
Best Practices 2000

Best of the Best

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THE WISDOM EXCHANGE: SENIORS AND STUDENTS SHARE LIVING HISTORY

Philadelphia, Pennsylvania. More than 100 inner-city students, elderly residents and young residents with disabilities have forged intergenerational connections, exchanged oral histories, and widened academic and career horizons through participation in the “Reading Buddies” program, a volunteer mentoring initiative active in four Section 8/Section 202 facilities in the heart of Philadelphia and a southwestern section of the city.

The program grew from a small intergenerational activity at a local Presbyterian Church. When one of the church members moved into a Section 202 facility, the Riverside Presbyterian Towers, she met with the facility owner, management agent, and residents and staff of PresbyHomes & Services to explore interest in duplicating the program on-site. Forming a small working group, they reached out to school district personnel, who soon signed on as partners. With additional support from three local Presbyterian congregations that donate games, books and other supplies, Reading Buddies was launched in 1982 with 15 volunteers.

“The Reading Buddies program is elegant in its natural simplicity, loving in its execution and vital to the welfare of children at risk,” says the Rev. Fergus A. Smith, former pastor of The First Presbyterian Church in Philadelphia that supports the program.

Using a total budget of \$300 for refreshments, Reading Buddies relies on donations of time and materials from area organizations and more than 100 resident volunteers. An unpaid director oversees the program, identifies additional partners and helps establish new sites. The social services coordinator at participating PresbyHomes sites works with teachers at the nearest elementary school to identify resident volunteers and 2nd –6th grade students to participate as “buddies” for the academic year.

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Philadelphia

Best Practice: Reading Buddies

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Pennsylvania

The senior-student buddies meet once a week during the school day in a housing facility's community room for an hour-long session. The school provides transportation for the children to the housing facilities. These informal weekly sessions are shaped by shared interests of the residents and the children, and include reading, tutoring, playing games, sharing hobbies and, most importantly, mentoring.

Each senior-student pair participates in a planned activity such as learning about important African-Americans during Black History Month. Other times, the pairs might just play Scrabble, which helps with spelling and vocabulary. At one site, the children wrote an oral history about the lives and experiences of their elderly buddies. Once a quarter, students hear presentations from guests, such as an animal shelter director, dental hygienist, musician, newspaper reporter, art museum educator and television cameraman. The talks help expand the students' awareness of career options.

Reading Buddies reduces senior resident isolation and improves their quality of life. Perhaps more importantly, seniors on limited incomes are able to give back to the community through their time and commitment to the children. Teachers with students participating in the program note their children's improved grades, maturity, personal appearance and attendance. The program also meets dual goals of the school district of Philadelphia—increased volunteerism and the formation of community partnerships that contribute to children's education.

Students learn "hands-on" history. During one Black History Month, a resident volunteer relived the civil rights march coordinated by Martin Luther King in Washington, DC, in the 1960s. The children expressed wonder that they could touch someone who had actually seen Martin Luther King.

An operations manual will soon be available from PresbyHomes & Services providing detailed instructions for replication.

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HOMELESS BOYS IN NEW JERSEY HELPED BY BROTHERS WITH BROTHERS

East Orange, New Jersey. Young male runaways in Essex County found few shelters open to them until Isaiah House opened its Residential Program for Adolescent Boys in 1996. Called Brothers with Brothers, the program supports 14 homeless inner-city boys aged 15 to 19 with housing, meals and full social, emotional and recreational services for up to four years.

Working with a population that few projects assist, the program has succeeded by drawing on the strengths of the boys, rather than trying to correct their deficiencies. “We found that if we trust them, they act trustworthy,” says Glenda Kirkland, the project’s executive director. Contributing to the program’s success was commitment from the city of East Orange, which donated an abandoned apartment building that now houses the program, and operational funds from HUD through a Supportive Housing Grant.

The boys must attend school or a job-training program. An average of two residents per year enter four year colleges while their peers move on to self-sustaining jobs and other independent living programs. Through board members who are executives at United Parcel Services Corp., many of the young men have obtained part time positions that develop into full-time jobs upon completion of high school. The program accepts referrals from the State Division of Youth and Family Services. A professional staff, community mentors and volunteers provide a family atmosphere that allows the young men to develop into self-supporting, contributing citizens of the community.

The young men occupy an entire floor in the renovated building that houses Isaiah House administrative offices and other family service programs. Two young men share a room, have access to a lounge day room, a television room, study areas, a computer lab and an indoor gym and recreational area with weights,

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East Orange

Best Practice: Brothers with Brothers: Isaiah House Residential Program

New Jersey



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New Jersey



punching bags and other athletic equipment. Each boy is given a full membership to the nearby YMCA. Residents share outings from sailing to trips to the stock market in two vans donated by the state.

This population is perceived to be difficult to help, but program staff found the perception does not match reality. “We have had a tremendously good experience working with them,” says Kirkland. Neighbors occasionally call to ask whether residents contributed to local problems, yet staff investigations have not found any related to the residents. The young men’s respectful behavior in the community is helping build a solid track record.

Isaiah House raised more than \$2.7 million to renovate the donated building, including funding from East Orange, the New Jersey Department of Community Affairs, the Bank of New York, UPS Corporation, HOME and HOPWA programs, the Federal Home Loan Bank, New Jersey Housing and Mortgage Finance Agency, Local Initiatives Support Corp. and numerous foundations and private individuals. Funds from the State Division of Youth and Family Services supplement a HUD Supportive Housing grant that sustains program operations.

Maturing from youth to adult remains the program objective, according to Executive Director Kirkland. “We believe in reaching deep rather than spreading thin,” she says, noting that many boys have been with the program since its inception in 1996.

The New Jersey Division of Youth and Family Services now licenses the program as a residential child care facility. Research and protocol materials and a statistical database system that track results are available from the program’s executive director.

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TEXAS TOWN INVESTS IN ITS WORKFORCE THROUGH A TECHNICAL COLLEGE AND BUSINESS INCUBATOR

Marshall, Texas. The community of Marshall is using a four-pronged educational and employment approach to tackle the town's long-term economic distress from plant closings and production cutbacks in oilfield- and ammunition-related industries. Although one-fourth of residents live in poverty, Marshall encouraged development of 61 small businesses resulting in 195 jobs and opened a technical college where 400 residents are currently enrolled.

To overcome limited educational and skill levels and high levels of illiteracy, the city undertook four programs offering basic academic skills and training in advanced technologies:

- 1) A Marshall campus of the Texas State Technical College to offer the technical training that pays high wages and is in demand by employers
- 2) Literacy education through partnership with the local literacy council
- 3) An aggressive small business development and retention program to create jobs
- 4) Funds to support small business development

Marshall's first project was a city-owned Business Development Center launched in 1990. Next, the community lobbied the state legislature to create and fund the operational costs of the technical college, which opened in 1993. In 1995, local banks formed a bank-sponsored community development corporation that makes loan funds available to micro-businesses in partnership with the Business Development Center. The center's staff provides loan applicants with the technical assistance needed to prepare business plans and loan applications.

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Marshall

Best Practice: Job Creation Through Small Business Development

Texas

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Texas

Using the college's high-tech resources, the Development Center expanded in 1999 to a business incubator called the Center for Applied Technology, located on the campus. The close relationship between the incubator and the college will provide opportunities for technology transfer and ensure support from college faculty. One of the incubator's buildings serves as an inexpensive retail cooperative for local manufacturers to sell their products, allowing them to increase revenue and jobs. A second building operates as an arts incubator where eight resident artists have opened retail studios and 11 artists participate in a cooperative teaching program. The center provides space for instruction and shares course fees with instructors.

The program involved partnership and funding from local, state and federal government agencies, three nonprofits and private businesses that donated land, buildings, equipment and expertise. Marshall Economic and Development Corporation funds supported the Business Development Center, campus land purchase and site construction. CDBG funds helped supplement the operational costs of the literacy council. The U.S. Department of Agriculture's Rural Development Agency awarded funds for a small business loan program. The U.S. Department of Commerce Economic Development Administration funded the business incubator, high-technology center and campus construction.

In an area seeking to renew its economic base, partners needed little convincing to support long-term economic opportunity by investing in a well-educated and well-trained workforce.

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HOUSING SEARCH FAST-TRACKED THROUGH MASS LEASE-UP

Salt Lake City, Utah. The room resembled college registration with tables across the back and lines snaking out the door. Rather than students, however, hundreds of families on welfare gathered on a winter day in 2000 to participate in a Section 8 Lease-Up Extravaganza hosted by the Salt Lake City Housing Authority. Less than six weeks later, 200 low-income families had obtained housing using 96 percent of the housing authority's available Welfare to Work vouchers.

The event was the brainchild of Jill Riddle, the housing authority's leased housing supervisor. After hearing about a similar event during a conference, Ms. Riddle worked on a modified version with housing authority management. Commitment from the housing authority director, the mayor, HUD staff and local organizations that included the Salt Lake Apartment Association, a group of prominent area landlords, and the Horizonte Instruction and Training Center, a nonprofit providing education to low-income individuals, contributed to the success of the mass lease-up.

The housing authority began by holding a press conference to raise awareness of the voucher program. At the press event, Salt Lake City Mayor Rocky Anderson spoke about the need for affordable housing, and HUD State Coordinator Julie Fagan highlighted the positive impact that the voucher program would have on the community.

Three weeks after the press conference, the housing authority had persuaded the Salt Lake Apartment Association to market and host landlord training on the Section 8/Housing Choice Voucher program. A slight rise in area vacancies had helped the housing authority convince the association of the need for the training. A panel at the training session included housing authority staff describing the voucher program and an association attorney explaining landlord benefits under the Housing Choice Voucher contract.

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Salt Lake City

Best Practice: Section 8 Lease Up Extravaganza

Utah

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“For Rainna Park, a single mother with three children who has moved 18 times during the past two years, the program provided a townhouse, a job with a church distribution center and a future for her family.”

Utah

Landlords signed up on interest sheets and gave permission for distribution of the list to potential residents.

The next step—mass intake—began with notification of 300 families on the housing authority’s waiting list to bring in appropriate documents and verification data. The Section 8 staff set up a wall of tables in the back of a room and qualified more than 300 families in two days, with the help of the state’s Department of Workforce Services, which faxed family qualifying information to the authority within a day.

Just two weeks after the landlord training, qualified families were invited to a two-day mass orientation held in a large cafeteria donated by the Horizonte Instruction and Training Center. Five Section 8 caseworkers roamed through the room, answering questions, and helping families review and sign their paperwork.

Each family was provided with the list of landlords who had signed interest sheets, and a competitive house hunt began, with 200 vouchers available to the 300 families. Families were locating apartments and receiving landlord approval at a rate of six a day. Six weeks after the mass orientation, low-income families have used all but eight of the 200 vouchers.

The extravaganza broke through the formerly lengthy lease-up process. Perhaps more importantly, it helped change the lives of residents. For Rainna Park, a single mother with three children aged 8, 7 and 2 who has moved 18 times during the past two years while waiting to reach the top of the authority’s list, the program provided a townhouse, a job with a church distribution center and a future for her family.

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CAPITOL INITIATIVE: TECHNOLOGY FACILITATES MASS CITIZEN INPUT INTO CITY PLANNING

District of Columbia. Early in his term, District of Columbia Mayor Anthony Williams searched for a way to keep his campaign promise to revitalize city management and make local government accountable to citizens. He turned to technology, partnerships and two mass citizen summits to engage residents in city planning through a Neighborhood Action Initiative.

The result has been high citizen satisfaction with the process and direct incorporation of resident priorities into the District's strategic plan and FY2001 proposed budget. The mayor titled the budget *Making the Vision a Reality* because it translates citizen priorities into real funding for real initiatives. A partnership of foundations, businesses, universities and the government helped fund the initiative.

The mayor launched the initiative with a one-day Citizen Summit in November 1999 that integrated face-to-face facilitated dialogues with laptop computer and polling-keypad technologies. To ensure the citizen summit reflected the diversity of the Washington community, Neighborhood Action partnered with hundreds of nongovernmental partners that included private sector organizations, nonprofits, faith-based and advocacy groups, and advisory neighborhood commissions.

At the summit, 3,000 residents gathered around tables in groups of 10-12 with a trained facilitator. Once tables reached consensus on issues, they could immediately use their laptops to send in their vote. Polling keypads allowed the mayor and the summit's moderator to poll citizens throughout the process on questions ranging from demographics to policy priorities. Poll results were instantly flashed on large screens at the front of the room. As a result of this real-time use of technology, 94 percent of all participants polled said they had the opportunity to "fully participate."

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Washington

Best Practice: Neighborhood Action Initiative in Washington, DC

District of Columbia

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District of Columbia

Mayor Williams and his staff then began the challenge of incorporating the responses into the city plan and budget. To ensure coordination and gain buy-in from all cabinet members, cross agency teams were created to develop drafts for each of the priorities. A follow-up citizen summit held in January 2000 allowed residents to respond to the modified plan. The final plan served as the foundation for the proposed city budget. Mayor Williams also developed a public scorecard system to hold agency directors and employees accountable for implementing the plan.

At the summit, three primary partners—the Executive Office of the Mayor, AmericaSpeaks, a nonprofit that designed and facilitated the project, and George Washington University, which helped with research, data analysis and other activities—contributed to the initiative’s success. Each partner planned specific activities such as outreach and facilitator recruitment, addressing logistical issues such as childcare, transportation, parking, catering, television broadcasts and working with technology firms and community groups to draft and refine the program.

One of the most notable outcomes is a top priority of “building and sustaining healthy neighborhoods” with quality housing and recreation centers. In response, the city proposed funding the following:

- \$10 million to create new afterschool and out-of-school programs
- \$1.5 million in additional funding for arts, culture, and humanities programs
- \$4.5 million for extended hours and expanded programming at recreation centers
- \$26 million for renovation and expansion of recreation centers, pools and ball fields

To ensure ongoing citizen engagement, the city has addressed two challenges—sustainability and sufficient communication with participating residents. Providing continuous mechanisms for resident feedback, such as the follow-up Citizen Summit in January and local neighborhood implementation processes planned in 39

areas throughout the city, has helped residents stay involved. Electronic webpages devoted to the planning process on the District's website at http://www.washingtondc.gov/mayor/strategic_plan/index.htm, quarterly newsletters mailed to all residents and training of city librarians to educate residents about the process help citizens stay informed.

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District of Columbia

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Polk County

Best Practice: Polk County, Iowa, Housing Trust Fund



Iowa

IOWA HOUSING TRUST FUND FILLS GAPS IN AFFORDABLE HOUSING

Polk County, Iowa. Iowa nonprofits now have a unified source of funding, capacity building and operational support to develop affordable housing projects—the Polk County Iowa Housing Trust Fund. Freed from ongoing fundraising and administrative constraints, developers have built more than 838 affordable housing units through financing from the fund since the trust’s inception.

The trust supports six programs:

- Supportive Services—helps stabilize families through activities such as housing counseling and case management.
- Operating Expenses—provides a mechanism to stabilize the operations of the nonprofits that partner with the trust by covering staff salaries, office space and janitorial services.
- Capacity Building—provides financing to help nonprofits expand operations, develop new services, strengthen partnerships and support staff training.
- Development—provides grants or loans to fund acquisition, rehabilitation and new construction of owner-occupied and rental housing.
- Predevelopment—provides financing at early project stages for purchasing property, market analysis, legal fees and loan application fees.
- Technical Assistance—helps neighborhoods complete comprehensive housing need assessments and pursue tailor-made housing projects.

The Neighborhood Finance Corporation, a nonprofit mortgage banker, currently administers the trust, which is in the process of obtaining 501 (c) 3 status. All funds must be used for units that assist low-income families, and half of the funds must help very low-income families. The trust allows money to be pooled

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Iowa

to finance projects of vital importance to the community. Innovation is encouraged and activities funded by the trust must be unavailable from any other source. The trust evaluates grantee progress on behalf of corporate sponsors that contribute to the fund.

Formed by seven nonprofit housing providers, the trust enjoys support from multiple public and private partners. A HUD Special Purpose grant for \$2 million to launch the program helped leverage private funding of nearly \$1 million. Polk County contributed \$3 million, the city of Des Moines provided HOME and CDBG funding of \$1.5 million and the state's housing funds contributed \$870,000.

The trust fund idea emerged during an area need assessment conducted in the early 1990s by a coalition of business, nonprofit and government representatives called Community Focus. While the need was evident, realization took years. Diverse interest groups vied to direct the trust's focus and structure. At times, prominent supporters moved or changed jobs. The coalition held focus groups, one-on-one meetings with key stakeholders and facilitated joint development of a business plan to help these groups reach consensus.

The trust next addressed how to coordinate financial distribution and activities under one umbrella. The county agreed to dedicate its funds to administrative overhead. Corporations supporting the trust and nonprofit housing developers receiving trust financing each made concessions to ensure effective collaboration. While corporations have the option to target their contributions to certain activities, they agree to relinquish control to trust staff. Nonprofit members agree they will not solicit funds separate from the trust, thus allowing supporters to contribute to a single entity.

By creating programs that respond to identified community needs, the trust allows developers the flexibility and funding to operate their programs effectively.

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Mather

Best Practice: Mather Community Campus



California

COMMUNITY CAMPUS HELPS MOVE FAMILIES FROM HOMELESSNESS TO HOMETOWN

Mather, California. On a street in rural California just east of Sacramento, neighbors grow pumpkins for local schoolchildren to harvest. Other residents gather for a softball game in the town league. It's a typical night in a not-so-typical town for neighbors who are formerly homeless residents living at Mather Community Campus.

The first transitional housing to obtain property through the McKinney Act, Mather Community Campus provides housing, job training and employment programs to previously homeless adults and families. The campus, a former military base with 16 buildings on 31 acres, was founded by five core public and private agencies that include the County Department of Human Assistance, the Area Emergency Housing Center, Volunteers of America, PRIDE Industries and Sacramento Housing and Redevelopment. Altogether, a network of 33 agencies and stakeholders provides a comprehensive array of services.

The campus serves up to 200 single people and 65 families. The program's results are impressive:

- More than 700 homeless individuals and families have been served since the program's inception in 1995.
- All of the former students who responded to a post-graduation survey had maintained their homes more than one year after graduation.
- More than 60 percent of students who completed job training at the campus found work, with an average starting wage of \$8.13 per hour.
- Twenty-two children from Mather Community Campus were recognized as "Outstanding Students" at their local schools and on the campus.

A 15-person team of managers from the five core agencies operates the day-to-day functions through a lateral collaborative process. One agency serves as the lead and holds contractual agreements with the four partner agencies. An advisory committee composed of 13 community stakeholders including homeless advocates, neighbors and campus students assists the management team.

