

COMMUNITY PLANNING AND DEVELOPMENT
 SELF-HELP HOMEOWNERSHIP OPPORTUNITY PROGRAM
 2008 Summary Statement and Initiatives
 (Dollars in Thousands)

SELF-HELP HOMEOWNERSHIP OPPORTUNITY PROGRAM	<u>Enacted/ Request</u>	<u>Carryover</u>	<u>Supplemental/ Rescission</u>	<u>Total Resources</u>	<u>Obligations</u>	<u>Outlays</u>
2006 Appropriation	\$61,000	...	-\$610	\$60,390	\$10,890	\$3,568
2007 Full-Year CR Estimate.....	10,890	\$49,500	...	60,390	60,390	19,000
2008 Request	<u>69,700</u>	<u>...</u>	<u>...</u>	<u>69,700</u>	<u>69,700</u>	<u>28,000</u>
Program Improvements/Offsets	+58,810	-49,500	...	+9,310	+9,310	+9,000

Summary Statement

The fiscal year 2008 budget proposes \$69.7 million for the Self-Help Homeownership Opportunity Program (SHOP) account, which consists of two components, \$39.7 million for the Self-Help Homeownership Opportunity program and \$30 million for the National Community Development Initiative. The proposed funding is \$58.8 million above the projected Continuing Resolution funding level and \$30 million above the fiscal year 2007 President's request, and reflects the importance of this effort and the proven track record of the program. The SHOP program is a key component to accomplishing the President's priority to promote homeownership, especially the 10-year goal to have 5.5 million new minority homeowners. The SHOP program funding has been increased from \$19.8 million in fiscal year 2006. This request increases the SHOP funding to \$39.7 million, a 100 percent increase. The requested funding will increase assistance to people with incomes as low as \$15,000 per year that otherwise could not become homeowners. It also recognizes that 78 percent of participants are minorities and the program serves as a model for the nation.

The SHOP program has two new outcome indicators to further demonstrate effective results. The first indicator has the goal of maintaining lower loan default rates than in comparable program(s). The second indicator has the goal of creating \$37.5 million in household equity.

SHOP was established as a separate account in fiscal year 2006. The fiscal year 2006 components included \$19.8 million for SHOP, \$29.7 million for the National Community Development Initiative (NCDI), \$2.97 million for the Housing Assistance Council, \$990 thousand for the National American Indian Housing Council, \$990 thousand for the Special Olympics, \$1.98 million for the National Housing Development Corporation, and \$3.96 million for the National Council Of La Raza. The fiscal year 2008 request only includes funding for SHOP and NCDI, recognizing prioritization of resources.

Eligible uses of SHOP funds are land acquisition, infrastructure improvements and administrative costs. Consistent with the fiscal year 2007 budget request, the fiscal year 2008 request proposes \$990 thousand for technical assistance (TA) activities, such as providing direct assistance to individual grantees, and developing and delivering national training courses. In addition, TA funds will be used to produce a variety of written or web-based materials that provide guidance, including "best practices," to SHOP grantees and their affiliates.

Funding of \$30 million is proposed for NCDI, approximately the same as appropriated in fiscal year 2006. This funding will be used by intermediaries--Enterprise Community Partners, Inc., and Local Initiatives Support Corporation (LISC)--to develop the capacity and ability of nonprofit community development corporations to undertake community development and affordable housing projects. This holistic effort develops capacity in nonprofits so that they can work together with cities to rebuild and revitalize neighborhoods, improving the lives of the people who reside there by securing adequate housing, education, employment and shopping, safe streets and

Self-Help Homeownership Opportunity Program

transportation. Enterprise and LISC have focused on housing development—the core business product for most CDCs nationwide—along with investments in other community development activities, such as economic development, workforce development, childcare, and community safety.

Initiatives

A performance indicator for NCDI in fiscal year 2008 is to “stimulate community development activity totaling ten times the Section 4 investment.” Over the next year, NCDI/Section 4 grantees, LISC and Enterprise Foundation will be developing more aggressive long-term outcome measures to capture the effect investments have on communities. NCDI has an efficiency measure for the cost of capacity building for each home renovated, preserved or newly constructed based upon data that identifies resources invested per unit produced for grants awarded to Enterprise Communities Partners, Inc., and LISC.

The funding level proposed for this program supports the President’s priority to promote homeownership, especially for minorities, as well as HUD’s strategic goal to increase homeownership opportunities.

