

2020 Annual Report

**PARTNERING**  
for **IMPACT**



Rochester Area  
Foundation

# 2020 Grants by Impact Area

## Youth & Education



\$675,465  
221 grants

## Health & Human Services



\$1,003,208  
372 grants

## Community Development



\$459,397  
121 grants

## Religious



\$708,790  
251 grants

## Arts & Culture



\$36,340  
24 grants

## Environment & Animal Welfare



\$116,860  
61 grants

**Grant Totals: \$3,000,061 | 1,050 grants**

# A Message

## from RAF Leadership

“A lifeline in the midst of chaos” is how one nonprofit described receiving a grant from Rochester Area Foundation in 2020. Last year, many businesses and organizations came to a screeching halt as COVID-19 wreaked havoc in our communities. Local nonprofits faced similar challenges; some were even forced to close, not only having to stop supporting people in need but also laying off their staff. Other nonprofits responded to extreme demand for services, expanding and safely altering their programming to meet the most critical needs in the community. Rochester Area Foundation was honored to work side by side with these organizations, ensuring the continued safety and security of our community through nonprofit success.

For over 75 years, Rochester Area Foundation has been working to build partnerships in our community. Those partnerships proved invaluable this year, as we called upon them while we quickly modified our own work to put philanthropy into action to meet the needs of our community. In partnership with our fund holders, local government including Olmsted County and the City of Rochester, and other funders and community partners, Rochester Area Foundation distributed more than double the grants we distributed the year prior—over \$6 million. We are grateful for the partnerships that strengthen Rochester Area Foundation every day allowed us to serve our community in this unprecedented way.

For so many, 2020 was filled with stress, anger, worry and loss. One of the bright spots was an increase in philanthropy, which demonstrated how together we can be resilient and focus on gratitude, compassion, peace, and kindness.

*Thank you for being part of our philanthropy journey in 2020.*



**Jennifer Woodford**  
President, Rochester Area Foundation



**Greg Layton**  
2020 Board of Trustees Chair,  
Rochester Area Foundation

# Board of Trustees



**Greg Layton**  
Chair



**Don Supalla**  
1st Vice Chair



**Kathryn Lombardo**  
2nd Vice Chair



**Brad Schmidt**  
Treasurer



**Denise Kelly**  
Secretary



**Tony Benson**  
Trustee



**Lisa Clarke**  
Trustee



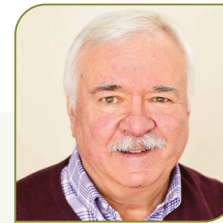
**Mary Ehmke**  
Trustee



**Paul Gorman**  
Trustee



**Beth Krehbiel**  
Trustee



**Larry Koshire**  
Trustee



**Walt Ling**  
Trustee



**Dave Oeth**  
Trustee



**Mike Paradise**  
Trustee



**Steve Spohn**  
Trustee



**Mark Utz**  
Trustee



**Karel Weigel**  
Trustee



**Jane Campion**  
Emeritus

## Incoming Trustees



George Thompson



Marco Wageman



Chris Wendland



Rochester Area  
Foundation

## Past Board of Trustees Members

It is our honor to recognize those community members who have provided exemplary leadership to Rochester Area Foundation.

Betty A. Beck  
 Abdul Bengali  
 John Benike  
 Daniel Berndt  
 Robert A. Bezoier  
 Art Birdseye  
 Angie Bowman  
 William C. Boyne  
 Robert S. Brown  
 Nancy Brubaker  
 Michael Bue  
 Dorothy Callahan  
 Jane K. Campion  
 Rick Colvin  
 Lance Davenport  
 Allan DeBoer  
 Nancy Domaille  
 Joe Duffy  
 Vera M. Elgin  
 Charles Elliott  
 Ann N. Ferguson  
 Joy Fogarty  
 Jean H. Freeman  
 Claude Glatzmaier  
 David Griffin  
 Walter T. Haesley  
 Paul Harkess  
 Harry J. Harwick  
 J. William Harwick  
 John H. Herrell  
 Marianne Hockema  
 Pastor Lester Horntvedt

Isabel Huizenga  
 Theodore H. Johansen  
 Clifford M. Johnson  
 Jennings O. Johnson  
 Leigh J. Johnson  
 Barbara Jordan  
 Carol Kamper  
 Mary Jo Kelly  
 Eleanor Kirklin  
 Michael Klampe  
 Edward LaPointe  
 J. T. Lemmon  
 Kenneth Linwick  
 Jean Locke  
 Jon Losness  
 Theodore G. Martens, MD  
 Paul J. McCue  
 Anna McGee  
 Kenneth M. McGhie  
 Michael McNeil  
 Robert D. Mussey  
 Sue M. Norris  
 James M. O'Conner  
 Paul Olander  
 Charles W. Pappas  
 Harold E. Payne  
 Dan Penz  
 Carolyn Piepho  
 Joe Powers  
 Raymond Pruitt, MD  
 Bruce Qualey  
 Jose Rivas

Ray L. Roberts  
 Oscar C. Ronken  
 Al Schafer  
 Alfred Schumann  
 Frederick Schuster  
 Ron Seeger  
 Wendy Shannon  
 Hugh Smith, MD  
 Robert Smoldt  
 Herbert M. Stellner, Jr.  
 David Stenhaug  
 Howard T. Stewart  
 Marilyn Stewart  
 Donald Sudor  
 James L. Talen  
 Sheryl Tasler  
 Curtis L. Taylor  
 Harold Thompson  
 Margaret S. Thompson  
 Alan Tuntland  
 Charles R. Von Wald  
 John Wade  
 Craig Wendland  
 Tom Wentle  
 Howard E. West  
 Nedra M. Wicks  
 Vivien Williams  
 Barbara B. Withers  
 John Withers  
 Dr. Ralph Wright-Peterson  
 Kenneth Zubay

## Our Vision:

Building better communities for all.

## Our Mission:

Building and enhancing the quality of life in the greater Rochester area through philanthropic leadership and community partnerships.

