of years ago. That was our first campaign, and its success illustrated that people of the community are aware of our fine work and trust us to do what is best for those who are most in need. Because of the generosity of those in the community, we will occupy the building with offices and six apartments virtually debt free.

Coming to Anawim has been a return home for me. After I graduated from East High School, I went to Sioux City to study at Morningside College. I met my wife there and stayed for 20 years, co-founding and leading a chain of retail healthcare companies and serving as president for 10 years of Big Brothers, Big Sisters of Siouxland. Now that I am back home, I am honored to have the opportunity to serve as the president of Anawim Housing.

Yes, there will be change. Consider it our opportunity to serve even more.

Russ Frazier

PRESIDENT

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THE PEOPLE WHO HAVE

BEEN HELPED BY THE AFFORDABLE

HOUSING PROVIDED BY

ANAWIM HOUSING NUMBER

IN THE THOUSANDS.

THEY INCLUDE MOTHERS AND FATHERS, SONS AND DAUGHTERS, YOUNG AND OLD. The goal in every case has been to provide a place for families, most of them in financial disarray, to get their financial house in order as they pay an affordable rent. That allows them to find stability, to pay off bills, to find a better life for all.

On the following pages you will meet some of those people, all of whom are present or former tenants. They are an interesting group, a group representative of the Anawim Housing population today.

One family is headed by a young mother who has purchased her own home to raise her children. Without her time at Anawim, it is not likely that she would have reached her goal of home ownership.

Another couple moved from squalid conditions into the new Anawim units that were part of the "Nine Houses in Nine Days" build completed last September. Their joy at the modern facility is evident. The photos on these pages show the project under construction and at the dedication.

Still another young mother is living in a twobedroom apartment that became available as part of the Rapid Rehousing program Anawim Housing implemented last fall. Instead of being in a shelter, she has privacy.

Finally, Shelter Care Plus helps individuals with mental illness, HIV or AIDS or chronic substance abuse. You will meet a mother who has worked her way through drug abuse and into this Anawim Housing spot on the south side.



#### **JASON AND SHAWNA BROWN AND TWO KIDS**

were living in what Shawna calls a "tiny, two-bedroom, mouse-infested apartment with no air-conditioning" in Altoona when a woman who attends the same church they do related how she was moving from a shelter to a house owned by Anawim Housing.

"Funny thing is," says Shawna Brown, "I'd heard of Anawim, but I didn't know if we qualified or would be accepted" to rent one of the Anawim units. "I looked it up online and saw they had a

The Browns

that

two-bedroom with a

basement for \$535 a month. I figured it would be hard, but we could struggle a little bit" to make monthly payments.

That's when Shannon Boley, 18, Shawna's daughter, said, "We really need a three-bedroom place."

The Browns figured that was beyond their budget.

They had been living on Shawna's long-term disability insurance payments and Jason's job as a customer service representative, which he left to care for Shawna, who has a number of health issues.

So she called Anawim to check on the twobedroom place. "They told me, 'We have something better for you—a three-bedroom with basement for \$465 a month.'"

Her thoughts? "If God can give us one for \$465, we an do this."

What Anawim Housing had for the Browns was one of the nine new three-bedroom homes that that had been built by Hubbell Realty Company, 100 local-area companies and countless tradesmen who volunteered their time and supplies to build a nine-plex in nine days in September. The row houses on Twenty-first Street are for families with annual incomes of \$13,000 or less.

"I just kept praying," says Shawna Brown, 41. "When they called and said we'd been accepted, I just sat down and cried.

God can do anything."

Jason Brown, 36,
who is attending Bible
College and Seminary in

"This was more than a blessing, it was a miracle."

West Des Moines in pursuit of his bachelor's degree in Christian education, says he and his wife, their daughter Liberty, 5, Shannon, and Jason's son Quinton, 8, who lives with them part of the time, were living on donations from food pantries prior to their move to the new home in September.

They were skimping on food to make sure they had enough money to take care of any unforeseen expenses when they moved into the new place.

And when they did, they found the pantry packed with food.

"This was more than a blessing," says Shawna Brown. "It was a miracle."