Although the project faced intense community opposition initially and squeaked into existence thanks to a 3-2 vote by the board of supervisors, the campus now enjoys considerable community support. The reason is extensive recreation and education activities for neighbors as well as the campus students. The Neighborhood Planning Advisory Council holds its annual dinner at Mather, the Highway Patrol hosts safety seminars for high school students on campus and the head of the local chamber of commerce has publicly vowed to “protect” the campus.

In addition to housing, direct services include case management, employment services, a career center, culinary training and food services, building maintenance and painting training, landscape training and services, children’s services and transportation. Grants from the California Healthcare Foundation and HUD fund a HEALTH project collaborative that provides health and dental care services to single people. HUD funds totaling \$3 million have leveraged nearly \$71 million in private in-kind contributions.

Campus students are paired with a case manager and employment services worker who provide primary program services throughout the student’s two-year stay. This triad develops a graduation plan during the first four months of the student’s arrival, helps students obtain job training and employment and overcome personal barriers to employment and housing.

The effective intersection of community and transitional housing resulted from creation of a partnership team in which resident council members, staff leaders and a community advisory committee contribute as equal partners. Stereotypes dissolve as neighbors with homes interact with formerly homeless neighbors.

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California

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San Francisco

Best Practice: Centro del Pueblo and Plaza del Sol

California

NONPROFITS SUPPORT SAN FRANCISCO COMMUNITY BY INVESTING IN THEMSELVES

San Francisco, California. In the Valencia corridor of San Francisco, 14 nonprofit agencies line up to pay rent—to themselves. Ranging from the Jesuit Volunteer Corps to the Tile Mosaic Shop, the organizations jointly own Centro del Pueblo, the city’s first nonprofit-owned, mixed-use office and affordable housing complex. This self-investment has proved beneficial for the more than 200,000 community members in 1999 who accessed the array of direct services the co-located agencies provide on site. The nonprofits also provide affordable housing and services to residents of the on-site 52-unit Plaza del Sol serving low- and moderate-income families.

Initial HUD technical assistance helped 5 of the 14 agencies to collaborate in 1988 and eventually expand to reincorporate as Centro del Pueblo in 1992. The mayor’s Office of Community Development and the National Economic Development and Law Center played key roles as well. CDBG grants help support the project, which received \$1.4 million from Bank of America’s Community Development Bank and \$1.5 million from foundations and corporations. The collaboration currently has a positive cash flow of \$28,000 above the budgeted \$330,000 and has generated additional revenue through renting an on-site auditorium and other meeting space to community groups.

The agencies relied on the following steps to achieve ownership:

- 1) Conduct feasibility study to determine community needs, nonprofit capacity, local government interest, available land and prospective private partners.
- 2) Determine a corporate structure for ownership and operating purposes.
- 3) Identify and secure public and private financing resources.

Co-ownership and collaboration encouraged the agencies to pool their resources in new efforts. The agencies monitored lending institutions on their Community Reinvestment Act (CRA) performance and, through one of the faith-based members, provided volunteers to assist with projects in low-income areas of California, Arizona and New Mexico. The collaboration also has built several hundred units of affordable housing.

Plaza del Sol residents and community members can meet multiple social service needs in a single setting—from child care to legal services to housing counseling. Plaza del Sol has an on-site resource center that offers residents access to computers, employment referrals and tutorial services. Center computers linked to the San Francisco Unified School District’s computer system expand educational resources available to residents and help students improve their grade performances.

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California

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Fort Defiance

Best Practice: Rio Puerco Acres

Arizona

RIO PUERCO ACRES GETS A FACE LIFT

Fort Defiance, Arizona. Walls lacking insulation, flat roofs that sagged with rain, poorly laid foundations of homes near almost impassible roads—all were characteristic of the former 86-unit Rio Puerco Acres in Arizona. The revived Rio Puerco Acres consist of 100 new, single-family homes on tribal lands held in trust for the Navajo Nation. These energy-efficient, three- and four-bedroom homes replace the structurally deteriorating 28-year-old multifamily development.

Successful demolition, new construction, resident relocation and occupancy of the new homes resulted from a partnership of three federal funding agencies, private lenders, the nonprofit Fort Defiance Housing Corporation and the Navajo Housing Authority. The new low-income housing will be converted to homeownership in 30 years once the mortgage is paid.

The Navajo Housing Authority and the Fort Defiance Housing Corporation formed a nonprofit organization to serve as owner of the HUD-subsidized original Rio Puerco Acres. The partnership allowed the housing authority to receive approximately \$7.6 million in Native American Housing Assistance and Self-Determination Act (NAHASDA) grant funds. This funding was then leveraged for an additional \$3.8 million in mortgage financing insured by the U.S. Department of Agriculture (USDA) and guaranteed loans from private institutions. A state bank provided a \$2 million interim construction loan that will be repaid from a USDA guaranteed permanent mortgage. The Fort Defiance Housing Corporation created its own secondary source of funding from the state bank in conjunction with the Federal Home Loan Bank to provide money for interim financing. USDA's Rural Housing Service and the Federal Home Loan Bank provided additional interim and gap financing.

In an area where unemployment hovers between 60 and 70 percent, the project has provided 50 full-time construction jobs and positions for four families in long-term maintenance and management of the project.

The project will provide a \$4 million payroll that will offset the economic deterioration of the impoverished community of Fort Defiance.

To overcome the lapse in resident's rental subsidies that would occur with the razing of the original Rio Puerco Acres, the HUD Arizona office partnered with the City of Winslow Housing Authority to administer tenant-based Section 8 vouchers when the project-based Housing Assistance Payment Contract expired with the property's demolition.

Nearly half of all homes on the Navaho Nation lack full kitchen plumbing, and as many as three generations live together in small spaces. Unfortunately, the need for quality housing does not always match resources, especially from the private sector. With government backing, lenders restructured loan documents to meet the constraints of financing development of tribal land. The Rio Puerco Acres project shows how teamwork, diligence and creative financing can stimulate public and private sector financing and development of housing and economic improvement on Native American lands.

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Arizona

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Bonham

**Best Practice: Texoma
Housing Partners**

Texas

NEW COLLABORATION SAVES NEAR-TROUBLED HOUSING AUTHORITIES

Bonham, Texas. In rural north central Texas, you can drive 15 miles and hit three public housing authority jurisdictions. Less than 10 years ago, these small housing authorities struggled to survive and sustain the low-income families they supported. To assist these near-troubled authorities, HUD Fort Worth staff asked the Texas Council of Governments (TxCOG) to become involved. In 1993, TxCOG established administrative contracts with eight of the authorities to provide professional management from one office.

As word began to spread throughout the area about the efficiency of TxCOG's management, other public housing authorities joined the partnership, which became a nonprofit organization called Texoma Housing Partners. To date, 16 authorities ranging in size from 6 to 104 units totaling approximately 500 units participate in the partnership, which covers four north-central Texas counties. Thus began the long process of working with the separate housing authority boards to form one board, one budget, one administrative staff and a centralized maintenance crew, on call 24 hours a day.

The Texoma Housing Partners is the first organization to implement the Quality Housing and Work Responsibility Act of 1998, which allows two or more small housing authorities to develop partnerships to operate their programs. Texoma Housing Partners have faced the challenges that accompany unpaved paths. Housing authority board members with many years invested in their city agendas initially questioned merging into one board with one representative from each authority. TxCOG staff built trust by meeting with the housing authority boards one at a time to discuss the financial and administrative benefits.

Streamlined operations and dramatic cuts in duplicated expenses eventually convinced the housing authorities to join the partnership. Anticipated annual savings run between \$75,000 and \$100,000. Specific savings

are expected from limiting expenses such as conducting one audit at a cost of approximately \$1,000 rather than 16 audits, one set of construction bids requiring advertisements costing approximately \$1,000 rather than 16 bids and ads, insurance for one board at approximately \$2,500 rather than insurance for 16 boards, and one in-house certified public accountant.

“Since a six-unit housing authority has similar requirements to a 6,000-unit housing authority,” says TxCOG Public Housing Director Allison Cardile, “we are realizing the efficiencies of grouping them together.”

Ultimately, the 1,200 residents of the housing authorities benefit through better service, additional funds for capital improvements and property compliance with HUD requirements such as fair housing and safety issues. Vacancy rates have decreased because of the capital improvements and expanded marketing. HUD monitoring staff can now work with one administrative staff, and the housing authorities enjoy efficient management and pooled resources.

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Texas

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San Diego

Best Practice: Parker-Kier Building

California



HISTORIC RESTORATION PAVES THE FUTURE ROAD IN AFFORDABLE HOUSING

San Diego, California. Architectural awards, affordable housing and historic preservation rarely goes hand-in-hand. Yet the 87-year-old Parker-Kier building in San Diego, California, has achieved all three through partnerships and an array of funding sources. Overlooking San Diego Bay, the renovated facility provides 34 units of rental housing for low-income individuals and individuals with mental illness.

The San Diego Housing Commission, which purchased the deteriorated property located in a neighborhood suffering from urban blight, showed the vision to preserve its original beauty while providing affordable rental housing. The commission partnered with two nonprofits—The Association for Community Solutions (TACHS) and A Community of Friends (ACOF)—to operate the facility and provide access to off-site support services for the 22 mentally ill residents.

These organizations soon found themselves responding to another call—that of the community resisting the concentration of mentally ill residents at Parker-Kier. Through a series of community forums, TACHS and ACOF helped allay complaints by educating neighbors on the characteristics and needs of mentally ill individuals. The nonprofits also worked closely with the city council and police department to address issues related to parking, property line disputes and site security.

HUD's Shelter Plus Care grant provides rent subsidies for the mentally ill residents. Additional funding includes an interest-free loan of \$695,000 from the city of San Diego's Redevelopment Agency, \$82,000 from the San Diego Housing Commission, \$315,000 from the San Diego Housing Trust Fund and \$135,000 from the State of California Energy Conservation Fund.

Independent living supplemented by support services has allowed the residents to steer clear of institutionalization and maintain a stable life. In turn, resident stability has helped diminish the neighbors' concerns. Additional results include financial benefits for the community, which does not have to bear the burden of institutionalization for the mentally ill.

On the heels of the Parker-Kier restoration, owners of nearby properties have begun to renovate or tear down abandoned buildings. The waterfront business district west of the Parker-Kier is undergoing extensive redevelopment.

Winner of a national award from the Association of Local Housing Finance Agencies, the Parker-Kier restoration has maintained San Diego's link to the past while paving a road to the future in affordable housing.

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California



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Bowling Green

Best Practice: REACH HIGHER & Women in Construction Training Program

Kentucky

LIFE SKILLS AND SAFETY NET HELP KENTUCKY WOMEN REACH HIGHER

Bowling Green, Kentucky. Life-skills workshops lie at the heart of the REACH HIGHER program's success in Bowling Green, Kentucky. The program includes job readiness and on-the-job training, but the life-skills classes provide participants with a positive attitude, good work habits, self-esteem and expectation of achievement that have resulted in 137 individuals graduating from the program and more than 84 percent remaining employed after graduation.

For one participant, this has meant a journey from days spent walking her sister's children to and from day care and watching television to obtaining a job as Supervisor at Western Kentucky Day Care. A recipient of the City of Bowling Green's Reaching Higher award, she now flies to conventions to tell her story.

In partnership with the Kentucky Cabinet for Families and Children, the Housing Authority of Bowling Green established the REACH HIGHER program in 1997 to help public housing and Section 8 residents, living solely on welfare assistance, transition to self-supporting jobs. The authority wrote a grant for state funds and was awarded \$80,000. By 1999, the program received more than \$900,000 in funding from the State Department for Community Based Services and partners that include the Bowling Green Chamber of Commerce and Western Kentucky University, among others. A special community-based service staff is assigned to the housing authority office to handle interagency and participant issues.

Initial candidates had difficulty surmounting lack of childcare, local public transportation and deep financial debt. To overcome these barriers, the housing authority helped women working nontraditional hours place their children in 24-hour child care, launched car purchase and leasing programs, and worked with local banks and a credit counseling agency to consolidate and eradicate debt. A United Way Grant helped fund the car purchases program that enabled graduates to buy used vehicles for \$600 with a \$50 down payment. When residents had difficulty

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maintaining these older cars, the authority successfully applied for a \$300,000 grant from the state to develop a car-leasing program. This program funds one staff member, 26 new cars, and car insurance. Participants lease the cars for \$40 a month while in the program. Graduates can lease the cars for \$60 a month for up to one year.

Initial community research revealed low area unemployment rates with employers scrambling to fill positions in manufacturing, service occupations and trades. A survey of public housing residents indicated the need for a job readiness program that would include mathematics, communication skills, literacy and GED classes. Once residents complete the job readiness program, the housing authority assesses their skills and places them in a 32-hour a week job-training program with area nonprofits and at the housing authority in the cabinet shop, upholstery shop, maintenance department and the secretarial division.

One day a week, participants attend life-skills classes taught by faculty from Western Kentucky University and community business leaders. From completing a job application to resolving conflicts, managing anger and finding childcare, the classes help participants learn to negotiate in the work world. Arrangements with the Department for Community Based Services and rental programs help sustain the residents during the six-month program.

The housing authority also launched a Woman in Construction program in 1999 that provides job training and placement for women in the construction trades. Funded by the Kentucky Department for Community Based Services and Kentucky Housing Corporation, this six-month program is accredited for 72.5 hours of apprenticeship training. Graduates are eligible for continuing apprenticeship programs that allow them to achieve journeyman status with its high level of skill and salary.

A commitment by state government, ongoing support services and life skills for participants during job training, and partnerships with more than 20 national and local agencies have allowed low-income residents in Bowling Green to set and achieve high employment standards.

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Kentucky

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Fremont

Best Practice: Fremont Family Resource Center

California

ONE-STOP CENTER HELPS FAMILIES IN NEED

Fremont, California. “One-stop” shopping may indicate convenience in some circles, but the words changed the lives of a family of eight who recently approached the welcome desk of the Fremont Family Resource Center in California. The family had only the clothes they wore with no funds to purchase insulin for a diabetic grandmother and her 15-year-old grandson. Her adult pregnant daughter had not received any prenatal care; another adult child suffered a severe head trauma without rehabilitative care. The center coordinator worked with three of the 22 agencies co-located on-site to provide clothing, temporary housing vouchers, funds for permanent housing, Medi-Cal insurance coverage, hospitalization for the 15-year-old diabetic and employment assistance.

Comprehensive co-located support services from dozens of city, county, state and private nonprofit agencies grew from dreaming/visioning sessions hosted by the city of Fremont during a 12-month period. Representatives from nonprofit and government agencies suggested the need for a coordinated approach to the provision of essential services. The Fremont Resource Center project emerged with the goals of increasing community access to services, improving the quality of services and improving family wellness.

Project supporters presented the concept to the city council to gain buy-in and authorization for financing. Outreach to dreaming session participants identified potential partners. The city financed and renovated two office buildings through a combination of \$12.5 million in Certificates of Participation funds and \$3 million in CDBG funds. CDBG funds were used to prepay long-term leases for at least 51 percent of the space and rent that space to CDBG-eligible nonprofit agencies. This arrangement allowed the city to lease prime space at well below market rates to participating nonprofit agencies.

Once the center’s buildings were renovated and lease agreements were signed, the center’s staff worked in partnership with tenants to develop a governance structure and integration of services. In response

to the multiple regulations and service protocols of the 22 partner agencies, the center established a collaborative governance structure that includes community members and staff from all tenant organizations.

Agency co-location has helped foster collaboration and efficient service among partners, which has benefited families. Parents can now deliver their children to the child care center, take a parenting workshop at the city's Youth and Family Services division, and stop by the career center to explore a new profession before heading off to a job-training program. In fact since opening in June of 1999, the Fremont Family Resource Center has attracted more than 120 participants a day to its career center and workshop attendance at the City's Youth and Family Services division has increased 200 percent, largely due to the space and the onsite child care center.

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California

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Green Valley

Best Practice: United Community Health Center

Arizona



COMMUNITY HEALTH CENTER RESPONDS TO UNMET MEDICAL NEEDS IN ARIZONA

Green Valley, Arizona. Just over 15 years ago, families living along a 60-mile stretch between Tucson in southern Arizona and the border town of Nogales lacked accessible health care. The United Community Health Center, a rural health consortium, now delivers primary care at three clinics in medically under-served areas of the southern part of the state.

The center is the sole care provider in two of its three locations and provides the only Saturday walk-in clinic in the area. A staff of 40 serves an active patient base of 5,500 at the three clinics and five additional school-based sites in a service area the size of the State of Delaware.

Providing health care to residents in rural areas lacking public transportation has proved challenging. The clinic uses eligibility and outreach workers to conduct home health visits, such as prenatal education and insurance registration for pregnant women. Even the physicians make home visits. Center staff helps eligible patients use Medicaid to obtain transportation to the clinic. The Center also works with nonprofit van programs for residents living in areas served by these programs.

To coordinate staff activities at the administrative office, three clinics located between 20 and 30 miles from each other, and school-based sites, the Center is in the process of networking all facilities. Staff traveling to facilities stop at the centrally located administrative office to pick up supplies and mail.

The consortium relies on partnerships to support its activities. The Bureau of Primary Health Care provides primary care. The Arizona Department of Health Services offers immunizations and services for the uninsured. The United Way Health Department and other social service organizations provide prenatal education and health education.

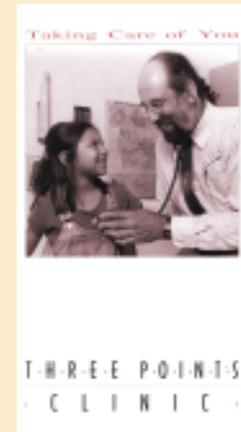
Partners also help finance clinic construction and operation. To construct the Three Points Clinic in 1996, the center leveraged \$66,000 in CDBG funds to generate \$784,000 from the Bureau of Primary Health Care, \$860,000 from the United Way and \$74,000 from the Arizona Department of Health Services. A combination of State Tobacco Tax funds, loans, reserves and capital campaign funds will support a new 6,000-square-foot facility planned to open in 2001. The consortium has a successful six-year tradition of annual bulk mail solicitations.

Initial needs assessments of residents and community organizations coupled with steady outreach and public education helped the center increase both the volume and comprehensiveness of services since its inception in 1984. A 12-member community board of directors ensures that the clinics continue to meet residents' needs.

The Center stays connected to community needs by playing leadership roles on collaborative councils at the two major school districts. All active community providers and agencies serving families and youth are represented on these councils. In addition, center staff members deliver services and hold educational sessions at schools, churches and neighborhoods.