Self-Help Homeownership Opportunity Program

COMMUNITY PLANNING AND DEVELOPMENT
 SELF-HELP HOMEOWNERSHIP OPPORTUNITY PROGRAM
 Summary of Resources by Program
 (Dollars in Thousands)

<u>Budget Activity</u>	<u>2006 Budget Authority</u>	<u>2005 Carryover Into 2006</u>	<u>2006 Total Resources</u>	<u>2006 Obligations</u>	<u>2007 CR Estimate</u>	<u>2006 Carryover Into 2007</u>	<u>2007 Total Resources</u>	<u>2008 Request</u>
Self-Help Homeownership Opportunity Program ..	\$19,800	[\$24,800]	\$19,800	...	...	\$19,800	\$19,800	\$39,700
Capacity Building	29,700	...	29,700	...	...	29,700	29,700	30,000
Housing Assistance								
Council	2,970	...	2,970	\$2,970	\$2,970	...	2,970	...
National American								
Indian Housing Council	990	...	990	990	990	...	990	...
Special Olympics	990	...	990	990	990	...	990	...
National Housing								
Development								
Corporation	1,980	...	1,980	1,980	1,980	...	1,980	...
National Council of								
LaRaza	<u>3,960</u>	<u>[4,762]</u>	<u>3,960</u>	<u>3,960</u>	<u>3,960</u>	<u>...</u>	<u>3,960</u>	<u>...</u>
Total	60,390	[29,562]	60,390	10,890	10,890	49,500	60,390	69,700

SHOP was established as a separate account in fiscal year 2006. Prior to fiscal year 2006, the program was located within the Community Development Block Grants (CDBG) account.

<u>FTE</u>	<u>2006 Actual</u>	<u>2007 Estimate</u>	<u>2008 Estimate</u>
Headquarters	2	4	4
Field	<u>3</u>	<u>3</u>	<u>3</u>
Total	5	7	7

Self-Help Homeownership Opportunity Program

COMMUNITY PLANNING AND DEVELOPMENT
 SELF-HELP HOMEOWNERSHIP OPPORTUNITY PROGRAM
 Program Offsets
 (Dollars in Thousands)

Self-Help Homeownership Opportunity Program	<u>Amount</u>
2006 Appropriation	\$19,800
2007 Full-Year CR Estimate.....	...
2008 Request	<u>39,700</u>
Program Improvements/Offsets	+39,700

Proposed Actions

Funding of \$39.7 million for the SHOP homeownership component in fiscal year 2008 will provide homeownership opportunities to approximately 2,000 low-income families over time. The President's SHOP funding requests in 2006 (\$30 million) and 2007 (\$39.7 million) recognize the importance and proven track record of this program. The funding requests also reflect the ability of the existing participants, including the largest, Habitat for Humanity International, to expand their staffing, outreach and production. Expanded demand for this program is evidenced by the fact that the availability of only \$25 million in fiscal year 2005 generated \$53 million in funding requests. The additional funds requested in 2008 could be put to immediate use since many local affiliates of the existing national and regional grantees have not yet participated in the SHOP program. Finally, due to the increases in land acquisition costs across the country, the maximum average per-unit SHOP subsidy limit of \$10,000 was raised to \$15,000 in the fiscal year 2004 Notice of Funding Availability (NOFA). Consequently, it is projected that no less than the fiscal year 2008 requested amount will be needed to assist at least 2,000 households.

Program Design

The SHOP program has assisted homebuyers with an average income range of between 50 to 65 percent of area median income, with some grantees assisting homebuyers at 30 percent of area median income and with incomes as low as \$15,000 per year. The homebuyer's sweat equity contribution reduces the cost of construction, and has resulted in home purchase prices as low as \$31,000. Since the start of the program in 1996, 78 percent of the homeowners have been minorities.

SHOP has been successful because it provides funding for the acquisition and preparation of land to assist the efforts of national and regional organizations and consortia, which have already demonstrated a strong ability to obtain materials and mobilize volunteer labor to develop high quality affordable housing. Land costs and infrastructure expenses are key factors for driving the cost of homeownership beyond the reach of low-income families. SHOP funds serve as the "seed money" which provides momentum for greatly expanded levels of construction investment. While the matching of SHOP funds with other dollars is not required, SHOP grantees have submitted evidence, as part of their annual application submissions, that for every SHOP dollar, at least \$7 dollars in resources from other sources is leveraged. This does not include the value of sweat equity contributed by homebuyers.