## Table of Contents

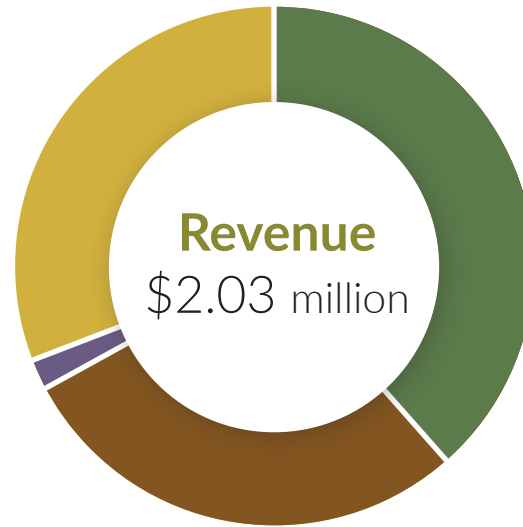
Financial .....	5
Scholarship Funds .....	7
Endowment Funds .....	9
First Homes .....	15
Donor Advised Funds .....	21
Coalition for Rochester Area Housing .....	25
Grants .....	27
Nonprofit Agency Endowment Funds .....	29
Community Engagement .....	30
Rochester Area Foundation .....	31

# Income Statement-Operations

## Revenue

Rochester Area Foundation	\$786,518
First Homes	\$586,148
Impact Finance	\$18,631
Coalition for Rochester Area Housing	\$634,669

**Total** **\$2,025,966**

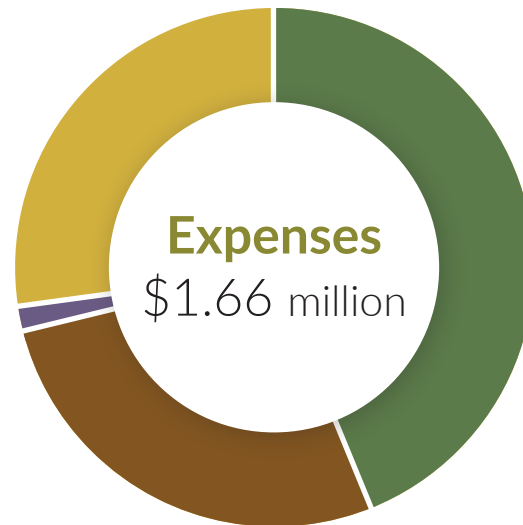


- RAF
- First Homes
- Impact Finance
- Coalition for Rochester Area Housing

## Expenses

Rochester Area Foundation	\$732,205
First Homes	\$432,285
Impact Finance	\$31,832
Coalition for Rochester Area Housing	\$461,882

**Total** **\$1,658,204**



- RAF
- First Homes
- Impact Finance
- Coalition for Rochester Area Housing

We are dedicated to using our financial resources to improve the quality of life, promote greater equality of opportunities, and to develop effective methods to assist those in need in the greater Rochester area.

RAF Investment Fund assets constitute an enduring legacy. The investment fund is composed of over 180 funds under the categories of donor advised, donor designated, agency, field of interest, scholarship and unrestricted. Many of these funds are endowed to preserve permanency of the asset.

**We are proud to steward financial gifts from individuals, nonprofit organizations, and businesses within our portfolio.**

- Rochester Area Foundation assets under management as of 12/31/2019 totaled \$49,214,011
- Rochester Area Foundation assets under management as of 12/31/2020 totaled \$55,023,626

**During the unprecedented 2020 year, Rochester Area Foundation closely monitored revenue and expenditures to ensure we maintained a strong a financial position.**

- Revenue increased overall by 3%
- Expenses were reduced overall by 8%

This financial graphic shows our operating revenue and expenditures. Throughout our Annual Report we have demonstrated additional ways we have put philanthropy into action in our community. In addition to investment management and operational revenue and expenses, Rochester Area Foundation was proud to partner to facilitate three separate COVID-19 relief funding efforts totaling over \$2M to area nonprofit organizations.



**Tim Burriss**  
Finance Officer

**Finance Committee**

- Eric Alleckson
- Mandie Anderson
- John Benike
- Dan Berndt
- Ron Durst
- Paul Gorman, Co-Chair
- Todd Heather
- Leigh Johnson
- Larry Koshire
- Greg Layton
- Brad Schmidt, Co-Chair
- Jim Sloan
- Jeff Vehrenkamp
- Craig Wendland

“ Sometimes in tragedy we find our life’s purpose... ”

– Robert Brault

## Coy Family

With the loss of their son Wyatt at age 18, Matt and Michelle Coy and their daughter Morgan found that this tragedy brought a new purpose to their family. “Wyatt had a belly laugh that would embrace an entire physical space with joy,” remembers Michelle, “and once he got going the whole room had to join him.” The Coy family was overwhelmed with the support from the Kasson-Mantorville community who joined the Coy’s in supporting mental health awareness efforts. The Wyatt M. Coy Memorial scholarship fund was created through community support of the family and the desire to “do something.” That something was a memorial snowmobile ride event, which has raised awareness about mental illness and generated funding to create a legacy.

As a nurse, Michelle, uses her profession to advocate for mental illness awareness, screening, and treatment. She has lived through the challenges of finding appropriate mental health care, and is passionate about bringing more professionals to our local community. She also is an advocate for mental health first aid education for teachers, ministry, law enforcement, and community service providers.

**“The goal of the scholarship is simple—to end mental illness,” says Matt. “Sure, it’s a goal that is un-attainable, but we can make progress. We recognize the massive shortage of mental health professionals and the ever-growing need for providers. We hope to continue to grow this scholarship fund to be able to provide four-year scholarship awards.”**

Wyatt’s sister Morgan, in high school and now as a college student at Luther College in Decorah, Iowa, regularly talks to her schoolmates about mental illness. She has learned







that it is “ok to not be ok” and she lives out this lesson by talking openly and honestly about mental health with everyone she connects with.

The Wyatt M. Coy Memorial Scholarship is one of 20 scholarship funds managed by Rochester Area Foundation. In 2020, the Foundation, with its scholarship fund holders and education partners, awarded 48 scholarships totaling \$62,000. Scholarship funds provide hope and opportunity for students who desire to pursue higher education. The individuals and families who host these funds have the knowledge that their financial investments are well managed, and that through the volunteer scholarship committee, candidates are chosen who best embody the spirit of the educational award.

Wyatt’s caring and empathetic soul lives on through his family. Students who are chosen for the scholarship that bears his name will benefit for years to come as recipients of not only much needed funds to support their education, but also by learning about Wyatt and that “it’s ok, not to be ok.”

## Scholarship Committee

Elizabeth Ahern  
 Susan Ahlquist  
 Courtney Bergey Swanson  
 Steve Borchardt  
 Rich Decker  
 Patty Geerdes  
 Donna Greason  
 Kim Keilholtz  
 Denise Kelly, Chair  
 Shirley Lee  
 Nate Lovik  
 Kristopher Loving  
 Peggy Mattke  
 JoMarie Morris  
 Kristin Pearson  
 Wendy Shannon  
 Don Supalla  
 Therese White  
 Jerry Williams  
 Pat Wimmer  
 Kristina Wright-Peterson

## Scholarship Endowments

Aseda Scholarship  
 Aviation Pathways Scholarship  
 Blenkush, Dilley, Tvedt, Tyce and Olson Memorial Scholarship  
 Dorothy and J. Edwin Brin Scholarship  
 Walter and Pauline Castner Scholarship  
 Wyatt M. Coy Memorial Scholarship  
 Amy Donahoe Memorial Scholarship  
 Ron and Marsha Durst Scholarship  
 Leona Engel Memorial Scholarship  
 Dr. A. O. Hagen - Helen Tews Hagen Scholarship  
 Marjorie L. Seeba Holt Scholarship  
 John Marshall Class of 1964 Scholarship  
 Kasson-Mantorville Scholarship  
 Katharine Kilbourne Scholarship  
 Kristi L. Lambert Memorial Scholarship  
 Rochester Better Chance Scholarship  
 Stewartville Anonymous Scholarship  
 Stewartville Merit-Based Scholarship  
 Sustainable Agriculture and Forestry Scholarship  
 Tiger Scholarship

## Cain Family

A happenstance provided Thomas and Mary Margaret Cain the ability to leave a generous legacy that will provide support for many nonprofit organizations for years to come.