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Arizona

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Chesapeake

Best Practice: Chesapeake Affordable Homeownership Partnership

Virginia

PUBLIC-PRIVATE TEAM TACKLES HOUSING AND EMPLOYMENT

Chesapeake, Virginia. When a government-sponsored development of 850 cinderblock units for shipbuilders in the Campostella Square neighborhood of Chesapeake, Virginia, was first built in the 1940s, the life expectancy for the homes was only five years. Decades later, low-income families living in these homes suffered from health and safety complaints arising from buildings long past their prime. A public-private-nonprofit collaboration called the Chesapeake Affordable Homeownership Partnership (CAHP) is helping revitalize this distressed area while offering homeownership opportunities to low-income families.

The partnership is composed of lead partner Chesapeake Redevelopment and Housing Authority (CRHA), South Hampton Roads Habitat for Humanity and the Tidewater Builders' Association (TBA). CRHA began working with the Tidewater Builders' Association in 1990 to build affordable homes on-site in Chesapeake. In 1993, TBA began constructing three-bedroom, energy-efficient homes off-site at its apprentice training center. The CRHA arranged to purchase completed off-site homes and move them to prepared lots in a Chesapeake neighborhood targeted for revitalization.

At the same time, CRHA donated lots so that its other partner—Habitat for Humanity—could construct single-family homes in the revitalization zone. In 1996, CRHA forged the TBA and Habitat partnerships into a broader program that capitalizes on the strengths of all. This centerpiece program entailed moving eight of the TBA homes constructed off-site to Habitat-built foundations on CRHA-prepared lots. Habitat volunteers built the foundations and put the finishing touches on the homes, which include front porches and utility connections.

The homes are sold through lease-purchase arrangement to first-time homebuyers. At least 30 apprentices are required to build each home. To date, the program has provided employment and educational benefits to more than 270 economically disadvantaged students.

Partnership development and construction of new homes proved easier than attracting potential homeowners to the Campostella Square area once well known for crime and blight. To address safety and area economic viability issues, the partnership held a series of meetings with churches, the business community and residents to form a neighborhood association. Partnership staff also worked with the police to increase area patrols. Habitat for Humanity promotes the area when they interview candidates for homeownership. These efforts helped convince residents and new homeowners of the partnership's commitment to long-term revitalization.

"You can tell by the way the new homeowners keep their yards that they have a sense of pride in their community," says Brenda Willis, the partnership's executive director.

The partnership has allowed Chesapeake to leverage CDBG and HOME funds to eliminate blight, bolster homeownership rates and develop long-term, living-wage employment opportunities for public and assisted housing residents. Approximately \$288,000 in HOME and CDBG funds was supplemented by more than \$104,000 of in-kind donations from Habitat for Humanity and \$200,000 from the Tidewater Builders Association.

The program has built eight new homes to date—one of the new homeowners is a former Chesapeake public housing resident—and expects to add more homes annually through the three-tiered partnership effort. Campostella Square, once designated an area "most in need of housing assistance," is experiencing a surge of building activity. In addition to the homeownership program, more than 300 new rental units and a community center are planned, with new mixed-income homes and market-rate homes on the horizon.

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"You can tell by the way the new homeowners keep their yards that they have a sense of pride in their community."

Virginia

The 100 National Winners

Baltimore

Best Practice: Baltimore Coalition to End Predatory Lending

Maryland

BALTIMORE COALITION TACKLES PREDATORY LENDING

Baltimore, Maryland. A coalition of community and nonprofit organizations, in conjunction with city agencies, federal and state elected officials, and HUD officials, is helping homeowners save their homes and providing a stable living environment in Baltimore, Maryland, by fighting to end predatory lending practices.

The coalition is creatively and holistically responding to these practices by locating assistance for victims, recruiting housing counselors to help victims determine their needs, and working with the victims' lawyers to convince the sub-prime lenders that their mortgages are inflated and should be reduced to an amount in line with the value of the homes and within the ability of homeowners to pay.

By collaborating with representatives from HUD's Inspector General's Office, the U.S. Attorney's Office, the Maryland Attorney General's Office, and state legislators, the coalition increased awareness of predatory lending practices in Baltimore, which led to a HUD-imposed moratorium on foreclosures and to the creation of a national Task Force on Predatory Lending.

The coalition's greatest challenge is combating the impacts of predatory real estate practices on individual homeowners as well as on city neighborhoods in transition. The coalition found speculators obtaining dilapidated houses at low prices, making cosmetic repairs, selling the homes to unqualified purchasers at prices in excess of the properties' value, increasing the first mortgage above the buyer's agreed price and charging high points and high interest rates.

"There are many kinds of mortgage scams and 'flipping' schemes going on in Baltimore," says Ken Strong, Executive Director of the South East Community Organization in Baltimore.

“Flipping” schemes are those in which a property is resold within a short time at a greatly inflated price and has not received the extensive rehabilitation needed to justify the increase in price. Among others, scams in both the conventional and FHA mortgage market include false gift letters, inflated appraisals, fraudulent second mortgages, and investor schemes where investors falsely represent investment mortgages as homeowner mortgages for a higher sales value.

These unfair practices cause people to lose their homes and also undermine neighborhood stability. The actions of the coalition have not only helped victims save their homes, but also have resulted in a number of investigations, several indictments and regulatory discipline actions. More importantly, the FHA Commissioner announced a series of reforms to FHA procedures designed to protect consumers and communities from the detrimental effects of predatory real estate practices.

Thanks to the efforts of the Baltimore Coalition to End Predatory Lending, it may not be necessary to replicate this best practice because of the national FHA reforms encouraged by the coalition’s work. However, communities across the nation can come together to address the individual needs of victims and call the practices to the attention of government regulators and enforcement agencies, as well as state and federal elected officials.

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Maryland

The 100 National Winners

Annapolis

Best Practice: 1000 in 2000

Maryland



BRIDGING THE DIGITAL DIVIDE: A HOUSING AUTHORITY'S SUCCESS STORY

Annapolis, Maryland. The Housing Authority of the City of Annapolis, Maryland (HACA), makes computer technology accessible to public housing residents where they live. HACA's computer skills training program helps youthful residents become competitive in school and the workforce, and generate self-confidence and self-esteem. The computer-training program also helps adult family members of trainees become more comfortable and motivated to join the program. As of April 2000, 350 certificates were awarded to students in PC and Internet literacy, keyboarding and completion of progressively difficult educational software programs.

HACA and its private sector partner, USinternetworking (USi), tripled the program with the goal of awarding 1000 certificates by the end of the year 2000. USi provides computers, related equipment, and software and Internet access for two new community computer centers, supplementing HACA's existing center. The two new computer centers opened in November 1999, expanding HACA's computer training program from 12 to 32 workstations.

HACA is now able to hold two after-school-training sessions at each location every weekday as well as an adult session twice per week. The computer centers are used to capacity, serving 200—and sometimes as many as 300—youth per week. The adult program now has 15 participants and continues to grow. In addition, USi also funds a home PC award program, providing a PC and Internet access each month to five students who show the greatest progress and promise.

Basic computer literacy and access to computer technology is crucial for public housing youth to excel in school and for working-age public housing residents to obtain jobs with wages high enough to move

them out of poverty. In a 1999 HACA survey, 80 percent of households indicated that computer training would be the most useful service for the housing authority to provide.

HACA used several creative elements to take the “1000 in 2000” program beyond the traditional computer lab program. The following makes the program unique: clear, time-limited project goals; an in-home PC program to encourage participation and reinforce learning; an essay contest to stimulate resident thinking about why computers are important; and a resident website and e-mail accounts for all residents who want them. HACA also successfully leverages private resources with housing authority and HUD funds.

Based on instructors’ assessments and review of students’ report cards, HACA has found that youth who attend computer centers are doing well in school and their reading skills are improving. In addition, 40 percent of the young people showed above-average motivation and interest, and 30 percent showed above-average class participation and ability to follow instructions.

HACA has created a formula for a successful computer-training program that assists residents in reaching their goals:

- Make a large enough investment to ensure that computers, teachers and software are convenient for residents to access. HACA was able to do so by combining its own resources with HUD Drug Elimination grant funds and private partnerships.
- Integrate the computer program with other well-attended programs. HACA makes computer-training part of its after-school program and summer camp.
- Seek a private partnership, particularly with a technology firm, and encourage an active role by the partner in providing ideas and oversight as well as financial resources.

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Maryland

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Maryland

- Set ambitious but obtainable goals. Naming the project by its goal “1,000 in 2000” has kept HACA and USi focused on achieving this goal. Having a clear, quantitative goal also helps market the project to other private donors because it shows the project will have a significant outcome.
- Be prepared to purchase a wide variety of learning software and to create a variety of Internet-based class assignments to keep students interested and challenged.

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BACK HOME IN INDIANA: HOMEOWNERSHIP FOR PEOPLE WITH DISABILITIES

Indianapolis, Indiana. Back Home in Indiana (BHII) works throughout the state to assist people with disabilities to realize the American dream of homeownership. People with disabilities are significantly underrepresented in homeownership because of limited income (in most cases), need for modifications to the home or need for supportive services. BHII establishes teams of providers of housing and supportive services in selected areas of the state to work with people with disabilities.

In Marion County, BHII established a homeownership committee that includes representatives from Habitat for Humanity, the Indianapolis Neighborhood Housing Partnership, Near North Development Corporation, HUD, Indianapolis Resource Center for Independent Living and Independent Residential Living of Central Indiana, among others.

To date, one person with disabilities has become a homeowner, two are working with Habitat for Humanity to become homeowners and three others are at various stages of purchasing a home.

Each of the disabled potential homeowners is considered individually, and the person's needs are addressed by structuring a program that will facilitate the home buying process. For example, the one disabled person who has become a homeowner did so by receiving the following assistance as a result of BHII's efforts:

- BHII coordinated the team assisting the homeowner.
- The Indianapolis Neighborhood Housing Partnership provided homeownership counseling, secured a loan at 1 percent below conventional rates and provided \$5,000 in down payment and closing cost assistance.

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Indianapolis

Best Practice: Back Home In Indiana Alliance (BHII)

Indiana

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- The Indiana Department of Vocational Rehabilitation provided approximately \$3,000 in funds for modifications to make the property accessible to the homebuyer.
- A friend of the homebuyer built a temporary ramp.

Organizations across the country can easily assemble a similar team of housing and support services providers and organizations serving people with disabilities to help foster homeownership.

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Indiana

BUILDING A BETTER FUTURE THROUGH VOCATIONAL EDUCATION

Lubbock, Texas. A partnership between Habitat for Humanity in Lubbock, Texas, the Lubbock Independent School District, and the Windham School District of the Texas Department of Criminal Justice has provided six homes to families who could not otherwise afford a home or are currently living in substandard or shared housing. The partnership helps address the real need for affordable housing for low- to very low-income families, the need for skilled construction workers and the need for vocational education to provide marketable skills for both students and prisoners.

The vocational education consists of classroom time and hands-on experience. Lubbock Habitat provides the funding for the materials and the licensed labor needed to build a house. The students build the house in a parking lot, and after completion of the students' portion, the home is moved to its site where Habitat volunteers complete the home. The first home built under this partnership was dedicated in November 1998. Since that time, two more homes have been completed.

The partnership with the Texas Department of Criminal Justice was established in September 1998, and the first home was constructed as part of two 90-day courses. The inmates built the home, did the rough plumbing and wiring, as well as put in the insulation, windows and doors. This program teaches inmates marketable skills that they can use when they leave the correctional facility, and the inmates will see tangible results of their labor.

Lubbock Habitat not only instituted a creative way to provide labor for the construction of homes, but also provided students and inmates with a program that gives them valuable trade skills. Taxpayers benefit because the tax base has increased.

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Lubbock

Best Practice: Lubbock Habitat for Humanity—Increasing Affordable Housing

Texas

The 100 National Winners

Texas

The Lubbock partnership can be replicated in three easy steps:

- Determine a source of funds for materials and paid labor. Grants or charitable contributions can be used. Although Lubbock Habitat used no HUD funding, the program could easily be modified to use HUD funds. Providing both housing and vocational education is a good way to leverage funds.
- Determine a basic outline for the proposed partnership, i.e., who will provide the materials and services.
- Seek and obtain a partnership with school or correctional facility.

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MONTANA WORKS OUT A COMPLEX PACKAGE FOR SAVING AFFORDABLE HOUSING

Statewide, Montana. The Montana Preservation Project was able to ensure that eight affordable housing rental complexes (410 units) in western Montana were preserved for lower-income families and elderly persons. Everyone involved—the sellers, buyers, communities and residents—is happy with the outcome.

The apartment complexes were sold to nonprofit sponsors to preserve their affordability. One of the eight complexes was transferred separately using tax credits, CDBG, HOME and affordable housing funds.

The most significant element of the packaging of the remaining seven complexes is the maintenance of the Section 236 interest reduction payment by dropping the FHA insurance and moving the mortgage into a risk-share first-position mortgage. The purchase and \$3.6 million in rehabilitation were financed by \$9.2 million in first mortgages, \$4.16 million in tax credit proceeds, \$2.9 million in second mortgages, \$1.43 million from the Federal Home Loan Bank and \$111,000 in seller-held paper.

This project is the direct result of the expiration of HUD’s preservation program since sales pending between for-profit owners and not-for-profit buyers were not finalized at the time of the expiration. These complexes were then at risk of having their rents raised, which would have removed them from the affordable housing inventory. The residents of the apartment complexes were worried that they would be forced to move as their homes were taken off the Section 8 program. The communities and the state were concerned that the affordable housing units would be lost.

The Montana Preservation Project creatively responded to the challenge by working for state legislation that would have the state taking an interest risk position. The success of the project required that the State Board of Housing buy the outstanding mortgages and subordinate that debt. Success also required

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Statewide

Best Practice: Montana Preservation Project

Montana

The 100 National Winners

Montana

establishing trust between partners that had not previously worked together, simultaneous closing of seven projects with the loan purchase, funding the risk share, funding the tax credits and disbursing the FHLB funds. One of the complexes required federal legislation to permit pulling it out of a GNMA security without losing the 236 subsidy.

Similar projects can be undertaken throughout the country by taking the following five steps:

- Identify a nonprofit purchaser
- Negotiate the price with the owner
- Identify a tax credit partner
- Work with the State Finance Agency
- Negotiate 236 interest reduction payments with HUD.

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COMMUNITY HOUSING DEVELOPMENT CORPORATION BUILDS LOW INCOME HOUSING

Des Moines, Iowa. The Community Housing Development Corporation (CHDC) in Des Moines, Iowa, provided low-income families with the opportunity of homeownership by constructing and rehabilitating 50 single-family homes in the Des Moines Enterprise Community. CHDC also provided construction training for its workers and offers an affordable rehabilitation program for low-income owners. These programs benefit the entire community by reversing blight and deterioration.

CHDC's mission is to provide safe, decent, affordable homeownership opportunities for families with incomes below 80 percent of the area median income. Currently, CHDC completes in excess of \$1.2 million of construction annually and an additional \$50,000 in owner-occupied repair services. Job trainees are used on both new construction and rehabilitation of single-family homes.

CHDC works exclusively in the Enterprise Community through its Building Blocks program and other efforts. The Building Blocks program concentrates on the revitalization of neighborhoods near city schools in the Enterprise Community. Existing older homes are rehabilitated for sale, and new construction is built as in-fill. When 26 homes were revitalized around an inner-city elementary school, the school superintendent indicated that rehabilitating the school or constructing a new school on the site is now an option based on the positive changes in the neighborhood.

CHDC always includes job training in its programs. The job training apprentice program currently employs 17 individuals, including Vietnamese, Haitian, Bosnian, African-American, Hispanic and Caucasian trainees. As a growing need for job training for non-English-speaking individuals became apparent, a bilingual program was developed with instructors fluent in Spanish, Vietnamese and Bosnian. Under this new

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Des Moines

Best Practice: Building Blocks for a Better Tomorrow Through the Community Housing Development Corporation

Iowa

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Iowa

program, unemployed and under-employed persons who have very little or no English have an opportunity to learn skills that will potentially increase their income, while at the same time learning English.

CHDC provides repair services to low-income homeowners. Fees are based on the ability of the owner to pay. Several owners have chosen to participate in a sweat-equity arrangement.

CHDC is also developing a “Senior Campus” to respond to the documented need in the Enterprise Community for low-income senior housing with supportive services. Thirty percent of Des Moines’ elderly persons over the age of 65 live in the Enterprise Community, with 50 percent of those qualifying as low income.

CHDC attributes its success to securing half of its funding from private sources and to its construction job training program. To be successful too, other communities should take the following four steps:

- Partner with a community-based organization with a mission of improving affordable housing
- Identify homeownership and neighborhood revitalization as goals
- Conduct a needs assessment in the targeted neighborhood
- Secure financing from several sources. In addition to private donations and homebuyers’ contributions, an organization should be tied into the CDBG and HOME process in order to receive that funding.

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PUBLIC HOUSING FAMILIES BENEFIT FROM STAY N PLAY CHILD CARE CENTER

Clinton, Iowa. The Clinton, Iowa, Public Housing Authority (PHA), with the assistance of HUD and a number of local and state partners, created a child care center and learning center to meet the needs of low-income families in the community. Clinton PHA's Stay N Play Child Care Center provides quality child care services at an affordable rate to enable Section 8 and Public Housing parents to establish and maintain a better quality of life for their families. The child care center's current enrollment is 114 children, and the center is at capacity with waiting lists for all programs.

The Clinton PHA staff recognized that in order for families to be self-sufficient, they must have available the support of quality child care as well as access to opportunities for skill development that is convenient for their schedules.

In addition, a Family Investment Center provides a convenient meeting place for residents to attend evening and weekend workshops while child care is provided in the adjoining Stay N Play center. Workshops are offered on a regular basis to all public housing residents on a variety of goal-related subjects, such as financial management, employment processes, life coping skills, self-esteem, career development, homebuying, job seeking, resume, interviewing skills and parenting. A computer lab provides a well-equipped, quiet, convenient place for residents to complete school assignments, create resumes, construct personal budgets or simply explore computer software without having to find child care while attending the lab.

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Clinton

Best Practice: Stay N Play Child Care Center

Iowa

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Iowa

Through partnerships, the housing authority staff accessed child care subsidy, food subsidy, local training opportunities, job training and private contributions. The result is a child care center that is meeting the needs of residents while operating with some profit, as well as a learning center that has high usage.

The Clinton PHA primarily used HUD funding for construction but has been innovative in the use of state and federal subsidies and services for the operation and programming at the center. To develop successful child care and learning centers, Clinton PHA staff suggest the following steps:

- Identify the needs in the community
- Form partnerships with outside organizations that share your goals
- Develop a business plan
- Identify funding sources
- Foster community support

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PROGRAM PROVIDES HOUSING FOR HOMELESS VETERANS

Salt Lake City, Utah. The Housing Authority of Salt Lake City, Utah (HASLC), brought together nontraditional funding partners to acquire and rehabilitate a 14-unit complex for homeless veterans who were willing to enter into a lease requiring a mandatory work component.