The presence of Federal funds increases the ability of non-profit organizations to leverage funds from other sources, providing a substantial return on a Federal investment that had been an average of \$10,000 per unit, but has been adjusted to \$15,000 as of fiscal year 2004. Grantees indicate that the use of SHOP funds covers about one seventh of the cost of producing a unit. Thus, SHOP funds reinforce the very grassroots nature that has made self-help housing organizations so successful at expanding housing opportunities for low-income and very low-income families across the country.

Self-Help Homeownership Opportunity Program

Program Operations

The SHOP program embodies HUD's focus on nurturing partnerships with non-profit organizations by providing competitive grants to national and regional non-profit housing organizations and consortia that specialize in self-help homeownership. Through fiscal year 2005, funds have been appropriated for SHOP as a set-aside in the CDBG appropriation. SHOP was established as a separate account in fiscal year 2006. Appropriations of \$20 million were made available in fiscal years 1999, 2000, and 2001. Appropriations of \$25 million, \$26.8 million, and \$24.8 million were made available in fiscal years 2003, 2004 and 2005, respectively. A total of \$19.8 million was appropriated in fiscal year 2006 with an additional \$40.6 million in set-asides that were historically funded within the Community Development Block Grants (CDBG) account (see chart on page 3 for further detail). Current SHOP grantees are Habitat for Humanity International, Housing Assistance Council, Northwest Regional Facilitators, ACORN Housing Corporation, Wisconsin Association of Self-Help Executive Directors, Inc., and PPEP Microbusiness and Housing Development Corporation.

The following chart provides the status of SHOP projects undertaken since 2002. Approximately 2,000 units are currently under development. Grantees have completed construction on 14,369 housing units from all funding years as of September 30, 2005. The projected number of completions is estimated at 1,500 units in both fiscal years 2006 and 2007, respectively.

<u>Projects Status</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007 (est.)</u>	<u>2008 (est.)</u>
Units Under Construction.....	2,936	2,395	2,100	2,100	2,000	2,000	2,000
Units Completed.....	2,063	2,157	1,722	2,098	1,857	1,500	1,500

The units completed shown above for fiscal years 2004, 2005 and 2006 may differ from the units reported in the Department's Performance and Accountability Report (PAR) because the units here are on a full fiscal year basis (October 1 through September 30) whereas the PAR units were only able to be reported on a July 1 through June 30 basis.

Self-Help Homeownership Opportunity Program

**COMMUNITY PLANNING AND DEVELOPMENT
SELF-HELP HOMEOWNERSHIP OPPORTUNITY PROGRAM
Program Offsets
(Dollars in Thousands)**

Capacity Building	<u>Amount</u>
2006 Appropriation	\$29,700
2007 Full-Year CR Estimate.....	...
2008 Request	<u>30,000</u>
Program Improvements/Offsets	+30,000

Proposed Actions

This budget proposes \$30 million for the National Community Development Initiative (NCDI) program. This program is authorized by Section 4 of the HUD Demonstration Act of 1993, which established HUD's participation in the privately organized and initiated National Community Development Initiative (NCDI) in 23 cities. The original legislation identified the Enterprise Foundation and the Local Initiatives Support Corporations (LISC) as intermediaries. The authorizing legislation was amended in 1997 to enable Habitat for Humanity International and Youthbuild USA to participate in similar community building activities. Congress's goal in authorizing HUD to participate was to develop the capacity and ability of nonprofit community development corporations (CDCs) to undertake community development and affordable housing projects through the work of the intermediaries, LISC and Enterprise. In addition to the work in the 23 NCDI cities, the intermediaries will continue to expand this highly successful, public/private partnership to build the capacity of CDCs and other community-based development organizations.

CDCs are important anchor institutions in communities across America, but many CDCs benefit from additional capacity support in pre-development, joint venturing, finance layering, asset management, or the other activities that would make these organizations more effective partners with private investors and all levels of government. As the Nation's leading private, nonprofit community development intermediaries, LISC and Enterprise are well-positioned to help expand the economic and community development capacity of CDCs and other community-based and nonprofit organizations, as well as joint ventures involving these organizations.