As a newly married couple in Iowa, Tom and Mary Margaret were starting their life together. Tom had served our country in the Army and had been honorably discharged. He then attended college and mortuary school and was working at a local funeral home. Tom and Mary Margaret were building a life along a path that they had chosen together.

Fate stepped in and their life took a turn when the Cain's became neighbors with Ray Kroc. The Kroc name is synonymous with McDonald's, as Ray Kroc was the founder of McDonald's Restaurants. What started as a neighborly relationship soon became a business partnership, and Tom's career path rapidly changed.

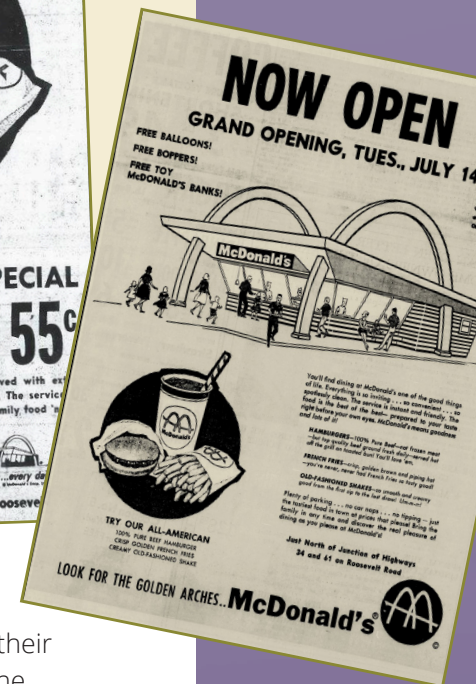
Tom Cain opened his first McDonald's Restaurant in Winona, MN in 1957. All told, Tom owned and operated five

restaurants for almost 40 years. He achieved the highest company honor, the coveted Ray Kroc Award, for his excellence and perseverance for his McDonald's operations. According to Joanne Ott, his longtime business manager, Tom's motto was to be fair but firm. She worked for 30 years with the family in their business, and ultimately became the caregiver and trustee for Tom and Mary Margaret's youngest daughter Cathleen. Joanne remembers the great storyteller Tom was and how he was well-loved by friends and employees. "He was always available to employees if they had questions or problems, and many a time he helped an employee with money if they needed help," Joanne recalls.

Tom and Mary Margaret's generosity was also demonstrated in their volunteer efforts as scout leaders, at Ronald McDonald House, and on the many committee roles that they both held over the years. Tom was also awarded the Knight of St. Gregory Award from the Pope for continued generosity in the Catholic community.

Tom and Mary Margaret's philanthropy continues after their passing with the creation of the Cain Family Donor Designated Fund at the Foundation. This endowed fund will yearly support 12 nonprofit organizations in Rochester, Iowa, and across the country. The Cain's identified these charitable intentions within an estate plan drafted by their attorney. Rochester Area Foundation is honored to distribute funds each year in memory of and in honor of the work of the Cain's throughout their lifetime.

*Endowments create the perfect opportunity to continue philanthropy in perpetuity by providing gifts to support the work of the worthy nonprofits who make our communities strong and vibrant.*



## Endowment Funds

Adapta

Aldrich Memorial Nursery School

Arc Southeastern Minnesota

Bear Creek Services

Boys & Girls Club of Rochester, MN Scholarship

Byron School District

Camp Olson YMCA

Chatfield Public School

Chatfield Public School - Geiger

Choral Arts Ensemble

Chosen Valley Community Foundation - Chatfield Lutheran Church

Chosen Valley Community Foundation

Civic League Day Nursery

Deana Anderson Memorial Scholarship

Dodge Center Foundation

Dorothy Day Hospitality House

Family Promise

Family Service Rochester - Van Laningham Development

Friends of Quarry Hill

Greater Lake City Community Foundation

Greater Rochester Advocates for Universities and Colleges Workforce Innovators

History Center of Olmsted County

James Perkins

LGR 2006 Miracle Field

Lourdes Development

Madonna Living Communities

NAMI Mental Health Matters

The Reading Center

RNeighbors Rochester Tree

Rochester Art Center

Rochester Civic Music

Rochester Music Guild - Douglas

Rochester Music Guild - Dr. Howard and Peggy Andersen

Rochester Music Guild - Duffy

Rochester Music Guild - Georgia Daniel

Rochester Music Guild - Gloria Swanson Senior Winds

Rochester Music Guild - John Hamilton Edmonson Sr. Voice

Rochester Music Guild - Karsell Family Junior Winds

Rochester Music Guild - Spackman Family

Rochester Music Guild - Suddendorf

Rochester Music Guild

Rochester Public School Foundation - Geitzenauer

Rochester Public School Foundation - Joel E. Luhman Memorial

Rochester Public School Foundation - Michael Ladin Memorial

Rochester Public Schools Fund - Goodyear

Ronald McDonald House

Rotary Club of Rochester Foundation, Inc.

Seasons Hospice Endowment for Patient Care Fund

Soldiers Field Veterans Memorial Fund

Southeastern Minnesota Youth Orchestras

St. Luke's Church

Stewartville Area Community Foundation

Synergy & Leadership Exchange

United Way of Olmsted County

Zumbro Valley Health Center

Zumbro Valley Medical Society Foundation

## Heritage Society Members

The Heritage Society recognizes those individuals who have made gifts to Rochester Area Foundation at the time of their passing. Additionally, we honor those who have made their intentions known that charitable gifts to the Foundation are a part of their estate plans. We are honored work with community members to provide an opportunity to leave a philanthropic legacy.