The program, the first in HUD's Rocky Mountain Region, was innovative in the way it brought in partners to provide the housing, casework and social services, and vocational training and job placement. Grant proposals were written to the Department of Veteran Affairs, the State of Utah, HUD HOME funds, the Federal Home Loan Bank of Seattle through First Security Bank, and the Salt Lake City Redevelopment Agency.

HASLC's program was developed to serve a specific clientele, the homeless veteran. The veteran must have the physical ability to participate in a vocational job training program and is required to pay 30 percent of his income toward the rent. Residents are required to maintain their apartments in a safe and sanitary condition, and are encouraged to maintain the grounds to foster community pride.

Monthly meetings are held to address any property management or case management issues. The program offers independent living opportunities and vocational training within a supportive environment. The goal is to break the cycle of homelessness through transitional housing, resolve problems that contribute to homelessness, and help the veteran earn enough money to live in the community after 18-24 months.

Faced with a number of challenges, including finding a suitable building and convincing the neighborhood that this was a good program, HASLC collaborated with local nonprofit organizations, a federal agency and faith-based organizations. The project has a number of tangible results:

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Salt Lake City

Best Practice: Homeless Veterans Apartment Complex

Utah



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Utah

- A 14-unit dilapidated apartment complex has been bought, rehabilitated and is now an asset to the community.
- The creative funding for this project opened the doors for more collaboration between the housing authority and Veterans Affairs.
- Collaboration with a local manufacturer created a new partnership that is valuable to the housing authority in its other programs.
- The collaboration with other partners broadened the housing authority's visibility in the community and led to an improved relationship with the private sector.
- To date, 24 formerly homeless veterans have a safe place to live, are in active case management and are learning new job skills.

Intangible benefits include the veterans' new sense of belonging. They are moved from a crowded shelter into an apartment that they can call their own. They are given the opportunity to work with a case manager to help them break the habits that caused them to be homeless. Veterans are given a place of employment free of prejudice about their past history.

To establish a similar program, communities should determine the scale and scope of the homeless veteran problem; identify third-party service providers, prospective employers and referral agencies; identify a suitable site; assemble funding, obtain approvals, purchase the site, build or rehabilitate the structure; negotiate and sign agreements with service providers and employers; and identify, screen and qualify prospective clients.

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SHARING IS CARING

Brunswick, Maine. Volunteers of America National Office, the local Volunteers of America Northern New England affiliate, HUD, and local government and nonprofit agencies partnered to develop a 202 project in Portland, Maine. The project creates more than just housing for low-income seniors, but also directly impacts on their health, socialization, and economic status.

The collaborative purchased and renovated an existing building, which had two kitchens and a bakery center. In evaluating the space available in the building, the collaborative realized that it did not have adequate staff and other resources to operate these facilities. The collaborative formed a partnership with a nonprofit agency that provides training in food service to at-risk young adults and provides food for Headstart and local children's programs. The agency moved its entire operation to the 202 site and now provides meals for the seniors in exchange for their use of the kitchens and basement storage space. The collaborative also formed a partnership with a soup kitchen that trains homeless individuals in culinary arts and sells soup at the local public market. In exchange for the space, the soup kitchen provides soup for the seniors. By creatively thinking about maximizing the space, the collaborative is benefiting from kitchen staff not on their payroll, providing food free of cost to residents, and assisting two local organizations in accomplishing their missions in a more cost-effective manner. In addition, the seniors participate in the graduation ceremonies for both programs. The collaborative also works with the local elementary school by bringing students in to play games, do arts and crafts, and interact with the seniors.

By working with local agencies who do not work directly with seniors but have other services to offer, the collaborative creatively combined the strengths of each agency and diminished the weaknesses to provide a higher quality of life for low-income elderly residents. The total meals served to date would have cost the collaborative \$20,161 annually.

The 100 National Winners

Brunswick

Best Practice: Bayview Heights Community Collaborative

Maine

The 100 National Winners

Maine

To successfully replicate this project:

- Meet with community agencies when renovating an existing building to brainstorm ways to use all the space effectively and efficiently.
- Work with your architect to best use the space.
- Meet with agencies providing training programs to discuss how they could also use your site.

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FEEDING THE MIND, BODY AND SOUL: THE SCHENECTADY INNER CITY MINISTRY

Schenectady, New York. The Schenectady Inner City Ministry (SICM) is an ecumenical partnership of 53 congregations working together to “relate the resources of the churches to the human needs of the city.” SICM initiates programs of joint service on behalf of member congregations to address critical concerns affecting and involving low- and moderate-income residents of Schenectady, New York. SICM serves more than 30,000 individuals each year through its various programs.

SICM’s projects typically involve developing and spinning off projects, using volunteer resources extensively and defining the project so that a real difference can be made in a reasonable amount of time. SICM traditionally has developed programs to meet community needs, nurtured those programs along and then, when appropriate, spun them off to other organizations or to independence. Locally well known spin-offs include Project SAFE and SAFE HOUSE (outreach to prostitutes and runaway youth), Bethesda House (downtown day shelter for the homeless) and Hill and Vale Affordable Housing (a community land trust).

Current SICM initiatives include the following:

- The county’s largest emergency food pantry, which is run primarily by volunteers and serves 25,000 annually.
- The Damien Center, a drop-in center for people infected with or affected by HIV/AIDS. The center provides nutritious meals, referrals and linkages with AIDS service providers, and computer training and links to medical information on the Internet through a Minority AIDS network.

The 100 National Winners

Schenectady

Best Practice: Schenectady Inner City Ministry

New York

The 100 National Winners

New York

- A neighborhood-based job placement, information and referral center called JOBS etc. JOBS is an innovative consortium that initiated a cars-to-work program that provides a worker-driver for a late-night shift at UPS.
- JOBS gives away donated cars to newly employed persons and supports the newly employed through job coaching. JOBS recently received the Human Services Program of the Year award from the Council of Community Services, a statewide group.
- Save and Share, a food-buying co-op, which saves participants significantly on quality food and is especially helpful to marginal, lower-waged workers and seniors.
- An appliance matching service, run by volunteers, that directly links persons wanting to donate appliances with those needing them.
- A summer youth lunch program, located in city parks and at some congregational sites, which is anticipated to provide 30,000 lunches in seven weeks in 2000.
- SCITT, a teen improvisational and educational theater troupe that performs skits written by teens on such topics as drug prevention, relationships and AIDS prevention. SCITT has received several awards and is in demand in schools and churches.
- Coalition building on public issues in areas affecting inner-city communities. SICM continues to address police-community relations and most recently led an initiative to improve the quality of neighborhoods by limiting adult entertainment establishments to industrial zones.

- A housing task force that administers a revolving loan fund for security deposits and advocates for improved public policies on housing. This group initiated HAVAH, a community land trust that helps stabilize the neighborhood.

SICM can be replicated through partnerships among congregations in any community, along with nonprofit organizations and government agencies. In addition to its programs, SICM supports several collaborative efforts, including the Community Crisis Network (serves individuals in crisis) and Schenectady County Embraces Diversity (a study circle project to address racism and race relations).

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The 100 National Winners

New York

The 100 National Winners

Monterey Park

Best Practice: The Telemedicine Program in Public Housing

California

THE TELEMEDICINE PROGRAM USES ADVANCED TECHNOLOGY TO PROVIDE HEALTH SERVICES TO RESIDENTS IN PUBLIC HOUSING

Monterey Park, California. To improve access to health care, The Community Development Commission/Housing Authority of the County of Los Angeles (CDC/HACoLA) partnered with The Charles R. Drew University of Medicine and Science to launch The Telemedicine Program in Public Housing. Using advanced telecommunications technology, The Telemedicine Program provides public housing residents with on-site access to diagnosis and treatment of sight-threatening diseases.

The program allows doctors to examine patients who live miles away in urban public housing communities without ever leaving their offices. State-of-the-art cameras, ophthalmology equipment and computers transmit real-time images of the patient's eyes to the doctor's computers at the medical center, allowing a physician to make a diagnosis and recommend treatment. A physician attendant operates the equipment on the patient's end and communicates directly with the doctor.

The program was an immediate success in identifying and treating individuals at risk of permanent vision impairment or blindness. Of the patients screened during the first two years of operation, 46 percent had severe sight-threatening conditions that required immediate treatment.

Besides providing much-needed access to health care for public housing residents, The Telemedicine Program offers an opportunity to support welfare-to-work participants by creating new employment opportunities. All centers employ public housing residents who are training to become certified telemedicine technicians. Eight residents have been successfully trained as medical office assistants. One medical

The 100 National Winners

California

office assistant is beginning her senior year as a nursing student at the University of Southern California. In addition, two of the medical assistants plan to apply to the Physician Assistant Program in fall 2001.

The program also demonstrates how telemedicine can be cost-effective in providing health services to underserved urban communities. By practicing preventive care, patients maintain better health and avoid costly emergency room visits.

Telemedicine is funded through an initial grant from HACoLA and a congressional appropriation. Drew University donates staff time and provides technical and medical expertise. Formerly, telemedicine programs existed only in rural areas where access to health care is complicated by lack of transportation, child care concerns and financial hardship. Recognizing that many people in urban areas face the same problems, HACoLA and Drew University opened the Telemedicine Center at a public housing community in Long Beach, California, making it the nation's first urban telemedicine center.

One of the stated objectives in forming the telemedicine network was to create a nationally replicable health care delivery model for addressing the unmet health care needs of medically underserved urban communities. To replicate the program, take the following steps:

- Determine the needs of the community
- Determine a funding source(s)
- Find primary care and specialty care medical services
- Obtain buy-in from the residential and medical communities
- Determine the location of services
- Purchase the necessary equipment

The 100 National Winners

California

- Set up the infrastructure
- Develop policies and procedures and protocols
- Train medical office assistants and physician extenders
- Market the services

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LIVING INDEPENDENTLY WITH HELP AT HOME

Coventry, Rhode Island. The Help at Home program of the Coventry Housing Authority in Coventry, Rhode Island, provides assisted living to residents in their own homes to prolong their ability to live independently. After a thorough assessment, an individual service plan is prepared for each participant. Services that are available include three meals a day, medication monitoring, wellness and health intervention and education, personal care assistance, transportation, day care, friendly visitor case management and a caregiver support group. A small housing authority (195 units) with a budget of only \$23,000 funds the program.

Community partners are key players in the provision of services. These include the Coventry Department of Human Services, the local hospital, numerous home care providers, and students and teachers of the local vocational school who cook meals. In addition, the Rhode Island Department of Elderly Affairs contributed the grant funds that have successfully funded the program. Grant funding will be leveraged with private foundation funding to continue the program.

Help at Home gives participants and their families the confidence that they will be able to remain independent for a long period of time. Through this program, the housing authority has helped people who would otherwise be in nursing homes and decreases the need for hospitalizations. The program has alleviated family burdens, strengthened lives, prevented premature institutionalization and restored quality of life to a vulnerable population.

The program maximizes the use of community resources, ensuring that those in need are assisted before a crisis occurs. Steps to replicate this program include the following:

- Identify community resources

The 100 National Winners

Coventry

Best Practice: Help at Home

Rhode Island

The 100 National Winners

Rhode Island

- Provide outreach to residents, caregivers and the community
- Perform an assessment of resident needs
- Develop individual care plans
- Provide linkages to meet resident needs
- Provide ongoing education
- Monitor and modify the program as needed
- Evaluate outcomes

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GRANDPARENTS RAISING GRANDCHILDREN HELPED BY GRANDFAMILIES HOUSE

Boston, Massachusetts. The GrandFamilies House in Massachusetts is the first housing development in the country to serve the physical and economical needs of grandparents who are raising their grandchildren without any assistance from the parents. The nonprofit group Boston Aging Concerns, Young and Old United, Inc. (BACYOU) and several supporting nonprofit partners formed the GrandFamilies House.

A study in Boston revealed that a growing number of elderly citizens who were thought to be living by themselves were actually supporting children full-time. In response to the study, BACYOU conducted a survey of 50 grandparent-headed households. Interviews with the grandparents, overwhelmingly African-American women ranging from 50 to 86 years old, showed significant health problems and low family income (typically \$5,000 to \$15,000). The survey indicated that the women were raising their grandchildren because of the impacts of substance abuse, death, incarceration, AIDS and other illnesses, or immaturity on the part of the parents.

Between 1980 and 1990, the number of children being raised by grandparents rose by 44 percent. By 1996, there were approximately 2.1 million young people being raised exclusively by their grandparents or other relatives. BACYOU estimates that in Boston there are approximately 10,000 such cases.

To assist the needs of these households, the GrandFamilies House offers 26 units of two-, three- and four-bedroom apartments. The YWCA, a program partner, offers an on-site Generations Learning Together program. This program provides seniors and their families with a pre-school, an after-school and a computer learning center. All facilities are equipped with innovations that involve grandparents in their grandchildren's learning experience such as a special software program called Encarta Africana which is an interactive computer encyclopedia from the orientation of African-American history.

The 100 National Winners

Boston

Best Practice: GrandFamilies House

Massachusetts

The 100 National Winners

“As a society, we often focus on negative things—crime, drugs, teenage pregnancies,” says Janet Zandt. “What we have done is to focus our attention on the elderly who took in these children who were left behind and are bringing families together.”

Massachusetts

GrandFamilies House is beneficial to the community because it provides a stable and safe environment for its residents. “As a society, we often focus on negative things—crime, drugs, teenage pregnancies,” says Janet Zandt, executive director of GrandFamilies House. “What we have done is to focus our attention on the elderly who took in these children who were left behind and are bringing families together.”

The success of the GrandFamilies project was accomplished through the use of partnerships between providers, educators, funders and government agencies. The Women’s Institute for Housing and Economic Development co-developed the GrandFamilies project and the YMCA offers an on-site Generations Learning Together program. BACYOU has identified a set of needs in a growing population segment and developed a program that addresses the basic concerns of housing, education, social services, day care and health for these families. Without this help, the families would spend too much of their limited incomes on shelter, lack a social network to depend on for support, have less access to educational services and ultimately raise their grandchildren in isolation, potentially creating new cycles of intergenerational poverty.

The challenge of this project was to create housing that supports the needs of this special type of family—one with children and elders. To overcome this challenge, special features were built to accommodate both the elders and their grandchildren. This includes guardrails in bathrooms, ramps, and elevators. Child protective devices were installed in the homes to avoid potential problems. The goal was to make the environment as friendly and convenient as possible for the elders to watch the children.

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STRUGGLE FOR INDOOR PLUMBING RESULTS IN NEW HOUSING AND AMENITIES

Exmore, Virginia. The New Road Community Development Group of Exmore—a community-based non-profit organization located on Virginia’s Eastern Shore—was established in 1992 to fight for a new sewer and water system that would provide services to 90 substandard housing units in the New Road community. The housing development, owned by two absentee landlords, is home to approximately 300 low-income African-American residents. The facility had no indoor plumbing.

Formed to address this concern, today the New Road development group’s accomplishments include leveraging \$1.75 million in CDBG funds for the new water and sewer infrastructure, securing a low-interest loan of \$343,000 to purchase a 30-acre property and 54 substandard units from two absentee landlords, and managing 20 single-unit rental properties. In addition, the group renovated five elderly and low-income homeowner units, Identifying housing counseling services and recruiting low-income families for first time homeownership programs. The group also renovated space for offices, meeting space for the community, and a youth center.

The development group is designed to foster a sense of resident involvement, as well as managing rental properties, sustaining its homeownership ideals and generally overseeing the well-being of the community at large. None of the members of the development group’s board had prior experience in community organizing; however, they were determined to create a sustainable and affordable living environment for their families. The New Road group developed a \$10 million comprehensive revitalization plan with three components: housing, and economic and human development.

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Exmore

Best Practice: New Road Community Development Group of Exmore

Virginia

“Economic development is important if communities are to get ahead and this project helps communities with economic development as well as housing.”

The 100 National Winners

Virginia

The entire community benefits from this revitalization effort according to Ruth Wise, executive director of the development group. “Economic development is important if communities are to get ahead,” she says, “and this project helps communities with economic development as well as housing.”

According to Wise, the essence of the project is best expressed through the organization’s mission statement: “Our mission is to create a community of hope through environmental improvements and economic uplift where residents are empowered to guide our own social, economic, political, educational and spiritual destiny.”

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PROGRAMS AT EMERGENCY SHELTER BREAK HOMELESSNESS CYCLE

Sandusky, Ohio. The Volunteers of America Crossroads program in Ohio helps homeless individuals and families obtain and maintain appropriate permanent housing. The organization operates an emergency shelter for homeless individuals in Sandusky and a transitional housing program for homeless veterans, individuals and families. Homeless individuals begin their stabilization phase in the emergency shelter, which is designed to provide a home for up to 30 days. Supportive services are introduced to the program participant in the shelter, and the assessment period begins in order to assist participants in developing a plan for self-sufficiency that meets their individual goals.

The Volunteers of America Crossroads program became a reality when the Erie County Interagency Group developed a continuum of care model to fill local gaps in the system. The group determined that there was a need for longer term housing for the under served and vulnerable homeless individuals and families. VOA operated the only homeless and low-income housing project for the City of Sandusky. This facility was located in the heart of downtown development and was scheduled to be demolished. The community faced the potential of losing all beds dedicated to serve the homeless. Crossroads was developed to address the need for transitional housing in the community and replace the emergency shelter scheduled for demolition.

There are several external partners that were significant to the development of Crossroads. HUD provided acquisition and operating funds, the city of Sandusky worked in conjunction with VOA to secure an appropriate facility location, provide financial assistance, support zoning issues and help in the renovation phase. The Ohio Department of Development provided technical assistance in applying for project resources, and provided program design assistance. The U.S. Department of Veterans Affairs provided financial assistance for acquisition and renovation of the facility to assist the homeless veterans.

The 100 National Winners

Sandusky

Best Practice: Volunteers of America Crossroads

Ohio



The 100 National Winners

“The most important aspect of our program is that we have a “one-stop shop” so that clients can get housing and supportive services under one roof,” Susan Reamsnyder, Executive Director.

Ohio

They also provided a grant and a per diem component. WalMart sponsored a “Charity Day” on behalf of VOA contributing a portion of their profits as financial support to Crossroads to be used for obtaining necessary household items needed to begin occupancy of the facility. In addition, several foundations contributed to the effort.

Since the program became fully operational in January 2000, 95 percent of the participants have gained employment, 33 percent are participating in substance abuse and/or mental health counseling, and 50 percent have moved to permanent housing.