The Office of Management and Budget and HUD conducted a PART assessment on the NCDI/Section 4 program for the fiscal year 2005 budget. It was determined to be moderately effective and received a score of 81. According to the review in ExpectMore.gov, the program mission and program design are clear and HUD oversight is sound. By increasing the capacity of community organizations, the program has helped these organizations be the most productive affordable housing developers, according to an independent study. The program has good performance measures, tracking, and evaluations. Program partners track progress through work plans and reports, and complete analysis of program through long-term studies. The program effectively leverages private sources. It receives \$10 in private donations for every \$1 of public funds; it passes 75 percent of funds to Community Development Corporations. Over the next year, NCDI/Section grantees, LISC and The Enterprise Foundation will be developing long-term outcomes to capture the effect investments have on communities.

Enterprise and LISC have focused on housing development--the core business product for most CDCs nationwide--along with investments in other community development activities, such as economic development, workforce development, childcare, and community safety. Revitalized housing and safer communities lead to stronger retail demand and otherwise stimulate neighborhood economies, and becoming effective at housing development is often the first step for CDCs in mastering the distinct challenges of economic development and other community development activities. Without abandoning housing development, which is a critical foundation and complement to other community development activities, this budget will support the broader agenda as appropriate locally.

In 2005, \$34.2 million was appropriated within the CDBG account, and in 2006, \$29.7 million was funded in the SHOP account.

Self-Help Homeownership Opportunity Program

COMMUNITY PLANNING AND DEVELOPMENT
SELF-HELP HOMEOWNERSHIP OPPORTUNITY PROGRAM
Program Offsets
(Dollars in Thousands)

Housing Assistance Council	<u>Amount</u>
2006 Appropriation	\$2,970
2007 Full-Year CR Estimate.....	2,970
2008 Request	<u>...</u>
Program Improvements/Offsets	-2,970

Proposed Actions

No funding is proposed for the Housing Assistance Council (HAC) in fiscal year 2008 reflecting limited overall budget resources and other higher funding priorities. In 2005, \$3.3 million was appropriated for the Housing Assistance Council within the CDBG account, and in 2006, \$2.97 million was funded in the SHOP account.

Self-Help Homeownership Opportunity Program

COMMUNITY PLANNING AND DEVELOPMENT
 SELF-HELP HOMEOWNERSHIP OPPORTUNITY PROGRAM
 Program Offsets
 (Dollars in Thousands)

National American Indian Housing Council	<u>Amount</u>
2006 Appropriation	\$990
2007 Full-Year CR Estimate.....	990
2008 Request	<u>...</u>
Program Improvements/Offsets	-990

Proposed Actions

This budget proposes no funding for the National American Indian Housing Council (NAIHC) in fiscal year 2008 reflecting limited overall budget resources and other higher funding priorities. In fiscal year 2005, \$2.4 million was appropriated as a set-aside within the CDBG account and \$2.2 million was appropriated within the Native American Housing Block Grants (NAHBG) program. Established in 1974, NAIHC delivers technical assistance and training to Tribally Designated Housing Entities (TDHEs) and researches and provides information on Native American housing issues. NAIHC provides direct support to regional housing associations, Indian Housing Authorities (IHAs) and tribal housing groups in areas such as Low-Income Housing Tax Credits, homebuyer counseling, the HUD Section 184 Loan program, leveraging of funds, and in meeting the monitoring and other requirements outlined in the Native American Housing Assistance and Self Determination Act (NAHASDA).

Self-Help Homeownership Opportunity Program

COMMUNITY PLANNING AND DEVELOPMENT
SELF-HELP HOMEOWNERSHIP OPPORTUNITY PROGRAM
Program Offsets
(Dollars in Thousands)

Special Olympics	<u>Amount</u>
2006 Appropriation	\$990
2007 Full-Year CR Estimate.....	990
2008 Request	<u>---</u>
Program Improvements/Offsets	-990

Proposed Actions

There is no request for Special Olympics in fiscal year 2008 reflecting limited overall budget resources. In 2005, \$1.98 million was appropriated within the CDBG account, and in 2006, \$990 thousand was funded under the SHOP account.