Jeffrey G. Allman	Peter and Carol Carryer	Donald R. Hardy Probate Estate	Jon and Sue Losness	Bruce and Sara Qualey	Leslie and Crystal Thornton
Neil Anderson	James and Sue Clausen	Paul and Rebeca Harkess	Violet Lucius	Richard and JoAnne Rosener	Al and Sharon Tuntland
Lora Anderson	Portia Corbin	Linda Harwick Estate	Kenneth and Louella McGhie	Christine Sadowski	Dr. Gertrude M. Tyce
George and Lois Annis	Al and Ann DeBoer	Gary and Nancy Hayden	Dr. Wallace A. Merritt	Al and Julie Schafer	Mark and Julia Utz
Dick and Judy Argue	Janet Denny	Wallace and Margaret Herrell	Harold and Shirley Miller	Robert Schoenfelder	Glenn and Ella Van Laningham
John and Lois Bakke	Stephen Dow Mills	Marianne Hockema	Thomas and Patricia Miller	Larry and Wendy Shannon	Amy L. Waugh
Robert and Olive Barnhart	Benedict and Eloise Dresbach	Roy L. Hoffman	Dr. Mary E. Mussey	Jim and Judy Sloan	Karel M. Weigel
William and Mary Ann Boyne	Dr. Joseph and Lois Duffy	John and Rita Hunt	Dr. Audrey M. Nelson	Drs. Hugh and Aynsley Smith	Joseph and Darlene Weis
Margaret Briese	Dr. Richard and Ann Ferguson	Lois A. Jorstad	James and Jean Newcomer	Marguerite Smith	Joyce M. Wenz
Barbara L. Brown	Barbara Flasch	Dan and Mary Jo Kelly	David and Gwen Oeth	William and Luella Stensrud	John and Nedra Wicks
Philip and Virginia Brown	Martha Frey	Emily J. Kennedy	Richard Orvold and Marita Heller	Otto Sundvoll	Jennifer and Eric Woodford
Mark T. Bucher	Dorothy and T. Emil Gauthier	Dag Knudsen and Deirdre Flesche	Virginia Payne Charitable Trust	James and Patricia Talen	Ronald and Dianne Yanish
Bernelda Busian	Marjorie Ginn	Lyle and Nancy Kuhlmann	Daisy B. Plummer	James and Joyce Talen	
Alan Calavano	Velva A. Gitsch	Dr. Donald and Phyllis Layton	Joe Powers	Steve and Nancy Thornton	
Jane K. Campion	Violet Glasby				
	Toni A. Hanson				
	Oscar and Ella Hanson				

# Bringing out the best in our community.

**Our thanks for the work you do.**

© 2020 Mayo Clinic



Proud to invest in our communities and Rochester Area Foundation

PARAMARK.US  
507-285-5082

PROUD PARTNER OF  
**ROCHESTER AREA FOUNDATION**



**TAMSEN LEIMER**  
VP BUSINESS BANKING  
NMLS# 756180

**Your Local *Community* Banking Expert**

- ✓ Business Banking
- ✓ Personal Banking
- ✓ Mortgage Lending
- ✓ Local Decisions



**Preston • Chatfield • Rochester — Since 1911**



**FMCOMMUNITY.COM**



Local bankers. Local service. Local decisions.



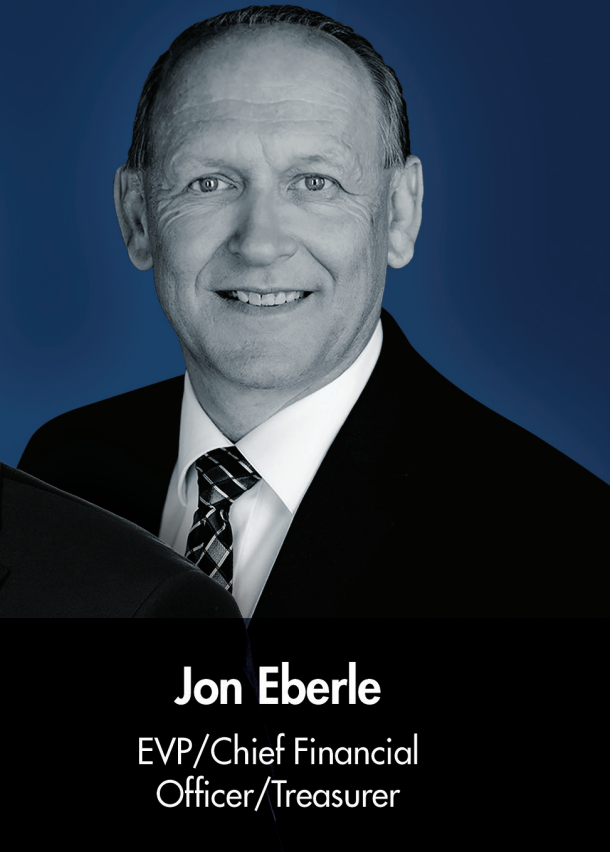
**Larry McGraw**  
EVP/Chief Operating  
Officer



**Joleen Mittelstadt**  
VP/Director of Human  
Resources



**Brad Krehbiel**  
President/CEO



**Jon Eberle**  
EVP/Chief Financial  
Officer/Treasurer

**HOME  
FEDERAL**

Member FDIC

**JustCallHome.com**

Supporting our local communities since 1934.



## Creating a world of limitless possibilities.

At U.S. Bank, we're dedicated to helping improve the lives of those in our community, because when people come together with a common goal, the impossible suddenly becomes possible.

Proud to support Rochester Area Foundation and First Homes

U.S. Bank - Rochester  
Downtown-West Circle Dr-East Circle Dr-4th St SE  
507.285.7870



Member FDIC. 160054C 9/16



PROUD SPONSOR OF THE

*Rochester Area Foundation*



weisbuilders.com

# we365 Give

Formed in 2013, weGive365 was created to encourage philanthropy and provide an opportunity to participate in grant making decisions.

weGive365 is a giving circle that lets members pool their money and make a positive impact in our community through grants to nonprofits and community engagement.



**To join us and invest in weGive365, visit the Foundation website for more information**

[www.rochesterarea.org/giving/wegive365/](http://www.rochesterarea.org/giving/wegive365/)

## Jose Rivas

Jose Rivas, Principal at CRW architecture + design group, was engaged early on with the First Homes program when the staff team brought him a concept to design and build condominium units. Since this first project, Jose has been integral in providing support to the First Homes project on 9th Ave NE and many others.

Jose has continued to work with First Homes and Rochester Area Foundation to address the need for affordable housing in a number of different capacities. Rochester Area Foundation is honored to share Jose's belief that affordable housing is a key ingredient for building a stable foundation for our community. He expresses, "I am proud that part of my legacy in Rochester is for supporting the work of First Homes and Rochester Area Foundation in the development of sustainable solutions to home affordability. Together we are working towards the goal that everyone who calls Rochester home has a safe and dignified home."

"Jose Rivas has had a significant impact on First Homes over the past eight years that he has served on its Board. His leadership, commitment to service, expertise in architecture and design have positively impacted First Homes' growth and sustainability. Jose has put forth effort into making sure that First Homes' commitment to providing affordable housing is top of mind in the decisions being made. The contributions he's made have focused on ensuring the program's continuance and growth while also balancing its mission." Natalie Jones, Chair of First Homes Board of Directors and Second Vice President at West Bank.