“The most important aspect of our program is that we have a “one-stop shop” so that clients can get housing and supportive services under one roof,” says Susan Reamsnyder, executive director of Volunteers of America Crossroads. On-site services, such as case management, health care, drug and alcohol counseling, HIV/AIDS educational training, money management training and mental health case management, assist individuals in developing their self-sufficiency plan. Participants move through a series of tiers designed to break the cycle of homelessness and help them develop skills necessary to secure permanent housing.

For the well-being of the participants, the emergency facility is staffed daily around the clock. The 1,500-square-foot building was renovated to include 2 dormitory style rooms with 16 beds, 31 individual rooms, 6 units for families and a common space for both individuals and families. In addition, the facility has a fully operational kitchen, bathroom facilities for families and individuals, and two laundry rooms. On-site medical assistance is provided by the local health department, and on-site case management, pay phones and access to computers are available, as well as a large outdoor play area for children.

Participants are encouraged to write an autobiography as a basis for making life improvements. Staff members provide assistance through a predesigned outline. Once an assessment is completed, the participant and a case manager design an individual service plan with goals and action steps to accomplish the desired goals. In addition, a monthly budget sheet is incorporated into the service plan so that the participant can develop life management skills.

“One of the things we do is give dignity to unfortunate individuals,” says Reamsnyder. “We provide a good clean environment. Because of this, the residents start feeling better about themselves, and they do what they have to do to break the whole cycle of homelessness.”

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The 100 National Winners

Ohio

The 100 National Winners

Killeen

Best Practice: The Village at Fox Creek

Texas

THE VILLAGE AT FOX CREEK PROVIDES NEW HOUSING WITH ACCESS TO AMENITIES

Killeen, Texas. A housing development in Texas, the Village at Fox Creek, provides low- and very low-income families access to new housing units located near a main thoroughfare as well as life-enhancing amenities. This is the first affordable housing development in the community of Killeen that combines housing units near multiple services—employment opportunities, shopping and medical services—specifically for the low- and very low-income community.

Thirteen percent of the 128 new affordable housing units provided by the program are designed to meet accessibility requirements for individuals who have visual, physical and mobility impairments.

The development was made possible through the collaborative efforts of private sector funding, HOME Investment Partnerships Program funding and the Low Income Housing Tax Credit Program. The project makes it possible for the occupants to be able to access employment opportunities, medical services, school and educational services, as well as being conveniently located near shopping and recreational facilities.

To replicate this project, the first step would be to perform a community needs assessment to determine the housing need of low- and very-low income households, factoring in the population and demographics of those who would occupy the units (general population, elderly, etc.).

The second is to seek partnerships and support from within the community as well as local, state, and federal government leaders to approach and seek out reputable affordable housing developers.

It is important to determine project cost and time for completion—location will be a key factor in placing the project in a highly accessible area near necessities and amenities (employment, schools, medical access and elementary, secondary and higher education sources). It is also helpful to provide the public and beneficiaries with resources so they will become involved in the excitement of the development. Addressing all technical aspects of the development, ensuring an effective action plan for monitoring and maintaining communications is imperative so that all parties involved are aware of the expectations of the administrator.

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The 100 National Winners

Texas

The 100 National Winners

Indianapolis

Best Practice: Tibbs Court

Indiana

TIBBS COURT: INNOVATION IN HOUSING FINANCE

Indianapolis, Indiana. Tibbs Court, located in the Near Westside neighborhood of Indianapolis, is a scattered-site, 50-unit housing development, one of the first in the nation to be financed with a combination of low-income housing tax credits and public housing subsidies as well as HOME and CDBG funds. The project includes both renovated and newly constructed homes for rent to public housing and low-income families who agree to participate in the Tibbs Court Homeownership Preparedness Program, which provides homeownership opportunities to residents.

Central to this redevelopment effort are the creation of resident initiatives and economic development activities designed to produce meaningful forms of economic independence within two years, including the opportunity for homeownership. To be eligible for the program, residents must establish homeownership, higher education and employment goals. By participating in this program, residents can reside in one of the Tibbs Court units, while attending a series of classes on homeownership.

The Indianapolis' Housing Authority approached WCDC in early 1996 to participate in a Low-Income Housing Tax Credit project that was part of the agency's efforts to revitalize the neighborhood surrounding the Concord Village and Eagle Creek public housing sites. The scattered site development, which includes both rehabilitation and new construction, is unique in that participation in its homeownership-training program is a requirement of tenancy.

The Tibbs Court development occurred at the same time as comprehensive neighborhood stabilization activities for the Near Westside. The stabilization included the total demolition of all 310 units at Concord Village and Eagle Creek, two of the most distressed public housing communities in the city, and the Weed and Seed Initiative, a comprehensive effort to deal with violent crime and drug trafficking.

The 100 National Winners

In an unprecedented display of cooperation, the city, Indianapolis Housing Authority and the Westside Community Development Corporation (WCDC) fostered an alternative project to traditional public housing that involves placing residents in new or rehabilitated homes scattered throughout the community. In addition, the project incorporated elements of the “New Urbanism” planning movement, which advocates a return to traditional city housing and neighborhood styles. The newly developed housing is available for rent to low-income families who want to become homeowners.

Through the combined efforts of WCDC’s homeownership staff and the HOPE VI Program, residents receive help in building Homeownership Development Accounts to assist in downpayment costs. They are given credit and investment counseling so that they can be prepared to purchase their own home. The Indianapolis Housing Authority through its Family Self-Sufficiency Program offers Tibbs Court residents other social services until they can become independent.

All 50 units at Tibbs Court are occupied by residents enrolled in the program, and 40 more people are on a waiting list. The program also has positively affected the community by acting as a catalyst for new neighborhood improvement projects. This project is the first mixed-finance project for affordable housing developed in Indianapolis and one of the few like it anywhere in the United States.

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Indiana

The 100 National Winners

LaCrosse

Best Practice: Replacement Housing Program

Wisconsin

REPLACEMENT HOUSING PROGRAM PROVIDES FOR STUDENTS TO CONSTRUCT HOMES

LaCrosse, Wisconsin. The Replacement Housing Program (RHP) uses Community Development Block Grants to buy and demolish dilapidated housing. RHP is a collaboration between the city of LaCrosse, the Western Wisconsin Technical College and Community Action Program (CAP). There was an immense need for the program. The neighborhood where RHP works has homes that are 80 to 100 years old. Many of the blighted structures were beyond repair. Many were boarded up or abandoned. Because LaCrosse is a university town, a majority of the new construction in the area is rental properties. RHP is the only source of owner occupied affordable housing in LaCrosse low-income neighborhoods.

After a parcel is cleared for construction, Home Investment Partnerships funds—approximately \$186,000—are used to finance the construction of a new home. The students of the Wood Technologies class at Western Wisconsin Technical College do the actual construction of the home. The students serve as the construction work crew performing all tasks from digging and setting the foundation to last minute internal finishing details. A City of LaCrosse construction manager and the professor of the Wood Technologies class supervise the students. The students work on-site during the morning and attend classes in the afternoon. While the home is being developed, the City of LaCrosse works with CAP to do homebuyer counseling for income eligible clients.

Since the program's inception, six homes have been completed and three more homes are in the development stage.

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JOB TRAINING FOR PRISONERS PRODUCES AFFORDABLE HOUSING

Roosevelt, Utah. The Northeastern Housing Partnership in Utah is an innovative solution to producing quality affordable housing units while at the same time teaching job skills to inmates in a local prison. Inmates receive training in building homes for a wage of 50 cents per hour, while under the supervision of a licensed contractor from the Uintah Basin Applied Technology Center. The Partnership is made up of three state units; the Uintah Basin Association of Governments, which is responsible for financing the homes while in the construction process; Duchesne County Justice Complex, which provides a compound where modular houses can be built by the inmates; and Uintah Basin Applied Technology Center, which provides the instructors to train and oversee the construction of the homes. The homes are then moved to the site and placed on foundations. Local contractors perform all site work allowing them to benefit from the partnership.

To be eligible to buy a home in the program, a family needs to be low-income, but yet able to qualify for a conventional loan, which requires a good credit rating and good debt ratios. The two families that have qualified to date have both been single mothers with two children.

The three rural counties that make up the Uintah Basin area have a weak economy, and decent affordable housing is scarce. At present, numerous older substandard mobile homes are left over from the 1970s, and they need to be replaced with affordable housing.

On average, completing a home takes between three to four months, and the houses cost \$55,000 to \$58,000 while other homes in the area cost an average of \$86,000, making the new homes built by prison inmates a good buy for low-income families.

The 100 National Winners

Roosevelt

Best Practice: Northeastern Housing Partnership

Utah

The 100 National Winners

To replicate the process the following three entities would have to come together in a partnership: local government entity with a funding source, local prison interested in providing a housing construction program for the inmates, and a local trade school interested in teaching the construction program at the prison.

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Utah

CITY RENOVATES RAGON HOMES

Fort Smith, Arkansas. With a population of approximately 80,000, Fort Smith is the second largest city in Arkansas and affordable housing developments are in short supply. One development, Ragon Homes, was a crime-infested haven of drug dealers and gangs. The vacancy rate was about 50 percent and it was hardly a healthy environment in which to live and raise families. Determined to change this environment, the Fort Smith Housing Authority and the City of Fort Smith worked together to eliminate crime, renovate the physical plant, provide residents with opportunities to improve their quality of life and establish an atmosphere that would allow families to grow and thrive in the project. Initiatives included computer and Internet training, GED tutoring, resident-operated business enterprises, parenting classes, youth programs, drug counseling, resident patrols, and Headstart. Ragon Homes was transformed into a development that offered its residents a decent quality of life in a family atmosphere and real opportunities to become contributing, self-sufficient citizens. As a result, occupancy runs between 98 and 100 percent.

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Fort Smith

Best Practice: Renaissance of a Public Housing Project, Ragon Homes

Arkansas



The 100 National Winners

Sioux Falls

Best Practice: Green Hills I Development

South Dakota

FINANCING PACKAGE PROVIDES AFFORDABLE SINGLE-FAMILY HOMES

Sioux Falls, South Dakota. The South Dakota Housing Development Authority (SDHDA), Sioux Empire Housing Partnership, Costello Companies, Stencil Construction, Security Mortgage Corporation and Citibank partnered to obtain low-interest financing to acquire and develop land for the construction and sale of affordable single-family homes and lots in Sioux Falls.

Security Mortgage Corporation provides ongoing mortgage loan servicing and guaranty. The mortgage loans do not carry mortgage insurance; instead, they are backed by a five-year letter of credit from an AA-rated bank. The applicable mortgage loans are serviced by a single servicer, who also provides a take-out guaranty beginning in year five for the remaining term of the loans. With cooperation from the city of Sioux Falls, the development authority was able to sell tax-exempt bonds to finance the project, instead of relying on direct government subsidies. By December 1999, 48 affordable homes had been built and sold for \$81,500 each, and 40 lots were sold at \$14,500 as affordable home sites.

To make the homes available to low-income families, down payments were set as low as \$500, and 100 percent low-interest financing was available to homebuyers meeting the income limits of first-time homebuyer program. Financing for the entire project was provided through SDHDA's issuance of \$4.45 million in tax-exempt bonds. Citibank provided a letter of credit to enhance the sale of the bonds.

Costello Companies provided construction management and marketing, and served as the listing agent. Through the company's website, potential homebuyers could view the lot locations and the six floor plans available, and they also could access a purchase agreement. Because of bulk sales and common construc-

tion and closing dates, the appraiser and title company provided reduced costs to homebuyers. The homes were built by Stencil Construction.

Phase II of the program began in spring 2000. Because of this program, lower-income homebuyers are able to obtain affordable housing with built-in equity, minimal closing costs and small down payments. Furthermore, monthly payments are greatly reduced because mortgage loans are uninsured, low-interest, first-time homebuyer loans.

To replicate this project, the following steps need to be taken:

- Determine need for the project.
- Identify potential partners.
- Establish a partnership with a general contractor to complete construction and a realty company to provide marketing and coordinate closings.
- Obtain low interest construction financing. State and federal statutes allow SDHDA to be a developer of affordable housing and to use tax-exempt bonds for that purpose.

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The 100 National Winners



South Dakota

The 100 National Winners

Topeka

**Best Practice: Shorey Estates
Subdivision—Infill Housing**

Kansas



TOPEKA BUILDS A NEW LIFE FOR LOW-INCOME FAMILIES

Topeka, Kansas. The city of Topeka, Kansas has successfully redeveloped a city-owned, vacant parcel of land that was once the site of 100 severely deteriorated public housing units. The land has been re-platted to support a new 24-unit single-family subdivision for low- to moderate-income families. A grant from the Capitol Federal Foundation will pay all but \$500 of the buyers' closing costs.

"The fact that we have redeveloped a former public housing site into single-family homes without the use of public housing funds is impressive," says Kevin Rooney, real estate officer with Topeka Housing and Neighborhood Development. "We did it all on our own."

The program includes a welfare-to-work initiative. Home construction is spearheaded by Goodwill Industries and Heartland Works, which provide skills training and comprehensive support services for the welfare-to-work participants who are being trained to fill the area's shortage of skilled construction workers.

"This is a homeownership and welfare-to-work initiative combined," says Rooney. "We are building homes and lives together for a better Topeka."

The adjoining property owner, YMCA, has entered into an agreement with the city to provide free YMCA memberships with no application or processing fees to all future Shorey Estates low- to moderate-income occupants. The YMCA converted the dilapidated community center of the previous public-housing complex into a day care center for the children of low- to moderate-income families.

The subdivision is within a Neighborhood Revitalization Area (NRA). Homeowners may apply for a partial tax rebate within 60 days of receiving a building permit. The rebate is good for a 10-year period.

Since commencing marketing efforts in July 1999, the city has nine homes either under contract or completed. Six homes have low-moderate income purchasers, and three purchasers are above low-moderate income. Six additional market rate buyers have been pre-approved, and three additional low-moderate income purchasers have pre-approval. Less than a year from project implementation, the subdivision is more than 75 percent completed or obligated.

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The 100 National Winners



Kansas

The 100 National Winners

Austin

Best Practice: Austin Works Together

Texas

AUSTIN WORKS TOGETHER PROJECT WORKS FOR WELFARE RECIPIENTS

Austin, Texas. The Housing Authority of the city of Austin, Texas developed the Austin Works Together (AWT) project to help welfare recipients and other eligible individuals make the transition from welfare dependence to self-sufficiency. The combination of welfare reform, a disjointed, inefficient service delivery system and local economic factors generated a need for a comprehensive, intensive welfare-to-work program. A 1998 survey of public housing residents revealed that 62 percent have no high school diploma or GED, and 27 percent have an education level of ninth grade or below.

To date, 67 project participants are employed, and the project is projected to exceed its enrollment goals by up to 25 percent.

The Austin Works Together Project is an excellent example of the capacity that housing authorities have to affect welfare reform efforts in their communities. Historically, Austin's service delivery system for workforce development has been disjointed; although government agencies and private nonprofit organizations served many of the same people, they rarely collaborated in a substantive way.

The absence of collaboration acted as a barrier to creative, effective approaches to welfare reform. For example, an agency that helped someone obtain a job did not have the services to allow that person to retain the job and earn higher wages. Austin Works Together was designed to help break this pattern. Case managers assess client interests, strengths and needs and tailor the services accordingly. The housing authority helped break this pattern of isolation by agreeing to administer \$1.7 million in Department of Labor welfare-to-work grant funds.

The 100 National Winners

“Austin Works Together brings many partners together and provide services and programs for our residents right where they live,” says James Hargrove, the housing authority’s executive director.

Case managers refer clients to AWT partners for education, training and job placement services. The Central East Austin Community Organization (CEACO) provides professional clothing for interviews and recruits mentors, many of whom are former welfare recipients. CEACO’s Job Success Workshop is a 30-hour course that teaches job search techniques and important life skills such as budgeting, communication, assertiveness, crisis coping and parenting.

“Austin Works Together provides multiple training opportunities and job opportunities to traditionally underemployed populations,” says Hargrove. “As a result of these efforts, many families that would otherwise be unemployed have found jobs.”

In order to replicate this project or to simply attract more workforce development resources for its residents, a housing authority can:

- Demonstrate its commitment to welfare reform.
- Establish a reputation as a good partner.
- Establish a relationship with its local Workforce Board.
- If given responsibility for administering a sizable project, a housing authority should secure the resources to hire a coordinator who will oversee the project. The coordinator manages the procurement process and provides ongoing technical assistance and monitoring of all project partners.

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Texas

The 100 National Winners

Dillingham

Best Practice: Marrulut Eniit (Grandma's House) Assisted Living Facility

Alaska

ASSISTED LIVING FACILITY IN REMOTE ALASKA ENABLES ELDERLY TO STAY CLOSE TO FAMILY

Dillingham, Alaska. The Marrulut Eniit (Grandma's House) assisted living facility is the first state-licensed assisted living facility in remote Alaska. The facility consists of 10 accessibly equipped housing units and an apartment for a full-time manager. The Bristol Bay Housing Authority, through collaboration with the Alaska Housing Finance Corporation, Bristol Bay Health Corporation, HUD, and the Cordes Development of Sunset Beach, California, developed the Marrulut Eniit Assisted Living Facility.

Each unit is equipped with a living area, bedroom and small kitchen. Common areas in the facility include a dining and multipurpose living area, kitchen facilities for group dining, separate storage area for each tenant, general storage area, a common laundry, common whirlpool and a large fenced courtyard overlooking Nushagak Bay.

"Grandma's House is a very important contribution in that it preserves the wisdom of the elders," says Dave McClure, executive director of Grandma's House "and it allows for interactions between youths and elders. It is a demonstration of what can happen when agencies collaborate for a common goal."

Prior to the completion of the project, elders from the region were forced to leave their families and culture to live in assisted care facilities in Anchorage, Alaska. Many never returned to the Bristol Bay region alive, and the transition to Anchorage accelerated their demise.

In the Yupic Eskimo and Aleut cultures, elders are the most important cultural resource. The completion of the Grandma's House facility enables the elders to remain in the local area and continue to interact with their families, young people and the community as a whole, while living in quality accommodations under the supervision of licensed caretakers 24 hours per day.

In the Yupik Eskimo and Aleut cultures, the wisdom, knowledge and life experiences of the elderly are appreciated and acknowledged by the younger generation. According to McClure, “Bringing back the elders enables the community to preserve its cultural heritage and also provides assisted living to those in need.”

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The 100 National Winners

“Grandma’s House is a very important contribution in that it preserves the wisdom of the elders,” says Dave McClure, executive director, “and it allows for interactions between youths and elders. It is a demonstration of what can happen when agencies collaborate for a common goal.”