#### TO SAY TINA BUCK HAS HAD A TOUGH LIFE

would be an understatement. Consider this:

- She dropped out of Lincoln High School in her sophomore year. Pregnant.
- A cigarette smoker from the age of 13, she started smoking marijuana at 16. At 19, her drug of choice became methamphetamine. "I was an extreme meth user for many years," she says. "I was a speed freak."
- She had what she calls an abusive relationship with a man who has since been convicted of beating another woman to
- In her mid-20s, she gave up custody of her daughter, Ashley, now 23, to the girl's father.

death. He's in prison.

- She beat her drug habit for a seven-year period, "then I stepped off the wagon," she says
- She has chronic obstructive pulmonary disease (COPD), a serious lung problem, a result of her cigarette, marijuana and methamphetamine habits.

The Department of
Human Services took "The people at Anawim are
her second daughter, awesome. I couldn't ask for
Shelby, 11, from the home
and put her in foster care for six months."

And that's when things started to turn around for Tina Buck.

"I went through (drug) treatment so I could keep her. I've been clean for three years, since July 13, 2007," says Buck, 40.

It hasn't been all peaches and cream since then.

Housing was a problem: She lived in an apartment house for a while and a mobile home court, too. After she and a long-time boyfriend split up, "I had no place to go," so she and Shelby called Buck's car home.

Then they found a spot at New Directions Shelter.

"I did well there," she says.

And it got better.

Two years ago Tina Buck came to Anawim Housing and was accepted into the Shelter Plus Care program. Shelter Plus Care provides rental subsidies, supportive assistance and coordination with social services for homeless families and individuals with mental illness, HIV or AIDS or—in Buck's case—chronic substance abuse. For \$206 a month, she and Shelby live in a

recently
renovated
two-bedroom
home in
Southeast
Des Moines.

Tina Buck

"The people at Anawim

are awesome," she says. "I couldn't ask for a better program. They've been so good to me, so understanding." She works part-

time as a parent partner with Visiting Nurse Services. Her role is to help families who are likely to lose their children for many of the same reasons Shelby was removed from her home.

Tina Buck knows first-hand what those families are going though.

"I wasted a lot of years," she says, "but I've learned a lot. Things are falling into place for me. I've done a lot of bad things in my life, but things are good now. God is in my life."

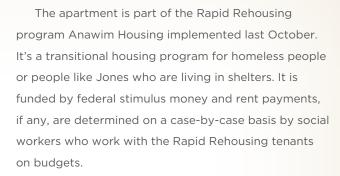
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A GARDEN-LEVEL APARTMENT just off University

Avenue on Des Moines' west side is alive with energy.

It's the home of two lively little blonds, Mylah, who will be 4 in August, her 3-year old brother, Milo, and their mother, Daniell Jones. The two-bedroom place is the fourth spot they've called home in recent months.

"I was going through a really difficult time with the kids' dad and his brother," says Daniell Jones. "It was physical abuse."



Jones is among those who paid no rent during her early months at the apartment she and her children call home. That's helpful for a

> woman who has been putting together Subway sandwiches for six years, but whose work week tops out at 36 hours, too few to gain benefits, especially

health insurance for her, Mylah and Milo.

While she's working, her offspring go to the Clive Children's Center. "It's awesome," says Jones. "My kids have learned so much there."

She feels just as strongly about the Rapid Rehousing program.



Jones and the children left the house in which they were living with her long-time boyfriend to move in with one of her other friends in Indianola. Then the Department of Human Services (DHS) stepped in.

"The DHS helped me a lot," says Jones, 25.

"I wanted to know what I could do to get away from all of this. They suggested I leave Indianola and move into a domestic abuse shelter in Des Moines."

It was late in the fall when she and her children left her hometown to move to Des Moines. After about two months, people at the shelter helped her make application for the apartment on the west side. She and her children moved there in January.

# "Everything is better now since I moved here to Des Moines."

"It's really helped me so much," she says. "I didn't want to move into the Y(WCA)," which closed shortly after Jones was ready to move out of the domestic

"Everything is better now," she says, "since I moved here to Des Moines."

#### **SHARAE BARING WAS A YOUNG, SINGLE**

**MOTHER** when she moved into duplex on Boston Avenue half a dozen years ago. It was not a good experience, for many reasons.

A couple of years ago, now with two children,
Baring learned from a cousin about Anawim Housing.
She made application, was accepted and moved into
another duplex on Eleventh Street.