“ I am proud that part of my legacy in Rochester is for supporting the work of First Homes and Rochester Area Foundation in the development of sustainable solutions to home affordability. ”



**First Homes was organized in 1999** and is guided by the mission to provide leadership in the creation of a permanent supply of quality workforce housing throughout the greater Rochester area. This has largely been achieved through the growth of our Community Land Trust. This work is supported generously by community partners, those who understand the need and importance of collaborative work.

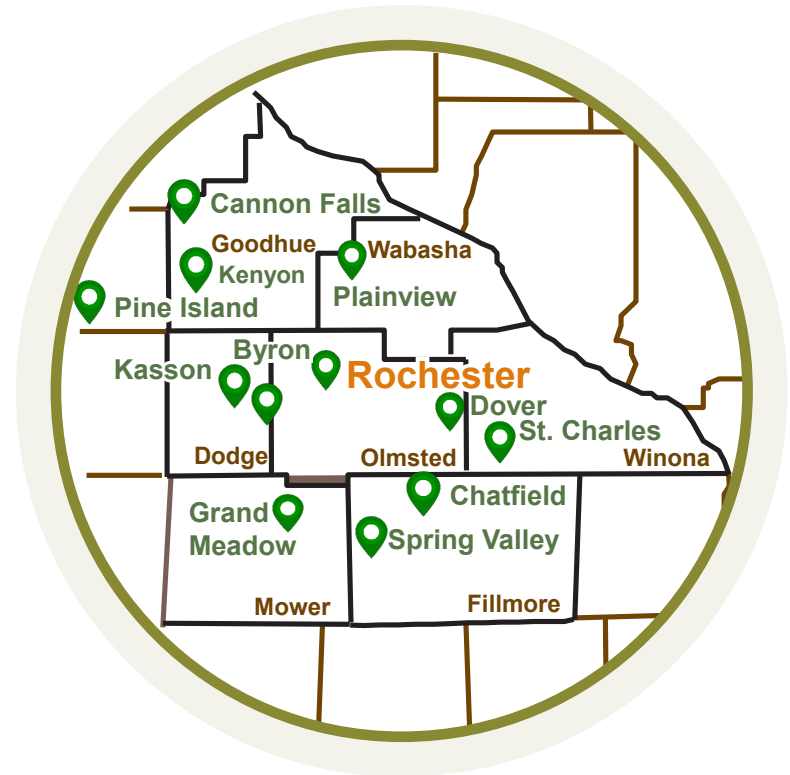
In 2018, Olmsted County Housing & Redevelopment Authority worked with First Homes to acquire land on 9th Ave NE at a very low cost. The structure on the property at the time was a small home originally built in the 1940's. After its owner passed away, the home sat unoccupied for many years and eventually the County took ownership of the property through the tax forfeiture process. This lot provided an opportunity for First Homes to model a new construction single-family home, with an added focus on sustainability. Using sustainable building practices will result in lower long term home maintenance and utility costs for the homebuyer.

Cooperative partner investment in this housing initiative was provided by Maplewood Homes, XRG Concepts, CRW architecture + design group, Minnesota Housing, Coalition for Rochester Area Housing, and Olmsted County. Each organization played an important role to bring this project to fruition as an addition to the Community Land Trust.

We were honored to welcome home the new owner in June 2020 to a beautiful, efficient, single family home.

## First Homes Community Impact

Affordable Homes and Rental Units  
Located in 12 Communities



**Celebrating 20 years**  
of supporting affordable housing options

## Emily Osweiler

Planting her garden and spending time on the front porch are two things Emily Osweiler is planning to do at her new home in southeast Rochester. "My favorite spot in the house is the front porch," Emily reflects. As one of the homeowners within the First Homes program, Emily was able to purchase her home and leave rental options behind her. After moving to Rochester and living in Olmsted County supported public housing with her children for 10 years, she was fortunate to meet a family who were living in a First Homes Community Land Trust (CLT) home. The family was planning to move and they suggested that Emily come over and look at their home and contact Shirley Lee, First Homes Program Officer.

Emily recalls the process being very quick after her initial conversation with Shirley, "I think it was about six weeks from my first call to Shirley to closing on my home," states Emily. Shirley comments that "First Homes works to create a home buying experience that is supportive and educational for buyers, with everyone working together to make the home owner successful in their purchase and ultimately have a home to call their own." Emily confirms this sentiment and found that from applying to the program to working with Home Federal to obtain a mortgage, everyone was extremely helpful.

The home that Emily purchased had been divided into two apartments at one time. When First Homes acquired the property, we renovated it through a federally funded program, the Neighborhood Stabilization Program (NSP).



“ First Homes works to create a home buying experience that is supportive and educational for buyers... ”



The goal was to once again offer a single-family home, while restoring the original charm of the home and improving the energy efficiency with new appliances and systems. "Relationships are an extremely important piece of our First Homes initiatives," states Jennifer Woodford, Rochester Area Foundation President. "From those who assist with building and remodeling, to our financial partners, we are better together in supporting affordable housing through collaborative work."

Now the Osweiler family has enough space for everyone, including Emily's children who love having their own bedrooms. The kids rooms are all on the second floor, which is now deemed "The Kid's Only Floor" and Emily couldn't be happier about that!



**Shirley Lee**  
First Homes  
Program Officer

### **Impact Finance Board of Directors**

- Athieei Lam
- Mary Jo Majerus
- Jose Rivas
- Susan Strandberg
- Jeff Urban

**Celebrating 20 years**  
of supporting affordable housing options





In 2020, First Homes took a stronger position in support of its mission to provide quality and affordable housing by purchasing a rental housing property. Center Street Apartments contains 36, two-bedroom units near downtown Rochester and has rents that are affordable for people under 50% of Area Median Income. First Homes stepped in and made the purchase because the property was being sold and was in danger of no longer having affordable rents. This is the first Naturally Occurring Affordable Housing (NOAH) project that First Homes has undertaken. NOAH units are residential properties that are affordable, but unsubsidized by any federal program. NOAH properties are the most common form of affordable housing in the United States.

First Homes is grateful to many community partners who worked with us to make this purchase possible, including the Coalition for Rochester Area Housing, Olmsted County Housing and Redevelopment Authority, and Greater Minnesota Housing Fund. This is one of the largest NOAH projects in the area to date, and an important step in First Homes' efforts in supporting workforce housing. As the new owner, First Homes is committed to keeping rents at Center Street Village affordable.

"For 20 years, First Homes' vision has been to provide opportunities for low and moderate-income families to secure housing in the Rochester area that is decent and affordable. We are making every effort to realize that vision by preserving an important affordable rental option in Rochester," said Justin Voss, First Homes Program Manager.