Alaska

The 100 National Winners

Chicago

Best Practice: Deborah's Place II Apartments

Illinois

DEBORAH'S PLACE II: HOUSING FOR HOMELESS WOMEN

Chicago, Illinois. Deborah's Place II Apartments, a 39-unit permanent-housing complex, provides affordable housing and a variety of other human services for the homeless women of Chicago. The apartments fill an important need for affordable housing in the city, because housing for low-income and homeless individuals is disappearing due to demolition or conversion to high-rent apartments.

The homeless women who live at Deborah's Place II suffer from mental, emotional or physical disabilities. Many have a history of physical or sexual abuse and are likely to report chronic health problems such as high blood pressure, diabetes and heart disease. Many have a history of alcohol or substance abuse and have found it difficult, if not impossible, to maintain housing of their own.

The residents are desperately in need of the services that Deborah's Place II provides. FY99 statistics reveal that 39 percent of the residents have no income and 47 percent earn between \$1 and \$500 per month. Minority populations are the ones who mostly use the services. During 1999, 77 percent of the residents were African-American, 19 percent were Caucasian and 2 percent were Hispanic.

To help residents combat disabilities, unemployment, substance abuse, chronic health problems and the other issues, Deborah's Place II works with Northwestern Memorial Hospital, St. Mary of Nazareth Hospital and other medical centers to provide a full range of medical and counseling services. Modeled after Washington Square in Newport, New Jersey, the apartments and health program were made possible with funding from HUD's Community Development Block Grant, the city of Chicago's Department of Human Services, the Illinois Department of Human Services and the Supportive Housing Program.

Deborah's Place II provides homeless women with housing and the necessary resources to help them maintain that housing. It completes the Deborah's Place II one-stop continuum of care for a population of homeless women who have been unable to secure and maintain income, housing, physical and mental health services and a stable support network. For many of the homeless women, their primary relationships have been with volunteers, staff and other women who reside in the emergency shelter. Residents at this site not only receive supportive services, but they also have ready access to the community in which they feel at home.

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The 100 National Winners

Illinois

The 100 National Winners

Grand Rapids

Best Practice: Community Rebuilders Inc. Families in Transition Program

Michigan

MOVING INTACT FAMILIES TO PERMANENT HOUSING

Grand Rapids, Michigan. The Families in Transition Program (FIT) in Grand Rapids, Michigan, helps move high-risk families with children toward stability, self-sufficiency and permanent housing. Scattered-site housing in neighborhoods throughout the city, coupled with the appropriate supportive services, attracts the participation of homeless families who are reluctant to join a structured social services program or who have been prohibited from joining because of factors such as erratic rental histories, substance abuse or poor credit standing.

To date, 90 high-risk households with 215 family members have entered the program and receive housing and supportive services. Of the 67 families who have graduated from the program since its beginning three years ago, 52 families have found permanent housing. Twenty-five of the 67 families leaving the program are living in their own unsubsidized permanent housing, and 9 families are living in their own homes with the help of Section 8 assistance.

Supportive services during the 24-month program include case management, employment training and placement, transportation, substance abuse treatment and specialized counseling for abused women and children. Because of the lack of affordable public transportation in the Grand Rapids area, Community Rebuilders, the grantee as well as the sponsor for this project, has an automobile leasing and rental program to help participants during the 24 months of the program. Automobiles, serviced by volunteer mechanics, are available for lease to participants who have demonstrated responsible behavior, are employed and are insurable.

The beneficiaries of the program are homeless families with children, the majority of whom are female-headed households. Some of the families are victims of domestic violence, and many are trapped in alcohol or drug addiction.

The FIT program fills a need for transitional housing for intact and large families. The only other programs that serve intact families are emergency shelters. FIT also fills a need for housing for the families that other programs refuse to accept because they have too many problems. During the first 32 months of operation, the FIT program received referrals for 446 families.

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The 100 National Winners

Michigan

The 100 National Winners

Roswell

Best Practice: HomeStretch

Georgia

John E. Smith III, executive director of HomeStretch: “We take someone in desperate need of help who would otherwise turn to the government. We take them and put them in our residency with a detailed comprehensive program and help them get to the point where they can provide for their families.”

HOME STRETCH ASSISTS HOMELESS FAMILIES IN THE QUEST FOR SELF-SUFFICIENCY

Roswell, Georgia. In the words of a formerly homeless man who benefited from the services of HomeStretch, “Thank you, HomeStretch. Because of your help, we have a new home and I have a terrific job. Thank you for restoring my confidence in myself to be able to provide for my family.”

HomeStretch Housing Initiative, a nonprofit, addresses the lack of emergency, transitional and affordable housing in North Fulton County. Through HomeStretch, a transitional housing program, staff members and volunteers collaborate to help homeless families better manage their lives, money and future, and help them return to housing self-sufficiency. Each eligible family is offered a fully furnished house with the training and service support necessary to regroup and regain lost independence.

This housing program has empowered more than 150 families and 20 individuals through its counseling, financial training and skills development services.

“We work with homeless families and take them off the streets,” says John E. Smith III, executive director of HomeStretch “We take someone in desperate need of help who would otherwise turn to the government. We take them and put them in our residency with a detailed comprehensive program and help them get to the point where they can provide for their families.”

Each family is assigned a Family Sponsor Team that offers support through budgeting, mentoring and provision of resources—each with its own sub-team. The budget team works with the family to develop and sustain a workable budget. Using “kitchen table economics,” this team of volunteers helps the families understand how to manage their income, pay their bills and begin to reduce old debt.

The 100 National Winners

The mentoring team provides emotional support, a willingness to listen and role models for the parents and their children.

The resource team helps the family solve the myriad problems that pose as daily challenges. The barriers include lack of transportation, childcare, child support and the need to deal with collection agencies. The resource team seeks solutions to these problems and advises and guides the family through complicated social and legal challenges.

The volunteers are recruited and trained by HomeStretch professional staff and work under the coordination of the HomeStretch Family Coordinator and a professional social worker. The social worker develops a detailed, tailored Goal Achievement Plan for each family. The volunteers, representing churches and civic and corporate groups, work directly with each family to achieve the goals.

Volunteers who identified a need for a transitional program for the increasing numbers of homeless families in the community started HomeStretch. These volunteers solicited financial aid from two local churches and rented an apartment. They used the church network to solicit furniture for the apartment and for volunteers to help maintain the house and to work with the family. They decided to work with families with minor children, who were working full time and free of drugs and alcohol. From that simple beginning, the organization has grown to own 13 residences housing nine families in HomeStretch; three families in Next Step, a State supported transitional housing program and one family in long term affordable housing.

The success of the HomeStretch program can be correlated directly to the intense hands-on support that each family receives from the group of volunteers committed to creating every opportunity for the family to succeed.

Georgia

The 100 National Winners

HomeStretch benefits directly from an interlocking array of public, private, corporate and civic partners and contributors. With a staff of six professionals (two full-time and four part time), the organization can only hope for success through direct support from external partners and contributors. Public partners range from the federal level to the local, county level.

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Georgia

NEW CREATIONS CREATES A NEW CHANCE FOR THE HOMELESS

Omaha, Nebraska. Reverend Jeremiah McGhee, a pastor from the Mount Sinai Baptist Church in Omaha, Nebraska, developed the New Creations Transitional Housing Program, which provides housing and treats the chronically addicted homeless. To date, the program has resulted in 33 families moving to permanent housing, creation of 28 units of transitional housing and reduced calls to police reporting criminal activity.

The need for transitional housing was intense, says McGhee. “As we did our work, we continued to meet individuals who were unemployed, who lacked an adequate education and who were, in many instances, chronically addicted to alcohol and drugs,” he says. “In addition, and to further complicate things, many were homeless. So we set out to help these people, to help them find work and treatment and, in the end, decent, affordable housing for themselves and their families.”

To be admitted to the program, clients must complete a short-term substance abuse treatment regimen and demonstrate at least 90 days of sobriety, in addition to being employed or actively seeking employment. To remain in the program, clients must attend peer group meetings as well as individual and group therapy sessions and remain employed. In conjunction with the Siena/Francis House and the Omaha Area Continuum of Care for the Homeless, a host of other services are provided for program participants. These include extensive and multifaceted chemical dependency counseling, job preparation and training, transportation and medical services, child care services, dispute resolution, domestic abuse counseling and independent living opportunities.

Although New Creations exists to help homeless individuals and families make the difficult transition from emergency shelters to permanent housing, its particular focus is on those homeless individuals who have

The 100 National Winners

Omaha

Best Practice: New Creations Transitional Housing Program

Nebraska

The 100 National Winners

Reverend Jeremiah McGhee: "As we did our work, we continued to meet individuals who were unemployed, who lacked an adequate education and who were, in many instances, chronically addicted to alcohol and drugs. So we set out to help these people, to help them find work and treatment and, in the end, decent, affordable housing for themselves and their families."

Nebraska

a long history of drug and alcohol abuse. Prior to the establishment of New Creations, the Omaha area lacked a transitional housing facility devoted to this sub-population of the homeless. New Creations provides a therapeutic community anchored to case management and counseling for chemical dependency. The program gives individuals the opportunity to be reunited with their families, maintain their sobriety and continue their progress toward self-sufficiency and permanent housing.

Caseworkers work with residents to set goals regarding job training, education, income and personal growth. Each individual's goals are tracked through weekly target sessions with peer support groups or the individual resident's caseworker. Under the direction of a program director for chemical dependency recovery, the program takes a holistic approach to help each person achieve his or her full potential.

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HABITAT FOR HUMANITY'S COLLEGIATE CHALLENGE 2000 BRINGS COMMUNITY AND STUDENTS TOGETHER TO BUILD AFFORDABLE HOUSING

Salt Lake City, Utah. College students from distant states traveled to Brigham City, Utah, to join local volunteers in constructing homes for low-income families during the Spring Break 2000 Build. Through Habitat for Humanity's Collegiate Challenge program, volunteers are matched with communities in search of construction help, and together they learn valuable teamwork and building skills while creating needed affordable housing. For the Habitat for Humanity Northern Utah chapter, the students who spent their spring break working with local volunteers contributed more than just time and labor—they brought spirit and good will to the community that has encouraged others to volunteer.

The City Creek Estates project being developed by Habitat for Humanity Northern Utah consists of 17 townhouse units that will be purchased by families with 30 percent to 50 percent median area income who might otherwise be unable to afford their own home. Homes are made affordable to the families through zero percent interest, no-profit mortgages and costs are contained through the donation of materials, the work of volunteers, and the sweat equity of the future homeowners.

The increased density of the City Creek Estates development takes full advantage of the land available and reduces construction costs, which increases the savings for the future homebuyers. The townhouse-style construction also allows Habitat to help more people in less time.

Funding from a Federal Home Loan Bank grant enabled Habitat for Humanity Northern Utah to speed up the construction schedule for the City Creek Estates development and request the assistance of additional volunteers through the Collegiate Challenge program. Eleven students from the State University of New

The 100 National Winners

Salt Lake City

Best Practice: Habitat for Humanity Northern Utah - City Creek Estates - Spring Break - Collegiate Challenge 2000

Utah

The 100 National Winners

Utah

York at Cortland State and the University of Wisconsin at LaCrosse traveled to Utah at their own expense to spend their spring breaks building the homes with volunteers from local churches, youth groups, and the prospective homeowners.

To host the students, several congregations in Brigham City worked together to provide meals for the guests. The Habitat chapter worked with the Utah National Guard to supply housing accommodations for the students during their week-long stay.

“I wish we had ten more Collegiate Challenges—they were so dedicated,” said Habitat for Humanity Northern Utah board member Don Mitchell. Many of the students had participated in Habitat projects before, but wanted to take the opportunity to volunteer in a smaller community. Under the direction of the construction supervisor, the students learned framing, sub-floor installation, and other construction skills.

While the Collegiate Challenge participants are one of many groups to work with Habitat for Humanity Northern Utah on the City Creek Estates development, their presence in the community generated press coverage that raised awareness of the project and the work of all Habitat volunteers. As a result, new organizations were eager to volunteer their time and labor to the project and join with groups such as the students from area high schools and Utah State University and local churches who were already involved.

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LOW COST TRANSPORTATION PUTS RESIDENTS ON THE ROAD TO SELF SUFFICIENCY

Burlington, Vermont. The Good News Garage in Burlington, Vermont provides a safe, reliable, and affordable means of transportation to low-income residents, allowing them to achieve independence and self-sufficiency. Through partnerships with state and local agencies and faith-based organizations, the Good News Garage receives and restores donated vehicles, which they are able to provide to low-income applicants for minimal cost. Since the program's inception four years ago, more than 450 vehicles have been made available to individuals throughout Vermont.

The Good News Garage program grew out of an information survey conducted five years ago by the Burlington Enterprise Community Strategy. The survey revealed that transportation equity was a common concern throughout the social service community and identified individual automobile transportation as a missing link to self-sufficiency for many low-income residents. In this rural state with limited public transportation, having reliable automobile transportation is often the difference between keeping and losing a job.

Initial funding from Lutheran Social Services and Wheat Ridge Ministries created the Good News Garage and the vehicles were restored in space donated by the Vermont Transit Authority. A variety of organizations, including faith-based organizations and services, and state and local agencies, have since joined in the project, and allowed it to serve an increased number of low-income residents.

The partnership of organizations involved in the Good News Garage helps it locate residents in need of vehicles. Applicants for the reconditioned cars must have gross income less than 150 percent of the federal poverty level and hold a valid driver's license. Because the need for vehicles exceeds the supply available,

The 100 National Winners

Burlington

Best Practice: Good News Garage

Vermont

The 100 National Winners

Vermont

the Garage aims to provide vehicles to people who are employed or who are about to be employed, or enter job training, and need reliable transportation. The program also seeks out single parents who need reliable transportation to juggle job and daycare responsibilities.

The State of Vermont's Reach-Up Program, a welfare-to-work initiative, works with the Good News Garage to provide vehicles for its participants. As an outcome of this partnership, 75 percent of the vehicle recipients have moved off of welfare into full-time employment, 42 percent report increased income, and 38 percent claim they have better access to training and education as a result of having their own vehicles.

The people who donate cars to the Good News Garage to be restored receive tax credits for the full market value of the vehicle. The Vermont Department of Social Welfare provides up to \$750 in subsidies to repair the cars, and other partners' contributions go toward covering additional repair costs and the cars are provided to the recipients as gifts.

Professional mechanics are employed by the Good News Garage to ensure quality repairs. All vehicles are inspected and guaranteed. An apprentice-style auto shop program has emerged at the Garage to teach low-income individuals basic mechanic and auto shop skills. Thus far the program has allowed 10 people to learn valuable skills that increase their employment potential as well as their self-esteem. One program participant stated that the skills she gained through the Good News Garage encouraged her to enroll in a local technical vocation program and further increase her knowledge of auto-mechanics.

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SAVE, INC. PROVIDES HOUSING ASSISTANCE TO INDIVIDUALS WITH HIV/AIDS

Kansas City, Missouri. For over 15 years, SAVE, Inc. has provided housing and housing-related services to people infected and affected by HIV/AIDS in Kansas City and surrounding counties in both Missouri and Kansas. More than 1,900 people have received assistance through the continuum of services provided by SAVE and the program's success and growth has brought more than \$3.5 million in physical improvements to the east midtown area of Kansas City.

The SAVE, Inc. organization was founded in 1986 by community and business members concerned with the increasing number of homeless people in the Kansas City area who were affected by HIV/AIDS. SAVE now operates 14 programs in its continuum of care that cover the many levels of need for its clients. The comprehensive array of housing assistance includes short-term emergency housing, intermediate-term transitional housing, permanent housing, hospice care, housing referrals, and housing rental and utility assistance, and housing vouchers and subsidies.

SAVE, Inc. is the first and thus far only program in the area to address the unique housing issues that can result from the specific health and medical needs of the HIV/AIDS population. For example, a hurdle people with HIV/AIDS face when in need of emergency shelter is the need for storage and refrigeration of medications and obtaining a certain measure of daily stability to undergo these complex medication regimes. Additionally, many people diagnosed with HIV/AIDS grow progressively more disabled and are often unable to work, or face exhausted finances, and find themselves unable to afford or maintain their existing homes.

The programs run through SAVE, Inc. operate 75 units of housing in 10 facilities that assist individuals living with HIV/AIDS and their families. Developing these programs and facilities has also redeveloped

The 100 National Winners

Kansas City

Best Practice: SAVE, Inc.

Missouri

The 100 National Winners

Missouri

and revitalized previously run-down areas of Kansas City. Many of the SAVE facilities are located in what had been a city block of abandoned buildings. In addition, SAVE purchased and restored a 100-year-old three-story mansion to serve as an administration and service center for the program. The center also provides meeting and activity space for community residents and neighborhood associations.

The ability to serve an increasing population of clients is made possible through a partnership of nonprofit organizations, private donors, foundations, federal agency programs, and the Missouri Housing Development Commission. This partnership works together to provide funding and resources for the programs of SAVE, Inc.

The success of SAVE, Inc. and its comprehensive programs resulted in the 1999 Missouri Governor's Award for Excellence in Affordable Housing.

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“CHILDREN ARE OUR FUTURE”—PASSAGE PROGRAM PREVENTS HIGH-RISK BEHAVIOR IN YOUTHS

Atlanta, Georgia. PASSAGE—Promoting Alternatives, Suggesting Solutions and Generating Excellence—has served more than 1,200 children living in public housing developments in Fulton County, Georgia, by providing an after-school program to support education and development and prevent high-risk behavior. As a result, school attendance is increased, high-school graduation rates are on the rise, and reading levels are improved.

The PASSAGE program was created six years ago by the Housing Authority of Fulton County, in partnership with public and private organizations, to increase the school attendance records and grades of students who reside in public housing. The program is located in two public housing communities in Fulton County that serve large populations of families with children.

PASSAGE is designed for all school aged children and focuses on both academics and recreational activities and provides many opportunities for educational enrichment. The programs are developed through four overall PASSAGE goals: education, socialization, career development, and cultural awareness. Children participate in homework assistance sessions, tutoring, and field trips to enhance and emphasize the value of education. Computer labs on site provide the opportunity to complete homework assignments and gain computer skills through educational software. Teambuilding, conflict resolution, and peer mediation techniques are also a component of the program that teaches interpersonal and socialization skills.

Career Development in the PASSAGE program is emphasized early, while students are still in middle school, and focuses participants on what goals they want to accomplish after high school. Students are exposed to career opportunities, such as business or the military, and learn about the levels of education and skills

The 100 National Winners

Atlanta

Best Practice: PASSAGE Program

Georgia

The 100 National Winners

Georgia

required to achieve their goals. Cultural Awareness is promoted through a variety of ways, including outside activities recognizing the arts.

PASSAGE works in partnership with several community organizations to provide services to its participants. Organizations include the local school district, the Fulton County Parks and Recreation Department, and health department. Tutors for the after school programs are teachers in the school district, which maintains consistency between what the students are learning in school and in the program. The schools also track and monitor the participants' progress in school.