"Anawim Housing provided stability for me and my children," says Baring. "It's a very good program. It's very good at helping people based on needs.

I never had any problems, but they were always available to help if you had needs."

Living in Anawim Housing, where she paid \$586 a month rent, helped Baring, 27, prepare for

her next housing move. In late May, now with three children, she moved into a house on Carpenter Avenue built by Greater

Des Moines Habitat for Humanity.

"Living in Anawim Housing prepared me for the reality of what I should be paying. It helped me a lot," she says.

The same cousin who tipped her to Anawim
Housing also suggested she look at the Habitat program.

"I got some information and went to a meeting, but I didn't apply" for a Habitat for Humanity home, she says.

"I didn't think I was ready for it."

But she was interested, and while living in her Anawim Housing duplex she started getting her economic house in order.

"I paid off my debts and started saving," she says, then applied for and was accepted to enter the home ownership program at Habitat. She went through all the Habitat requirements, including working 400 hours of sweat equity and attending home ownership classes, as well as saving enough money for her down payment. She demonstrated that she would be able to make the no-interest payments on her new home—roughly what she has been paying for her Anawim rent—for the 20-year loan.

Baring, who has worked in the call center at Planned Parenthood of the Heartland for the past three years, is a graduate of Roosevelt High School. While there, she was on the dance squad, participated in the



"I paid off my debts and started saving."

New Horizons program
that helps young people find
jobs, and also was involved

in Upward Bound, a program that prepares youth for college. The oldest of four children in her family, she is now attending classes at Des Moines Area Community College working toward a degree in human resources.

She and her two daughters—Teara Burgs, 8, and Amirah Clarkson, born in December—and her son, Devon Baring, 5, are among the hundreds of Anawim success stories; people who found that the stable housing provided by Anawim has given them the chance to move to the next level.

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#### FINANCIAL HIGHLIGHTS

## ANAWIM HOUSING, INC. (Parent Company Only)

Current Assets
Long-Term Recievables and Other Assets
Rental Properties
less Accumulated Depreciation

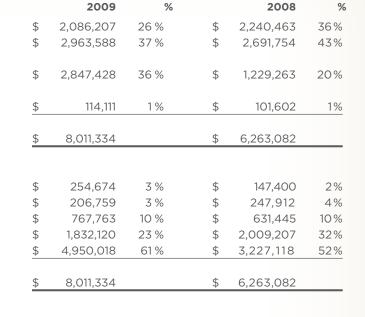
less Accumulated Depreciation	
Property and Equipment	
less Accumulated Depreciation	

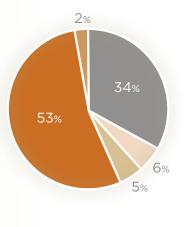
#### **TOTAL ASSETS**

#### LIABILITIES

Current Liabilities
Deferred Development
Long Term Debt
Temporarily Restricted Funds
Unrestricted Net Assets

#### TOTAL LIABILITIES





### 2009 Revenues

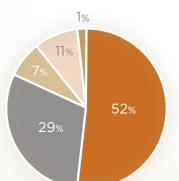
Revenues and Grants from Gov Agencies

Rental Income

Management Fees

Other Income

Donations and Grants



#### 2009 Expenses

Housing Services

Administration

Fund Development

Rental Subsidies

Housing Development

#### 2009 CONTRIBUTIONS

#### **ANAWIN HOUSING GRATEFULLY ACKNOWLEDGES**

the following individuals, businesses and foundations for their financial contributions received between January 1 and December 31, 2009. Such contributions allow us to do our work of serving the low-income residents of the Des Moines area.

We would also like to express our appreciation to those individuals who volunteered their time, talent

and energy during the year. Such donations go a long way toward helping us meet our goals.

Every effort has been made to make the following Donor Honor Roll complete. If you note an error, please notify us so we can correct our records and give proper credit to those who deserve it.

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McAuley Ministry Fund Mary and R.W. Nelson Polk County Housing Trust Fund

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St. Joseph Catholic Church St. Pius X Church

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Nine Houses in Nine Days 7 Flags Health and Fitness

A to Z Rental Centers

A+ Lawn & Landscape

Acme Tools

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Casey's General Stores, Inc. CBS Wholesale, Inc.