Self-Help Homeownership Opportunity Program

COMMUNITY PLANNING AND DEVELOPMENT
SELF-HELP HOMEOWNERSHIP OPPORTUNITY PROGRAM
Program Offsets
(Dollars in Thousands)

National Housing Development Corporation	<u>Amount</u>
2006 Appropriation	\$1,980
2007 Full-Year CR Estimate.....	1,980
2008 Request	<u>---</u>
Program Improvements/Offsets	-1,980

Proposed Actions

No funding is requested for National Housing Development Corporation in fiscal year 2008 reflecting limited overall budget resources and other higher funding priorities. Each Appropriations Act since fiscal year 2001 has provided funds for a grant to the National Housing Development Corporation for operating expenses of at least \$2 million and for a program of affordable housing acquisition and rehabilitation. In 2005, \$4.8 million was appropriated as a set-aside within the CDBG account, and in 2006, \$1.98 million was funded in the SHOP account.

Self-Help Homeownership Opportunity Program

COMMUNITY PLANNING AND DEVELOPMENT
SELF-HELP HOMEOWNERSHIP OPPORTUNITY PROGRAM
Program Offsets
(Dollars in Thousands)

National Council of LaRaza	<u>Amount</u>
2006 Appropriation	\$3,960
2007 Full-Year CR Estimate.....	3,960
2008 Request	<u>---</u>
Program Improvements/Offsets	-3,960

Proposed Actions

No funding is requested for fiscal year 2008 reflecting limited overall budget resources and other higher funding priorities. Each Appropriations Act since fiscal year 2002 has provided at least \$4 million for a grant to the National Council of La Raza for the HOPE Fund, of which \$.5 million is for technical assistance and fund management, and the remainder is for investments in the HOPE Fund and financing to affiliated organizations for development of housing, education, day care, health and job training facilities for low- and moderate-income residents in primarily Latino communities. In 2005, \$4.8 million was appropriated as a set-aside within the CDBG account, and in 2006, \$3.96 million was funded under the SHOP account.

Self-Help Homeownership Opportunity Program

**SELF-HELP HOMEOWNERSHIP OPPORTUNITY PROGRAM
Performance Measurement Table**

Program Name: SELF-HELP HOMEOWNERSHIP OPPORTUNITY PROGRAM					
Program Mission: SHOP provides homeownership opportunities to low-income homebuyers, who contribute sweat equity toward the construction of their house.					
Performance Indicator	Data Sources	Performance Report		Performance Plan	
		2006 Plan	2006 Actual	2007 Plan	2008 Plan
The SHOP program will maintain a default rate that is lower than that under the comparable U.S. Department of Agriculture 502 loan program.	Grantee reports	N/A	N/A	3.21	3.21
In the SHOP program, create \$37.5 million in household equity.	Grantee reports	N/A	N/A	\$37,500,000	\$37,500,000
The number of homeowners who have used sweat equity to earn assistance with SHOP funding reaches 1,500 (represents units completed).	Quarterly progress reports	1,500	1,857	1,500	1,500
Section 4 funding will stimulate community development activity totaling 10 times the section 4 investment.	Actual Production	10:1	44:1	10:1	10:1
Efficiency measure for the cost of each home renovated, preserved, or newly constructed.	Grantee reports	N/A	N/A	N/A	\$1,085

N/A = Not Available

Explanation of Indicators

The current measure of SHOP program performance is both an output and outcome indicator with the outcome being expanding homeownership opportunities for families who otherwise would not be able to achieve homeownership.

The SHOP program provides funds for the acquisition and preparation of land to assist the efforts of national and regional consortia. SHOP funds assist low-income homebuyers willing to contribute sweat equity toward the construction of their homes.

Objective A.1: Expand National Homeownership Opportunities

Strategic Goal Indicator "The number of homeowners who have used sweat equity to earn assistance with SHOP funding is maximized:"

The fiscal year 2008 request for Self-Help Homeownership Opportunity Program (SHOP) reflects the President's initiative to double the funding from the fiscal year 2006 appropriation level for this well-recognized, successful program. The request reflects the well established and growing capacity of existing program participants as well as the expectation that the number of affiliates participating in the program will expand. The SHOP Program awards funding on a competitive basis to national and regional non-profit housing organizations and consortia that specialize in self-help housing where the homebuyer contributes a significant amount of sweat-equity toward the construction or rehabilitation of the dwelling.

Self-Help Homeownership Opportunity Program

SHOP Performance Reporting and Program Evaluation

Information on SHOP performance is collected quarterly. Grantees are required to report on the number of units completed and the number of units under construction, along with a narrative on other pertinent information on program progress or delays. Requirements have recently been revised to gather more uniform accomplishment data on lots acquired, infrastructure starts and completions, housing construction starts and completions, property conveyances, unit characteristics, racial and ethnic composition of homebuyers, and detailed financial information on administration, land acquisition, infrastructure costs, and leveraged funds. The fiscal years 2002, 2003, 2004, 2005 and future funding awards will follow these new reporting requirements, and grantees will be encouraged to use this form for reporting on all prior SHOP-funded activities.