The program is funded primarily through the Fulton County Housing Authority but receives grant funding for certain programs, such as through the HUD Drug Elimination grants and the Georgia Department of Education's Reading Challenge program.

Since its implementation, the impact of this program in the public housing community has been tremendous. School attendance rates, report grades, and graduation rates have improved, on average, 75 percent. There has also been an increase in students attending post-secondary schools.

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OWENSBORO SHELTER PROVIDES AN OASIS FOR HOMELESS WOMEN AND CHILDREN

Owensboro, Kentucky. The comprehensive programs provided by the Owensboro Area Shelter and Information System (OASIS) are designed to help some of the most vulnerable members of the homeless population—battered women and their children. These families often experience complex problems that are not adequately addressed by short term emergency programs alone. The OASIS program has a significant impact on participants, especially those with chronic substance abuse problems, and provides each family member with the counseling, education, housing and supportive services that allow the family to be self-sufficient.

During the past three years, OASIS has evolved from an emergency shelter for domestic violence victims to include comprehensive services that both address the problems of domestic violence and help families regain control over their lives. While operating the initial emergency shelter, OASIS staff determined that 35 percent of the women seeking shelter had self-reported substance abuse problems that hindered their ability to be self-sufficient. The OASIS program now encompasses drug and alcohol treatment, mental health services, and medical assessment and wellness, as well as career development and child development programs. Together these programs allow the families seeking shelter to overcome their past dependencies and traumas.

The focus on safety, sobriety and self-sufficiency at OASIS is channeled through a highly structured four-phase process that achieves a lifetime maintenance of independence. Phase I of the process is crisis stabilization and includes domestic violence and substance abuse treatment and Phase II provides supportive services. Phase III is the transitional phase, which includes vocational, educational and housing services. Phase IV provides aftercare to help families maintain self-sufficiency. Intensive intake screenings

The 100 National Winners

Owensboro

Best Practice: Owensboro Area Shelter and Information System (OASIS)

Kentucky



The 100 National Winners

Kentucky

and bi-weekly case assessments allow staff to identify the individual needs of each family member and craft a program to meet those needs.

The campus-style living arrangements allow more than 500 women and children to live in the residence while they receive treatment and training at OASIS, while up to 2,500 women live outside the facilities and receive treatment and benefit from supportive services. Families can remain in residence for up to one year.

In addition to the OASIS staff and board members, the program relies on a large number of partner organizations and volunteers to bring together the services that make this a comprehensive center. Facilities are provided by the Owensboro Housing Authority and a health clinic and education are conducted by the local Health Department. Local colleges and universities involve their graduate social workers in the programs and also participate in the training and education programs for the shelter residents. Two local shelters work under a cooperative agreement for resident referrals.

The children who enter the OASIS program receive the care and counseling they need to deal with past family traumas. Children under the age of five are enrolled in a structured daycare program similar to the Head Start program and after-school programs are designed for older children. Children are closely monitored by the case management team that deals with the educational, social, and emotional aspects of their lives.

OASIS was selected as a Kentucky pilot project to administer a “Women to Work” grant that provides women with the training and education to leave welfare and enter the workforce. This program is open to both residents and area TANF recipients and more than 100 women are currently enrolled. A retail job training program is also located on site to help women gain employment skills.

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SAINT JAMES MANOR IN SCRANTON PROVIDES TRANSITIONAL HOUSING

Scranton, Pennsylvania. Saint James Manor is a transitional housing facility for homeless individuals and families with special needs that is able to provide treatment for up to 24 months. The completion of Saint James Manor's 16 units, in a building that had previously been condemned, more than doubled the available units for the homeless with special needs in Lackawanna County.

The program at Saint James Manor features structured levels or tiers of assistance that help residents, including homeless veterans, chronic mentally ill individuals and homeless individuals who completed substance abuse treatment programs, to transition between program levels while remaining in one facility.

The program ultimately eases participants toward self-sufficiency in permanent housing, providing intensive case management services using a primary care approach. Among the services available at the facility are life skills training, vocational training, employment assistance, mental health counseling, and substance abuse treatment.

During the first year of operation, Saint James Manor housed 27 individuals. Sixty-two percent of the participants remained in the program through the first year, 81 percent maintained employment, 85 percent contributed to rental and utility payments, and 79 percent received medical services such as treatment for drug and alcohol addiction, mental health services, or treatment for HIV/AIDS.

The need for additional housing for the homeless in Lackawanna County, Pennsylvania was great since existing programs could only provide temporary housing and services. A long-vacant building in Scranton was conveniently located near many facilities involved in transitional housing, such as a day shelter, a soup kitchen and emergency shelter.

The 100 National Winners

Scranton

Best Practice: Saint James Manor

Pennsylvania

The 100 National Winners

A partnership of several county and state agencies and nonprofit organizations contributed resources to undertake the renovation of the vacant building and turn it into 16 units of housing. Resources included tax exempt financing from the local Redevelopment Authority and through a large banking institution, financial assistance from local government agencies, and financial and furniture donations from organizations such as local veteran and senior citizens groups and faith-based organizations. By involving so many community groups in the renovation process, Saint James Manor raised community awareness of the needs of the local homeless population.

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Pennsylvania

QUICK ACTION AND COMMUNITY INVOLVEMENT HELP RELOCATE DISPLACED PUBLIC HOUSING RESIDENTS

Nashville, Tennessee. Through quick response, community education and partnership building, a HUD team and its community partners in Nashville, Tennessee, relocated 186 very low-income families to better and safer affordable housing with minimal stress and cost to residents.

The residents of Lane Garden Apartments, a 212-unit Section 236 housing development, faced relocation when the owner notified them of its intention to prepay the FHA mortgage and opt out of the Section 8 Program. Residents had only six months to relocate, and with a median family income of \$6,000 a year the costs associated with moving were staggering. They needed help finding affordable housing, paying application fees and security deposits, and moving household goods.

The local HUD staff quickly realized that timing was critical and that the incomes of the residents would leave many unable to negotiate the maze of relocation on their own. Aware of the difficulties of relocation and the obstacles posed by having no Federal relocation funds to rely on, the team turned to HUD partners and the community for assistance. Calling on the local housing authority, private landlords, community organizations, churches, charities, rental management agents, and government agencies, these key organizations participated in a briefing on the relocation problem and formed a community resource group to assist the Lane Garden residents.

The resource group sought out the individuals and organizations that needed to be involved in the process. They also worked together: landlords identified all available rental units and were asked to waive application fees for Lane Garden tenants; charities provided financial assistance for very needy residents; church congregations organized to provide transportation so residents could look for new places to live; and social

Nashville

Best Practice: Lane Garden Apartments

Tennessee

The 100 National Winners

Tennessee

service agencies streamlined their operations and procedures to allow residents to move before the deadline. The team also appealed to the nonprofit owner and the proposed new owner of the property for funds to assist residents with their moves.

The resource group helped residents tackle the hurdles associated with moving on a case-by-case basis. Holding office hours on site and maintaining consistent availability provided residents with easier access to help and information. The constant communication between residents and staff enabled the resource group to address individual problems as they arose.

Progress reports by the resource group kept issues of immediate importance in the forefront and shared the knowledge needed to find solutions to problems of relocation. Having diverse parties involved promoted cooperation. For example, having the new landlords regularly attend meetings and work with the housing authority staff, who inspect potential units and are responsible for issuing vouchers, kept each side informed of the necessary processes and encouraged them to work together.

Acting together, HUD and its community partners issued vouchers, found suitable housing, and physically moved 186 families on schedule. Based on costs paid to relocation contractors for similar services, the service would have cost approximately \$465,000 to perform had the community not stepped in to make it happen.

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MYRIAD OF NONPROFIT ORGANIZATIONS REVITALIZE SOUTH CENTRAL PHILADELPHIA

Philadelphia, Pennsylvania. Universal Companies is a community development corporation in South Central Philadelphia that takes a holistic approach to community revitalization, addressing the need for improved housing, education, and economic development. By building the organizational and economic capacity needed to challenge many of the underlying causes, as well as the effects, of poverty, Universal Companies promotes opportunities for positive community change through real estate development, workforce development and education. Its efforts to improve the physical landscape of the community are anchored by a commitment to rebuild the hope, confidence and spirit of the people who live there.

Universal Companies is a group of nonprofit organizations that have emerged from Universal Community Homes, started in 1993 as a developer of affordable housing. Universal Companies has expanded to provide quality affordable housing, education for children and adults, employment opportunities, and economic development, with projects that include new and rehabilitated townhouses, a charter school, a new small business support center and a six-story workforce development center.

Since its inception, Universal Companies has developed 120 units of rental and homeownership housing, more than 75,000 square feet of commercial space, and operates four programs at a cost of more than \$22 million.

The consortium of Universal Companies is formed by Universal Community Homes and includes entities such as a construction company, a business support center, a center for employment training, retail operations, a charter school, and a resource center. This consortium also works in partnership with external companies and organizations that operate as one of two teams: either development or finance. The teams

The 100 National Winners

Philadelphia

Best Practice: Universal Companies

Pennsylvania

The 100 National Winners

Pennsylvania

include companies that focus on development and property management, construction, law, architecture, and financial institutions. The Universal Companies also work in partnership with city, state, and federal agencies.

The areas targeted by Universal Companies are located near other areas of Philadelphia that are undergoing redevelopment, such as downtown and the Avenue of the Arts, but the living conditions for residents in the target area are marked by low median incomes and high unemployment. In addition, more than 4,000 vacant houses and more than 1,000 vacant lots exist in the target area.

Universal Companies is involved in more than \$300 million in real estate development projects that will result in developing additional housing, a community center, a performing arts training center, a workforce development center, commercial and retail space, and a charter school.

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LEAD HAZARD CONTROL PROGRAM PROVIDES A VARIETY OF SERVICES TO AT-RISK FAMILIES

Cambridge, Massachusetts. Lead-Safe Cambridge's (LSC) small staff has had a large impact on controlling the lead hazard among low- and very-low income residents of Cambridge, Massachusetts. Over a three-year period, the percentage of area children with dangerous levels of lead in their blood dropped from 10 percent of all children screened in 1995 to 1.6 percent in 1998. Primary prevention measures through home visits, outreach activities, interactions with property owners and contractors, and even educational puppet shows at elementary schools have contributed to the decrease.

The City of Cambridge Community Development Department partnered with the Cambridge Hospital system to develop the LSC in 1994 as a comprehensive lead paint abatement and poisoning prevention program. LSC receives funding from HUD as a lead hazard control grantee. The LSC staff works in the most at-risk Cambridge neighborhoods that have aged and often dilapidated housing. The goal is to prevent childhood lead poisoning and create affordable lead-safe housing. To date, LSC has deleaded more than 220 affordable housing units. Services include financial and technical assistance, lead inspections, construction oversight, temporary tenant relocation, blood lead testing, patient education, home visits, soil lead testing and control, and community outreach and education.

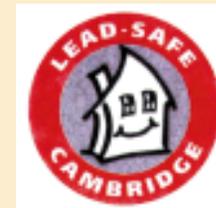
Although some of the work is responsive to office walk-ins, phone calls and referrals, much is proactive, including home visits, public education and development of partnerships. Partnerships, such as one with Just-A-Start, a local nonprofit providing funding and technical assistance for rehabilitation work, have allowed Lead-Safe Cambridge to help owners renovate multifamily properties needing comprehensive lead hazard control.

The 100 National Winners

Cambridge

Best Practice: Lead-Safe Cambridge Program

Massachusetts



The 100 National Winners

Massachusetts

LSC's original outreach strategy underestimated the need for services. With initial plans for meetings, mailings, press releases and some outreach to schools, LSC staff found that outreach needs surpassed original expectations. Finding it difficult to get people to attend an event strictly about lead poisoning prevention, LSC participated in existing events that are broader than lead poisoning prevention, such as Community Baby Shower or Spring Home Fair.

Through state funding of an outreach coordinator position, new enrollees and the visibility of the program have grown considerably. Staff members worked with the state legislature to declare a Lead Poisoning Prevention Week, which included LSC-sponsored events such as a kick-off, workshops, a finale at a local mall, and a "Lead Awareness Gallery" of posters and interactive exhibits that taught children from area day camps about the dangers of lead.

Local outreach activities include the following:

- Property owner workshops on a pilot program to reduce lead in soil
- Lead-hazard awareness training during classes for first-time homebuyers
- Large displays in supermarkets, hardware stores, YMCAs, shopping malls and other venues
- Advertisements displayed on public transportation targeted at do-it-yourselfers
- Ads in movie theaters targeted at parents and property owners
- Presentations in kindergarten and first-grade classes using a Sesame Street video on lead education, a sing-along with Elmo and educational materials for children to take home to parents
- A video in Portuguese
- Education sessions during English as a Second Language classes and birthing classes

The staff also distributes brochures on prevention of lead poisoning, including a “Sneaky Poison” pamphlet that LSC developed and adapted for all literacy levels. In addition to English, all brochures are translated into the area’s prevalent languages—Portuguese, Spanish and Haitian Creole.

Press coverage and displays in the windows of local hardware stores helped LSC convey the lead awareness message to more than 20,000 residents. LSC also relies on its website at <http://www.ci.cambridge.ma.us/~LeadSafe/> to educate the public.

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The 100 National Winners

Massachusetts

The 100 National Winners

Charleston

Best Practice: YWCA Transitional Housing Project

West Virginia

NOT JUST FOR RECREATION ANYMORE: YWCA HELPS BATTERED WOMEN AND CHILDREN

Charleston, West Virginia. The YWCA Transitional Housing Project in Charleston, West Virginia provides affordable housing and supportive services to homeless and battered women and children. The project has recently completed renovating 10 apartments in a building that had long stood vacant that will serve women who are homeless or victims of domestic violence. To provide resources for the project and develop job-training opportunities for residents, two retail establishments have been created on-site.

Residents may live at the transitional housing project for up to 24 months while they receive a wide range of supportive services to help them become self-sufficient and enable them to remain in a safe environment. Residents work with experienced case managers and have the opportunity to receive adult education, budgeting guidance, job training, parenting education and other services that will enable them to live independently. Criteria for selection for the program include an individual's motivation to achieve self-sufficiency.

The Kanawha Valley Collective and the city of Charleston identified the need for a program to assist homeless women and victims of violence with long-term services. The YWCA is working in partnership with other organizations to obtain referrals for residents and provide services. One service is the Sisters Mentoring Program, which will match residents with professional women who can mentor them in the skills needed to live on their own and maintain employment. Workshops for residents also will teach skills, such as basic home repair, that will aid participants in living on their own.

Initial funding was made available through HUD's Continuum of Care program. Residents who are employed will contribute one-third of their income toward rent. An innovative partnership with two retail stores located adjacent to the apartments will provide both funding and job training for the program's residents. The YWCA, noting the challenge of maintaining constant funding for the project, launched the Past n' Present used clothing store and a gourmet coffee shop named Perkin' Up to support the program. Volunteers contribute time to both operations to keep costs low. Eventually, both stores will provide opportunities to enhance job skills and experience for residents who need employment training.

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The 100 National Winners



West Virginia



The 100 National Winners

BUFFALO COUNSELING PROGRAM ENCOURAGES HOME OWNERSHIP

Buffalo, New York. The Home Ownership Services Program of the Housing Council in Buffalo, New York, is a one-stop shop that helps low-income potential homebuyers, senior citizens, and homeowners facing foreclosure explore the options and understand the processes involved in buying and maintaining a home.

The Home Ownership Services Program offers assistance that is designed to reach people in Rochester and Monroe counties with wide-ranging concerns related to home ownership and provides services in English, Spanish and American Sign Language. For first-time homebuyers, pre-purchase counseling provided by the program enhances their consumer skills and walks them through the complicated homebuying process. The program works with local lenders to provide counseling as part of HUD's Comprehensive Housing Counseling Program. Senior citizens can receive information and assistance on reverse mortgage programs such as HUD's Home Equity Conversion Mortgage (HECM) to help people with limited incomes remain in their homes.

Acting as an advocate for homeowners facing foreclosure, the program helps by negotiating realistic repayment plans with their lenders and loan servicers. In addition, the program works with the families to develop budgets and discover untapped income sources that will assist them with meeting future payments. Qualified homeowners who demonstrate an ability to maintain mortgage payments are offered deferred payment loans. It also helps eligible families access mortgage relief funding available through some of the local town's Community Development Block Grant funding for families who have fallen behind in their mortgages due to circumstances beyond their control.

The 100 National Winners

Buffalo

**Best Practice: Home Ownership
Services**

New York

The 100 National Winners

New York

In 1999, the Housing Council's Home Ownership Services Program provided pre-purchase counseling to 178 first time homebuyers and proceeded to close loans, allowing homebuyers to complete the purchase of their first home. The program also counseled 317 families who were delinquent in their mortgage payments—95 percent of whom succeeded in avoiding foreclosure.

Home Ownership Services works in partnership with various organizations to conduct outreach in the community. Referrals come through HUD's FHA programs, the Consumer Credit Counseling program, and advocates such as the American Association of Retired People (AARP). Home Ownership Services staff also works closely with local lenders, area governments, and senior citizens centers to keep them informed of available services.

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READS MAKES POST-SECONDARY EDUCATION A REALITY FOR PUBLIC HOUSING STUDENTS

Durham, North Carolina. The Ruffin/Edward Academic Development Scholarship (READS) was established by the Housing Authority of the City of Durham and Learning Assistance, Inc. as an education-oriented nonprofit organization to provide post-secondary educational scholarships and stipends to individuals who reside in public housing. Since 1987, the program has awarded scholarships to more than 95 students.

Any students living in the Durham Housing Authority's public housing communities who are accepted to attend a college or university are eligible to apply for a scholarship. To be eligible for these scholarships, students in local high schools must complete application requirements, which include recommendations, high school transcripts, financial aid information and an essay on "Why I Wish to Continue My Education." Funding is provided on a yearly basis and level of awards are determined by available funds. Recent scholarships were for \$1,200 per year. Money can be used for tuition and books, housing or for moving expenses associated with attending an out-of-state college.

A constant challenge to maintaining a scholarship program is raising the funds to support the scholarships. The READS program has joined forces with local government agencies put on an annual recognition banquet that serves as a fundraiser for the scholarships. This partnership provides an expected, if not constant, source of funding for the program. Donations from community churches, businesses and individuals also contribute to the scholarship fund.

The 100 National Winners

Durham

Best Practice: Ruffin/Edward Academic Development Scholarship

North Carolina

The 100 National Winners

Recipients who have graduated are pursuing careers in fields such as accounting, education, computer specialties, television production and nursing. Several students are pursuing or have already received advanced degrees.