**Celebrating 20 years**  
of supporting affordable housing options



**Justin Voss**  
First Homes  
Program Manager

### **First Homes Board of Directors**

- Mike Becker
- Natalie Jones, Chair
- Sheila Kiscaden
- Jamie LeDent
- Lisa Lundquist
- Mike Paradise
- Jose Rivas
- Steve Spohn
- Chris Stroud
- Sara Tekle
- Marco Wageman
- Kim Woodruff

## Aldis Family

Feeling very blessed is how Patricia Aldis describes her current stage of life with husband, Colin. They have enjoyed 36 years of marriage, have two adult children and extremely proud to be called Nana and Papa by eight grandchildren. In fact, in their first Zoom meeting with Ellen Hegge from the Foundation staff team, a grandson popped into the background a couple of times to learn more!

After learning how a Donor Advised Fund could allow them the opportunity to share their financial gifts with those organizations that are close to their heart, the decision was an easy one for Patricia and Colin. "It is a unique way to give within the community," acknowledges Patricia.

A Donor Advised Fund allows an individual or family to make a tax-deductible contribution of appreciated stock, real estate, personal property, or cash when the timing is right for the family. However, the family can then take the time they need to put philanthropy into action by recommending grants to those organizations that support their favorite nonprofits and meet their charitable goals.

With more than 75 years of leadership the Foundation carefully manages funds, advises fund holders of unmet and emerging needs in our community and helps families achieve philanthropic goals.



“It’s a unique way to give within the community.”



For over 25 years, Colin has been a Financial Advisor with Thrivent Financial, and he knows the benefits of providing solid financial advice and planning. Through the relationships he has developed with his clients, Colin believes that sometimes it is best to include conversations about charitable giving. Those conversations have led to some of his clients partnering with Rochester Area Foundation and opening a Donor Advised Fund so that they can fulfill their own philanthropic goals.

The Aldis family is interested in supporting local charities including Quarry Hill, Jeremiah Program Rochester and First Homes. "Watching my parents open their home to others, including family and friends, even though we had a family of 15 under one roof, taught me the importance of helping others," remembers Patricia. Through their Donor Advised Fund, Patricia and Colin intend to do just that—share their good fortune, and their blessings, with others.



**Ellen Hegge**  
Philanthropy Officer

### **Development Committee**

- Teresa Czaplewski
- Rita Hawkins
- Ginger Holmes
- Leigh Johnson
- Thom Nustad
- Karel Weigel, Chair

# Donor Advised Funds

Adamson Motors	Byron School District Impact Fund	Dodge Center Foundation - Jessica Marie Arnold	T. Emil and Dorothy Gauthier	Jeffrey E. Johnson
William and Caroline Adamson	Cain Family	Dodge Center Foundation - Triton Foundation	Halcon Furniture	Leigh J. and Judy Johnson
Patricia M. and Colin G. Aldis	Dr. Martin and Mary Campion	Dodge Center Foundation - Veteran's Memorial Fund	Chuck Handlon Century Scholarship	Patricia Judd
Craig and Linda Allen	Chosen Valley Community Foundation	Michael and Nancy Domaille	Ashley Marie Hanson Memorial	Neal and Cynthia Karels
George L. and Dorothy H. Allen	Ed and Mary Clark	Ron and Marsha Durst	Hartzell Family	Karsell Family
Amadio Family Fund for the Arts	James D. Clausen	Terri and Brooks Edwards	Mary F. Hauser	Dan and Mary Jo Kelly
Neil P. Anderson	Dr. Judith and Judge Lawrence Collins	Rachel Ehmke Memorial Foundation	Gary and Nancy Hayden Family Foundation	Kelzer Family
Arc Southeastern Minnesota	Wyatt M. Coy	Eudaimonia	George and Carolyn Heyne	Cheryl McGrath Key
Sarah J. Armstrong	Curley Family	Richard and Ingeborg Emslander	Hindermann Family	John and Dottie Klopp
Mark and Lucy Bahn	The Dauntless Donor	Family Service Rochester	Roy L. Hoffman	KM Telecom
John and Lois Bakke	Davidson Family	Ron and Linda Fess	David and Virginia Holmes	Janet & Joe Knobbe Family Memorial
Andrea J. Beck	Dan Davidson	Cristine Fischer	Holy Anargyroi Greek Orthodox	Allen and Anne Koenig
Lynn Behnke	Daphna Davidson	Timothy Fischer	Home Federal Savings Bank	M.P. Krieger
Cathy Belhumer Memorial	Sidney and Iris Davidson	Patricia and William Fitzgerald	Scott Hosier Memorial	Lou and Jeanne Kuhlmann
Allison and Aaron Benike	Tal Davidson	Barbara A. Flasch	Tom Hosier Memorial	Lyle and Nancy Kuhlmann
John and Cindy Benike	Donald and Barbara De Cramer	David B. and Barbara Frogner	Ironwood Springs Legacy	John Kyle
Jim Bier and Rita Till	Al and Ann DeBoer	Julie and Jim Galkowski	Dave and Jan Jasperson	Lasker Jewelers Community
Art and Maryann Birdseye	Marlene Delfs	Gamehaven Council - Boy Scouts of America	Dave and Jan Jasperson Family	Greg and Donna Layton
Brandhagen	Patrick and Teri Deutsch		David and Della Jenkins	Locke Family
Richard and Nancy Brubaker	Dodge Center Foundation		Janet and Larry Johnson	Kathryn and Phillip Lombardo
Dennis Busche				Mattke



Mayo Clinic  
McGuire Family  
Eric McNamara Live Love  
Laugh Foundation  
Thomas and Patricia Miller  
VM Miller Family  
Mindset Foundation  
Audrey M. Nelson M.D.  
Beverly Nelson Arts Education  
Beth Marie Nienow  
Nuss Family/Nuss Truck &  
Equipment  
William and Heidi Oehler  
Oeth Family  
Richard Orvold and Marita Heller  
Palmer Family  
Penz Family  
Merle Peterson  
Lucille R. Phillips  
Irvin P. and Maureen Plitzuweit  
Post Family  
Joe Powers

Donald and Barbara Prow  
Purrington Family  
The Rea Family  
Rochester Music Guild  
Rochester Public Library  
Foundation  
Rochester Rotary Club  
Jill and Chris Rock  
ROCLEMA  
Dick and Joanne Rosener  
RT Autism Awareness  
Foundation  
Ryan Windows & Siding, Inc.  
Forrest and Faye Sargent  
Lisa J. Schlesinger  
Robert Schoenfelder  
Victor Scott Trust  
Seasons Hospice  
Ronald and Theresa Seeger  
Dennis and Rita Semerad  
Wendy and Larry Shannon  
Patrick and Karen Sheedy