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Cox, Garry and Cynthia Cummings Home Builders/Rightway

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Foundation of Greater Des Moines Delta Dental of Iowa

Denman & Company, LLP Des Moines Radio Group Des Moines Steel Fence Des Moines Water Works

Detrick Excavating

Diam Pest Control

Diamond Oil Co.

Diversified Management Services, Inc.

Doll Distributing

Doors, Inc.

Dos Rios Cantina and Tequila Lounge

Doughtery Remodel DPLM Advantage Duke Aerial Equipment DuPont Tyvek

**Ebert Painting** Elder Corporation Electronic Engineering

EMC Insurance **Energy Efficiency Solutions** 

Engineering Resource Group, Inc.

ENT Clinic of Iowa, P.C. EP True Chiropractic, Inc. Farmers Mutual Hail Insurance

Company Farner Bocken **Fastenal** Fazoli's

Ferguson Enterprises Flooring Gallery

Forrest & Associate, Inc.

Fred and Charlotte Hubbell Foundation

G & B Pumping G & L Clothing Gator Excavating

GE Consumer and Industrial General Casualty Insurance Geotechnical Services. Inc. Great Caterers of Iowa

Griess & Ginder

Grimes Asphalt & Paving Corporation Hallett Materials

HE Weatherization Heartland Heating and Cooling

Heartland Waterproofing Solutions, LLC. Hedrick Savings Bank Heideman Drywall

Hilton Garden Inn Holmes Murphy & Associates, Inc.

Hubbell Realty Company IBEW Local 347 Ideal Floors

Image Transform, Ltd.

ING

Iowa - Des Moines Supply, Inc. Iowa Appraisal and Research Iowa Chapter of CPCU Society Iowa Commercial Mortgage, Inc.

Iowa Cubs Iowa Fire Equipment Iowa Health - Des Moines

J. Johnson Gallery James Pierce, Inc. Jason's Deli JC's Tree Services Jensen Construction

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Foundation Johnny's Hall of Fame Johnson's Custom Wood Interiors, Inc.

Jordison Construction Karl Chevrolet

KCCI - Channel 8

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Kohler

Krause Gentle Lamberti Concrete

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Pro Copy

Raker Rhodes Engineering, LLC Rasmussen Group

Regions Bank Right Touch Interiors Ruan Family Foundation Sacco's Maid-Rite

Sbrocco Restaurant and Wine Bar

Schamel Carpentry, Inc. ServiceMaster West Shane's Rib Shack

Shiffler Associates Architects

Shive-Hattery, Inc.

Signs Now

SJM Construction, Inc.

Slycord Electric

Smash

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Smooth Surfaces

Sodexo Campus Services

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Wolf Construction

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in 13th & Forest, L.P. MAPI Holdings, LLC

## Donation of Member's Interest in

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#### Donation of Partnership Interest in 6th Avenue Apartment Investors, L.P.

MAPI Holdings, LLC

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Mr. Darrell Dickinson

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Cathy and Chris Moyer

Sister Stella Neill, RSM

Jeff Rasmussen

Kurt Rasmussen

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#### THE HOMES OF ANAWIM

Anawim Housing Owned - 52 Units

1179 Eleventh St.

1325 Twelfth St.

1330 Twelfth St.

1335 Twelfth St.

1348 Twelfth St.

1245 Sixth Ave.

1309 Sixth Ave. 1453 Sixth Ave.

1455 Sixth Ave. 1353 21st St.

1355 21st St.

1357 21st St.

1361 21st St.

1363 21st St. 1365 21st St.

1367 21st St. 1369 21st St.

Anawim General Partnership-Owned Locations 168 Units

Sixth Avenue Apartment Investors LLC 18 Units 1635 Sixth Avenue

Kromer Flats LP 8 Units 1433 Sixth Avenue 1439 Sixth Avenue

North Park Place LP 12 Units Mid-City Duplexes LP

28 Units Thirteenth and Forest LP

21 Units

66 Units

River Bend Duplexes LP 15 Units Pioneer Woods, LLC

Total Number of Low-Income Units 220 Units

16 ANAWIM HOUSING Design: Pattee Design, Inc Embracing the change. Staying the course.



Anawim Housing 2024 Forest Avenue • Suite 101 Des Moines, IA 50311 anawimhousing.org