Objective C.2: Enhance Sustainability of Communities by Expanding Economic Opportunities

A performance indicator for NCDI in fiscal year 2008 is to "stimulate community development activity totaling ten times the Section 4 investment." Over the next year, NCDI/Section 4 grantees, LISC and Enterprise Foundation will be developing more aggressive long-term outcome measures to capture the effect investments have on communities. NCDI has an efficiency measure for the cost of capacity building for each home renovated, preserved or newly constructed based upon data that identifies resources invested per unit produced for grants awarded to Enterprise Communities Partners, Inc., and LISC.

Self-Help Homeownership Opportunity Program

**COMMUNITY PLANNING AND DEVELOPMENT
SELF-HELP HOMEOWNERSHIP OPPORTUNITY PROGRAM
Justification of Proposed Changes in Appropriations Language**

The 2008 President's Budget proposes appropriations language listed and explained below.

For the Self-Help and Assisted Homeownership Opportunity program, as authorized under Section 11 of the Housing Opportunity Program Extension Act of 1996, as amended, \$69,700,000, to remain available until September 30, 2010, of which up to \$990,000 is for technical assistance, and of which \$30,000,000 is for capacity building for community development and affordable housing for the Local Initiatives Support Corporation and the Enterprise Community Partners, Inc. for activities authorized by Section 4 of the HUD Demonstration Act of 1993 (42 U.S.C. 9816 note), as in effect immediately before June 12, 1997.

Explanation of Changes

The language reflects that funding is requested for both the SHOP "sweat equity" homeownership program and the capacity building program in fiscal year 2008.

Self-Help Homeownership Opportunity Program

COMMUNITY PLANNING AND DEVELOPMENT
 SELF-HELP HOMEOWNERSHIP OPPORTUNITY PROGRAM
 Crosswalk of 2006 Availability
 (Dollars in Thousands)

<u>Budget Activity</u>	<u>2006 Enacted</u>	<u>Supplemental/ Rescission</u>	<u>Approved Reprogrammings</u>	<u>Transfers</u>	<u>Carryover</u>	<u>Total 2006 Resources</u>
Self-Help Homeownership Opportunity						
Program	\$20,000	-\$200	...	...	[\$24,800]	\$19,800
Capacity Building	30,000	-300	...	...	...	29,700
Housing Assistance Council	3,000	-30	...	...	...	2,970
National American Indian Housing						
Council	1,000	-10	...	...	...	990
Special Olympics	1,000	-10	...	...	...	990
National Housing Development						
Corporation	2,000	-20	...	...	...	1,980
National Council of LaRaza	<u>4,000</u>	<u>-40</u>	<u>...</u>	<u>...</u>	<u>[4,762]</u>	<u>3,960</u>
Total	61,000	-610	...	...	[29,562]	60,390

These programs were funded within the Community Development Fund through fiscal year 2005. The SHOP account was established as a separate account in fiscal year 2006, and included funding for the programs and set-asides shown in this chart.

Self-Help Homeownership Opportunity Program

COMMUNITY PLANNING AND DEVELOPMENT
 SELF-HELP HOMEOWNERSHIP OPPORTUNITY PROGRAM
 Crosswalk of 2007 Changes
 (Dollars in Thousands)

<u>Budget Activity</u>	<u>2007 President's Budget Request</u>	<u>FY 2007 CR Estimate</u>	<u>2007 Supplemental/ Rescission</u>	<u>Reprogrammings</u>	<u>Carryover</u>	<u>Total 2007 Resources</u>
Self-Help Homeownership Opportunity Program	\$39,700	...	...	...	\$19,800	\$19,800
Capacity Building .....	...	...	...	...	29,700	29,700
Housing Assistance Council .....	...	\$2,970	...	...	...	2,970
National American Indian Housing Council .....	...	990	...	...	...	990
Special Olympics .....	...	990	...	...	...	990
National Housing Development Corporation .....	...	1,980	...	...	...	1,980
National Council of LaRaza .....	...	<u>3,960</u>	...	...	...	<u>3,960</u>
Total	39,700	10,890	...	...	49,500	60,390