James and Jeanne Sheehan  
Soldiers Field Veterans' Memorial  
Slightam Family Foundation  
Jim and Judy Sloan  
Hugh and Aynsley Smith  
Sperling Family Foundation  
David and Sara Stenhaug  
Stewartville Community  
Foundation  
P & K Streit Gratitude  
Superior Mechanical Endowed  
Don and Stephanie Supalla  
Support of Children  
James and Joyce Talen  
James and Patricia Talen  
Mark and Sheryl Tasler  
Thompson/Kirkland  
George Thompson  
Community Advisory  
Wayne L. Trahms  
Alan O. and Sharon Tuntland  
Urban Oasis

Mark and Julia Utz  
Sharon Van De North  
and Lee Knight  
Rich and Marian Van Dellen  
Paul and Lucille Vermeersch  
Veterans and Emergency  
Services Museum of Rochester,  
MN  
Janet Notheis Volkmar  
Louis and Linda Wagner  
David and Julie Warner  
Natalie Thornton Webb  
Memorial  
Karel Weigel  
Weis Family  
Wells Fargo Bank  
Wayne and Pam Wesala  
Charles and Barbara Withers  
Ron and Judy Yaggy  
Yanish Family  
Fred and Roxanne Ziecina  
Zubay Family

## Coalition for Rochester Area Housing

“The Housing Alliance provides a forum for public, private, and nonprofit sectors and local housing advocates to share information, ideas, and strategies. The value of the Alliance is growing as a way to identify opportunities for collaboration and collective action to address our area’s serious shortage of affordable housing,” expresses Olmsted County Commissioner and Coalition Leadership Council Member, Sheila Kiscaden.

Bear Creek Development Center partnered with the Coalition for Rochester Area Housing on an ambitious project to turn the former Crossroads College campus in southwest Rochester into affordable housing. The Coalition awarded a \$354,000 rehabilitation grant and also awarded two additional loans to assist the project in moving forward successfully. A low-interest construction loan of \$500,000 was made, and a deferred loan of \$136,000 was given to help ensure affordability of the new units. The \$136,000 loan has no payments during the first 20 years, and if the units remain affordably priced for households making less than 50% of Area Median Income (AMI) through the year 2040, the loan balance will be forgiven.

The project will create a total of 60 affordably priced units, including 43 rehabilitated units and 17 new studio units created in former educational buildings on the campus. The completed project will be known as Mayowood Acres and the campus design allows for future expansion of affordable housing.

Coalition funded initiatives have a greater rate of success due to the collaboration and the ability to leverage multiple funding sources. According to Jeremy Emmi, Director of the Coalition for Rochester Area Housing, “The Housing Coalition’s investment leveraged the creation of new affordable units and rehabilitated many more on a site that commercial builders weren’t able to cost-effectively develop before Bear Creek approached the project.” Implementing creative solutions to maintain and create affordable housing enables more stability for our residents and the opportunity to be contributing, successful community members.



“ The project will create a total of 60 affordably priced units, including 43 rehabilitated units and 17 new studio units...”



Founded in 2017, the Coalition for Rochester Area Housing is a collaboration of public and private sector organizations, with funding support from Mayo Clinic, the City of Rochester, Olmsted County and Rochester Area Foundation. The Coalition is a funders collaborative, comprised of thought leaders who seek to address and improve the affordable housing gap in Rochester and area communities.



Since 2018, the Coalition has invested **\$3.8 MILLION** in creating and preserving affordable housing.

These projects have created **\$112 MILLION** in economic development impact for our communities.



With those resources, the Coalition created, preserved, or impacted the affordability of over

**648 Units of Housing.**



**20 Housing Choice Vouchers**

were made available to income-qualified members of our community.



This collaboration allowed affordable housing projects to leverage over

**\$4,699,000 in Tax Increment Financing.**



**Over \$700,000**

will revolve back to the Coalition. Revolving loans allow the Coalition to be sustainable over time.



**Jeremy Emmi**  
Housing Coalition  
Director

## Coalition Funding Partners:



## Looking Ahead...

The Coalition will soon release its five Housing Priorities for Olmsted County, followed by a Housing Blueprint for continued action. These efforts follow the release in November 2020 of the Olmsted County Comprehensive Housing Study.



## Grant Cycles

Partnering for greater impact was a theme among our 2020 Spring Grant awardees. Of the thirteen nonprofit organizations who received funding, six applications were projects engaging multiple partners to serve community members with greater impact. Over all, over \$100,000 was awarded to those important initiatives. The fall grant cycle was paused for 2020 as Foundation leadership determined there was great need to support COVID-19 relief funding, and a significant investment was made in the Together Fund that was administered by Rochester Area Foundation.

Throughout the year, Rochester Area Foundation utilized our flexibility to respond to urgent needs and change course when needed to make the best decisions to support our community. In light of the pandemic, all of the nonprofit organizations who received funding within the spring cycle were given the option of using those financial resources for general operating expenses instead of the projects they originally proposed for support.





### Field of Interest Endowment Funds

- Affiliated Credit Services Consumer Counseling and Education Fund
- George and Lois Annis Fund
- Be the Bridge Youth Development Fund
- Barbara Brown Fund
- Marilyn Haglund Fund
- Dr. Virginia Hartridge Fund
- Jenny Mo Fund
- Shirley A. Nelsen Memorial Fund
- Support of Children Fund
- Steve Thornton Nonprofit Capacity Building Fund



**Carrie Moscho**  
Community Impact  
Officer



### Grant Distribution Committee

- |               |                     |
|---------------|---------------------|
| Tracy Austin  | Rosebud Roberts     |
| Tony Benson   | Jade Sadosty        |
| Jane Champion | Jim Sloan           |
| Rich Decker   | Dean Stenehjem      |
| Allie Good    | David Stenhaug      |
| Donna Greason | Don Supalla, Chair  |
| David Herder  | Sharon Van De North |
| Ginger Holmes | Karel Weigel        |
| Kay Karsell   |                     |
| Jean Locke    |                     |

“ *By partnering with Rochester Area Foundation through an Agency Endowed Fund, we have been able to provide several youth and their families funding to assist with items needed to support treatment goals that would not have been able to be provided in the past.* ”

- **Beth Krehbiel, Chief Executive Officer, Zumbro Valley Health Center**

**For more than 50 years, Zumbro Valley Health Center (ZVHC) has worked to improve the health of adults, adolescents and children in SE Minnesota regardless of their ability to pay.**

As a community mental health center, the organization enhances the quality of life for individuals through its integrated mental-chemical-medical health programs. The programs and services they provide all have the same goal, helping people with a mental illness, substance use disorder and/or medical condition lead more healthy, productive and self-sufficient lives.

In 2008, ZVHC opened an Agency Endowment Fund at Rochester Area Foundation, to help provide a community safety net, understanding that the annual funding ZVHC receives often is not enough to cover the full cost of services or isn't flexible. Beth maintains, "There are a lot of non-healthcare items that make all the difference for a successful recovery to our clients, and by

having funds with RAF with some flexibility for our team to utilize, that allows us to fill in the other things that are essential for positive mental health and a fulfilling life."

2020 was a challenging year for everyone, and the staff at ZVHC needed to change the way they engaged with clients, pivoting to offer healthcare services in a safe and socially distanced way through virtual telehealth solutions. ZVHC worked with one school-aged client who struggled to sit still via telehealth. Using a tablet to communicate with his therapist was frustrating and became a focus for the client instead of his engagement in conversation. With the flexibility of funds disbursed from ZVHC's endowed fund, the therapist was able to purchase a stand for his tablet so the student could fully engage via telehealth making therapy more effective.

Nonprofit organizations who have established agency endowment funds at Rochester Area Foundation, benefit from creating financial sustainability. RAF experienced staff also assist organizations by helping them accept complex gifts, develop planned giving programs, and provide investment management for funds held at RAF.

# Community Collaboration

Shape  
your future  
START HERE >

United States®  
Census  
2020

Rochester Area Foundation invests in work that convenes stakeholders around community issues and collaboration. In 2020, RAF invested in supporting the 2020 Census because everyone deserves to be counted.

Throughout the year, RAF promoted the benefits and impact to our community and region by higher participation in the 2020 Census. On July 10th, RAF hosted a virtual conversation with Secretary of State Steve Simon on the importance of census participation. RAF also provided funding to our Geographic Affiliates to promote Census work within their communities.

We understand the greater impact we can achieve by engaging our partners and collaborating to lift up community issues and opportunities.

Rochester Area Foundation partners with four regional community foundations to support local philanthropy investments and provide resources for success. This model allow for the local community foundations to invest in impactful projects and initiatives within their communities, while benefiting from Rochester Area Foundation resources, investment management and expertise.

**In 2020, our Affiliate partners held over \$849,000 in assets with Rochester Area Foundation for future investments into their communities, creating positive impact.**



Stewartville Area Community Foundation



**Jennifer Woodford**

President, Rochester Area Foundation



## More Than Just a Building

The impetus for creating an Incubator space when Rochester Area Foundation moved to its current location was to offer nonprofit organizations not only a physical office location, but a collaborative atmosphere. The hope was that by offering nonprofit agencies who were at various points along the path to gaining a nonprofit status an office, they could learn from each other and find kinship.

2020 brought unforeseen opportunity to two of our Incubator residents. Zumbro Valley Medical Society (ZVMS), a professional membership organization for physicians and physicians in training, has been a nonprofit organization since 1934. In 2019, to save on the high costs of rent, telecommunication fees, and parking, the organization moved from its downtown office to the affordable and collaborative Incubator space.

The Ethiopian Community Rochester MN (ECRM), is at the beginning of their journey visioning their nonprofit mission and community impact. Their group of passionate Ethiopians came together to form a community, and created a platform and place for people in the Ethiopian community to support each other,

share experience, and to give back to the community. "We were looking to find a means to bring everyone together, promote our unique heritage, and showcase our cultural integration here in Rochester," states Yitbarek Mirete, ECRM Volunteer.

Due to the pandemic and the inability to gather and bring people together, both groups focused on how they could support our community. ZVMS was looking for ways to assist healthcare workers and initiated a sewing brigade of sorts, making and distributing cloth face masks. Medical students who were not able to get hands-on experience with patients began picking up materials and sewing machines from ZVMS Executive Director Beth Kangas at the RAF Incubator. Seeing firsthand what ZVMS was working on motivated ECRM to partner and offer sewing as a volunteer activity to be able to provide fabric masks to their community members.

Groups working towards a common goal and supporting our collective community is exactly how Rochester Area Foundation leadership envisioned the Incubator space could work, and these two organizations demonstrated a truly fantastic partnership.





### **RAF Properties Committee**

John Benike, Chair  
Greg Layton  
Dave Oeth  
Wendy Shannon  
Mark Utz  
Craig Wendland

### **Compliance Committee**

Denise Kelly  
Steve Spohn  
Mark Utz, Chair

### **Technology & Systems Committee**

Mark Benscoter  
Mary Ehmke  
Walt Ling, Chair  
Joanne Rosener  
Jim Sloan



**Amanda Pelley**  
Administrative  
Service Manager

### **Building & Grounds Committee**

Mike Benike  
Don DeCramer, Chair  
Larry Koshire  
Dave Reichert  
Jamey Shandley



Your gift was designated to the YES Fund (Yellowjacket Emergency Support Fund) to assist our students during the COVID-19 crisis. Your gift truly makes a difference in the lives of our students.

... support individuals with disabilities in our community.

During these unprecedented times, these funds will allow us to remain innovative in our care for individuals, while sheltering in place. Adapta believes strongly in the collaboration of individuals and agencies, which makes receiving \$6,000 from the TOGETHER Fund even more special.

Boys & Girls Club of ... leadership and support. It will result young p...

... equipped to face the challenges that we and some that we can't fathom. Ultimately, you helped give them hope and opportunity, the Club would not be able to provide meaningful programs that change a lives and help them to BE

Every dollar makes a difference. Your grant will ensure that individuals and families in Southeast Minnesota will receive the support they need to stay connected to their friends, families, and support systems during this time of need.



Thank you for your generous support for the mission of The Reading Center! You give children the opportunity to achieve success in school and in life, now and after this crisis passes.

... challenging ... the virus ... the Rochester ... dation's ... will have an ... act on our ... t support ... disabilities ... community.

... a significant ... and how we provide care, requiring enhanced personal protective equipment for our staff and new clinical protocols to allow for social distancing. As essential health care providers for emergency dental services, we have continued to serve patients from across the state throughout the Stay at Home Order. With over 300,000 patients of record, we are inundated with calls from people in desperate pain, often suffering from serious infection. Our dedicated team of providers and staff...

# COVID-19 Relief Grants

## Over \$2.0 Million to Local Nonprofits

One of the primary ways Rochester Area Foundation puts philanthropy into action for our communities is through grantmaking to nonprofits. Grantmaking can take many different forms. We typically offer two competitive Better Community grant cycles annually, and our generous fundholders make grants from their donor advised or donor designated funds throughout the year.

This year, because of pandemic-related circumstances, area nonprofits needed additional support. Our nonprofits serve so many community members in so many ways and our generous donors, local businesses, and units of government all rose to the occasion.



**\$964,120**  
granted to

**107**  
organizations



**\$709,048**  
granted to

**38**  
organizations



**\$399,577**  
granted to

**19**  
organizations



Rochester Area  
Foundation

12 Elton Hills Dr. NW  
Rochester, MN 55901

507.282.0203  
[www.rochesterarea.org](http://www.rochesterarea.org)