Keys to the success of this program include: successful fundraising; raising awareness of the program among eligible students so they will take advantage of the opportunity to apply; and finally, working closely with the colleges and universities involved, particularly the schools that students most often attend, to arrange for timely payments of the scholarships.

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North Carolina

CDBG SIDEWALK JOB TRAINING PROJECT PROVIDES BOTH JOB SKILLS AND BETTER SIDEWALKS

Wichita Falls, Texas. The City of Wichita Falls, Texas has developed a program that fulfills two needs in the community: the Sidewalk Job Training Project repairs public sidewalks and provides unemployed or unskilled individuals the opportunity to acquire valuable job skills. This unique program teaches participants the basics of concrete work through sidewalk construction and allows them the opportunity to attain a commercial driver's license.

With long-term highway construction projects underway, the City of Wichita Falls was facing a shortage of trained labor and construction workers. In addition, sidewalks in many areas of the city were aging and had fallen into disrepair. The Sidewalk Job Training Project provides the maintenance and repair services that improve the quality of life in neighborhoods, while creating a skilled labor force capable of gaining full time employment.

The program is operated by the City of Wichita Falls through Community Development Block Grant funds. It is a six-month job training program for individuals with few or no job skills—often participants who enter the program are dependent on welfare. The City provides employees to supervise the project and provide training, in addition to supplying needed equipment and wages for the participants. In return, workers learn to operate equipment and tools, remove old concrete, build concrete forms, and pour and smooth new concrete. The skills and work experience increase participants' marketability in the local labor market and also exposes them to the intangible qualities that help them find and maintain employment, such as the value of job responsibility and how to meet performance standards.

The 100 National Winners

Wichita Falls

Best Practice: Community Development Block Grant (CDBG) Sidewalk Job Training Project

Texas

The 100 National Winners

Texas

By working in the Sidewalk Job Training Project, participants have the opportunity and are encouraged to apply for a commercial driver's license. Since Texas law requires that applicants be employed in a position requiring a commercial driver's license before the test can be administered, participating in the program provides a rare opportunity to receive this valuable certification. The program also makes vehicles available to workers so they can take the driving portion of the test.

The Sidewalk Job Training program takes advantage of the rain delays that prevent cement work by creating additional learning opportunities for participants. During this time they can learn more about concrete forms, take safety courses, and tour local concrete plants and laboratories to learn about the technical properties of concrete. Workers can also use this time to study for their driver's license exam.

A significant benefit of the program for participants is the experience with city projects and the solid job attendance track record they can achieve, which helps in applying for permanent city jobs. Of the 48 individuals who have participated in the program, 18 have been promoted to full-time employment with the City of Wichita Falls and 16 have been hired by other employers or have gone on to attend college.

The benefits of the Sidewalk Job Training project also extend to the livability of the City, since improving sidewalks can have a great impact on the appearance and the safety of a neighborhood. The program focuses on repairing dilapidated sidewalks or creating sidewalks in CDBG target areas, providing improvements in sectors of the community such as low-income neighborhoods, the downtown area, city parks, areas around public schools, and public facilities in the city and the county. The program also builds wheelchair-accessible ramps when needed.

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DALLAS CHURCH HEALTH MINISTRIES PROMOTES HEALTH CARE

Dallas, Texas. The Church Health Ministries is a collaborative effort responding to the need for improved preventative health care treatment for low-income and uninsured residents of East Dallas. By working with health care institutions and area churches, the services of the Central Dallas Ministries walk-in medical clinic have been expanded to include preventative care that reduces the number of emergency room visits by area residents.

Central Dallas Ministries has been serving residents in Dallas Housing Authority communities and surrounding neighborhoods for more than 10 years, providing services ranging from food pantries to GED training, to summer camp for kids, as well as conducting a weekly walk-in medical and dental clinic. As the number of emergency room and hospital admissions for residents of this area began to rise, a major gap in the affordable health care services available to the neighborhoods served by Central Dallas Ministries was identified. A collaboration of area health care systems, including Baylor University and the County hospital; the East Dallas Weed and Seed program to prevent drug use; several local churches and community providers; and the Central Dallas Ministries came together to address the issues.

In 1998, the work of the partnership led to the creation of the Church Health Ministries program. Through Church Health Ministries, the services of the medical and dental clinic operated by Central Dallas Ministries were greatly expanded to incorporate preventative care, including physicals, well-women exams, cancer screenings, and other health services. These medical services are available to residents who are unemployed or, more often employed but unable to afford health insurance.

The 100 National Winners

Dallas

Best Practice: Central Dallas Ministries-Church Health Ministries

Texas

The 100 National Winners

Texas

Church Health Ministries also launched strategic outreach efforts to overcome the fear and mistrust some residents had of the health care system by utilizing organizations they trust: their churches. To emphasize the need for regular medical exams and raise awareness of the programs available, Church Health Ministries works with members of local congregations to provide three levels of health assistance. Congregational Nurses are registered nurses who act as health counselors and educators, and provide referrals to their congregations. Lay Health Promoters also act within the congregations as extensions of the nurses, referring individuals for further evaluation and sometimes accompanying patients to their medical appointments. Benefits Counselors work with patients and community members to explain the processes and evaluate their eligibility for accessing various health benefit programs. Many patients are unaware that they are eligible for programs such as Medicaid or the Children's Health Insurance Program (CHIP).

By working closely with the neighborhoods it serves and listening to resident's concerns, Church Health Ministries develops the care that people need and also brings in people who might not otherwise be involved in its programs. In 1999, the 900 volunteers of the program made more than 7,500 patient contacts in the community through the clinics, referrals, or benefits guidance. Preliminary findings also show that the areas targeted by the program have experienced a drop in hospital emergency room visits.

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HABIJAX LOT PREPARATION PLUS SWEAT EQUITY MEANS HOMEOWNERSHIP FOR FAMILIES

Jacksonville, Florida. Jacksonville, Florida is a city with approximately 50,000 residents living in substandard housing, 75 percent of them children. Many of these residents are in substandard rental units.

The city of Jacksonville was in immediate need of quality housing for low- to moderate-income residents.

Habijax Lot Preparation—a Habitat for Humanity project—provides homeownership for low- and moderate-income families who are unable to obtain home financing through conventional means. As a result of their revitalization efforts, 270 low- to moderate-income families are able to purchase newly constructed homes.

Since 1997, the city of Jacksonville has provided \$900,000 of Community Development Block Grant (CDBG) funding to Habijax, one of the most active local chapters of National Habitat for Humanity. Since October of that year, 50 of the 270 families assisted also received down payment assistance from the CDBG funds.

This project is being implemented in specific neighborhoods designated Intensive Care Neighborhoods by the Mayor, which assures that the city is implementing multifaceted revitalization projects in each neighborhood. The project has utilized more than \$8.8 million of non-CDBG and non-state assistance, including \$3.3 million in corporate contributions, on housing construction activities.

The project employs local and county agencies, private and public funding sources, along with the local Habitat for Humanity office to offer assistance to its participants in the form of construction and financial assistance. Homeowners also are required to contribute a small amount of sweat equity to purchase their homes. Habijax's housing construction homeownership activities are implemented and financed through diverse volunteers and corporate sponsors—a major component of the revitalization efforts. Strong community support is vital for the operation of this program.

The 100 National Winners

Jacksonville

Best Practice: Habijax Lot Preparation

Florida

The 100 National Winners

Habijax participants are committed to total neighborhood renovation as well as improving the local housing market. Their dedication to the community is vital to bringing the dream of homeownership to the local residents.

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Florida

PROGRAM LINKS LOW-INCOME FAMILIES AND HUD FORECLOSED HOMES

Jackson, Mississippi. Mississippi Regional Housing Authority Number VI in Jackson, Mississippi provides a comprehensive homeownership program to qualified families. The program, aptly titled Housing Opportunities for Mississippians Enhanced (H.O.M.E.), uses its Section 8 administrative fee reserves to purchase single family houses from HUD's foreclosure inventory. The program offers the homes to qualified low-income persons who successfully complete the housing authority's Family Self-Sufficiency Program.

The program provides affordable standard housing for a critical segment of the population in the Jackson and Tchula, Mississippi areas. The H.O.M.E. programs saw the need to increase homeownership opportunities to families living in the distressed areas that may never have had the ability to own their own home.

At the same time, the program reduces HUD's foreclosed inventory.

To date, the housing authority has sold nine homes in Hinds County and two in Holmes County. The housing authority finances the mortgage for 20 years at a ½ percent interest with a nominal downpayment. The selling price is based on the purchase and renovation cost by the authority, less depreciation. An escrow payment is included for taxes, insurance, and repairs and/or replacements to major housing components.

Programs like this are made possible through the use of Section 8 administrative fees and cooperation with the local HUD office. This program can be replicated by establishing qualification criteria, procedures and guidelines to finance the mortgages, escrow payments, taxes and insurance. With the cooperation between these two agencies, H.O.M.E. is model of cooperation between governmental agencies.

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The 100 National Winners

Jackson

Best Practice: Housing Opportunities for Mississippians Enhanced (H.O.M.E.)

Mississippi

The 100 National Winners

Coalgate

Best Practice: Choctaw Nation Modular Home Program

Oklahoma

THE MOD MOVEMENT INVADES THE CHOCTAW NATION

Coalgate, Oklahoma. Budget and building constraints are just two of the many factors that can delay the construction of affordable housing for low-income and elderly residents. The Choctaw Nation Indian Housing Authority in Oklahoma has found a way to successfully address the needs of its community and creatively operate within these budgetary and building restrictions.

The Housing Authority was faced with several challenges in providing homeownership for local families. The median household income for Native American families is 80% or less of the national median. Combined with the immediate need for housing, the Housing Authority created a Modular Home Program that provides affordable housing for low-income Native Americans.

The benefit of modular construction is in the initial building of the homes in an off-site indoor facility—allowing for faster year-round construction as opposed to conventionally constructed on-site homes. Not only does this form of housing tackle the challenges in the seasonal construction market they also are approximately 40% percent cheaper to build than comparable on-site construction.

The Choctaw Nation Indian Housing Authority has also encompassed several of the needs of the residents within the new community. The local Choctaw food distribution program delivers meals to the elderly residents and the new homes are centrally located near the community centers where Choctaw Health Representatives schedule periodic visits to provide basic health services. With the knowledge that many of its residents are elderly, the housing authority provides all landscaping and building maintenance.

The tribe completed 20 homes in the first year of the program's operation, including seven homes that were built for the independent elderly. In addition to providing affordable, energy-efficient homes, the Modular Home Program also provides employment for Choctaw tribal members and an opportunity for training in

a skilled craft. Several Choctaw youth have completed the apprentice program after graduating from high school and they are proficient framing carpenters who are able to train others in the apprentice program.

The Choctaw Nation of Oklahoma in partnership with the Coalgate Industrial Authority and HUD has provided a model well suited for replication. In the housing arena, where new and innovative building design comes with a high price, the Choctaw Nation Indian Housing Authority answers its housing needs efficiently, and well within its operating budget.

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The 100 National Winners

Oklahoma

The 100 National Winners

Tampa

Best Practice: Cease Fire Tampa

Florida



TAMPA'S CHILDREN TEACH LOCAL RESIDENTS ABOUT GUN SAFETY

Tampa, Florida. Firearm safety campaigns can be more than just gun buy-back programs. The residents of Tampa, Florida have found a way to incorporate the whole community into a successful educational campaign about the dangers posed by firearm violence. This community approach, called Cease Fire Tampa, seeks to decrease the number of injuries and deaths due to firearm violence, particularly among children.

In 1998, representatives from area hospitals, law enforcement, private corporate sponsors, the Hillsborough County School System and local charitable foundations formed this broad-based community effort in Tampa. Since then, the group has developed a gun buy-back for unwanted guns, an innovative firearm safety education program for third graders, and an evening community education program for the entire family. Local department and grocery stores have awarded gift certificates to participants.

The most interactive and innovative component of this program is a firearm safety curriculum for third graders, developed by Tampa General Hospital's MORE HEALTH program and assisted by the Tampa Police Department. In classroom demonstrations, MORE HEALTH instructors in partnership with local law enforcement officials, use hands-on materials, Mr. Bones the skeleton, an anatomy apron, and real x-rays to teach children how guns can harm their bodies. Over 4,000 third graders learned about the effects of gun violence in the 1999-2000 school year.

The third and final component of Cease Fire Tampa involves educating parents and children together. A community education program involves hands-on interaction between parents, local residents and children—with children teaching the adults the firearm safety tips they have learned in their classroom. At the end of this hands-on session free gun locks are offered to each family in attendance.

Saving lives from senseless gun violence is the ultimate goal of this program. With the dedication and commitment from local citizens and businesses coupled with the cooperation of local law enforcement, Cease Fire is a program that can be replicated throughout the country.

The following poem was written by Judeen Motyneaux, a third grader at Dunbar Magnet School and a participant in Cease Fire Tampa.

A gun is no fun
If you see a gun be sure to run

Never touch a gun
You may not see the sun

Tell a grown up
They will pick it up

Be cool and follow these rules
A gun is a crazy tool

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The 100 National Winners

Florida

The 100 National Winners

Tucson

**Best Practice: South Tenth Avenue
Historic Preservation Project**

Arizona

HOMEOWNERSHIP PROJECT PROVIDES LIVING LINKS TO THE PAST

Tucson, Arizona. When the South Tenth Avenue Historic Project tackled the need for affordable housing in the Tucson area, not only did the project provide homeownership to the area's low-income residents; it also created living links to the area's historic past. The Project provided 10 affordable homes for low-income residents in the Barrio Historico neighborhood, a historic area silenced by neglect but ripe with tradition and history. Using funds from HUD's HOME program, the Primavera Foundation and homebuyer assistance funds from the Federal Home Loan Bank of San Francisco, the project provided 10 affordable housing units for low-income residents.

The new homeowners, comprised of Hispanic and Anglo residents, reflected a diverse range of nuclear and extended families, and included both young families and senior adults with grandchildren. Not surprisingly, two of the new homeowners were actual descendents of the original homeowners—living links to the neighborhood's past.

While homeownership rates in the Barrio Historico area are 51 percent, well below the national average of 67 percent, the biggest challenge for families is to save sufficient funds for down payments and closing costs.

The South Tenth Avenue Historic Project complies with historic regulations, creating a respect for the area's past with thoughtful historic rehabilitation. The homes represent both pueblo and sonoran design, and include a number of elements intended to blend within the local historic neighborhoods. Project staff worked with the City of Tucson's Historic Commission on review and construction approval.

The homes, in a neighborhood where a HOPE VI development is located, include seven renovated and three new-construction units. Five of the historical adobe structures existed on the site but had been abandoned

or vandalized. The partnership between the City of Tucson and the Primavera Foundation leveraged the HOME funds.

The housing carries on the neighborhood's traditions with community-oriented design that includes both front and back porches. The existing homes were essentially rebuilt, replicating the original floor plans with wooden doors and double hung wooden windows, yet modernized with an additional bathroom.

Primavera Builders work crews, comprised of homeless residents, the working poor, and at risk high school students, handled construction while getting on-the-job training. Many of the job trainees who worked on the project moved on to full-time employment in the construction industry, and can earn living wages. Residents in this historic community have ample access to public transportation, and educational and job training facilities.

Many of the nation's historic urban areas are ripe with history and people willing to carry on the traditions of their community. The South Tenth Avenue Historic Preservation Project provided a needy community with living links to the past, homeownership and valuable job training, while restoring extremely dilapidated historical structures into beautifully finished homes.

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The 100 National Winners

Arizona

The 100 National Winners

Boise

Best Practice: Homeward Bound by Neighborhood Housing Services, Inc.

Idaho

BOISE'S HOMELESS CHILDREN NOW HAVE A PLACE TO CALL "HOME"

Boise, Idaho. Every child should look forward to going home at the end of the school day. To be comforted by the sights, sounds and smells of home after a long day of learning. But for many of America's homeless children there is no "home"—not in the traditional sense of the word. Homeward Bound, originally funded by the city of Boise, the Northwest Area Foundation and other local corporations, is a two-year comprehensive program to transition homeless families with children into a place that is "all mine."

Boise, like other cities across the U.S., had no transitional housing program for its homeless residents. There was a city-wide need for a comprehensive program to help these families move from shelters into permanent housing but more importantly, to assure their success they do.

Homeward Bound is more than a transitional housing program. Its ultimate goal is to address the needs of the entire family through comprehensive services geared at success for each family member. Homeward Bound families are offered a full range of social services including career development, education, case management and counseling, personal home budgeting and credit counseling, nutrition, home maintenance, and parenting workshops. The program uses scattered-site housing, which removes the stigma of living in a shelter and allows families to become part of a neighborhood and the community.

Since its creation in 1987, Homeward Bound has served hundreds of families. Eighty-two percent of the families either have jobs or are in school and move into permanent housing when leaving the program. Many of the families that leave the program no longer receive welfare and health benefits, adding to the effectiveness of the program. Some families even achieve homeownership during their enrollment in the Homeward Bound program.

Boise's children are entitled to feel what is at the very core of human existence—the true meaning of having a home. Homeward Bound has helped provide this to these young children and their parents. Homeward Bound's efforts at isolating a simple human need, developing and organizing a work plan, and securing the necessary funding are a model for cities across the U.S. In this instance, imitation is more than the highest form of flattery—it is the most appropriate.

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The 100 National Winners

Idaho

The 100 National Winners

St. Louis

Best Practice: St. Louis HUD Sweat Equity Program

Missouri

RESIDENTS EXCHANGE A LITTLE SWEAT, PAINT AND SOME GRASS SEED FOR A NEW HOME

St. Louis, Missouri. One of the most difficult components of obtaining a home is saving for the down payment and closing costs. The Sweat Equity Program developed by the St. Louis HUD office permits homebuyers who are applying for an FHA-insured loan to exchange manual labor for a percentage of their down payment and closing costs of a new home.

There was a need in the St. Louis area to creatively find a way to help first-time homebuyers with down payment and closing costs. The Program found it necessary to provide tasks for the buyers that are easy to accomplish without the need to possess any special skills. The Sweat Equity Program has contributed to a 30 percent increase in homebuyer sales to first-time home buyers.

As a result of the St. Louis Sweat Equity program, many St. Louis families who could not otherwise afford a home now have the opportunity to earn their down payment and closing costs in exchange for manual labor. Prospective homeowners can plant grass seed around their house for a 1 percent discount on their down payment and can paint the inside of their home for a 2 percent discount. In both cases, the housing contractor supplies all necessary supplies and the homebuyer provides the labor. The program allows homebuyers to earn approximately 50 percent toward the down payment and closing costs on their home.

The St. Louis Sweat Equity is a partnership between the HUD—FHA, Missouri Housing Development Corporation and the St. Louis Community Development Agency. Sweat Equity is a great way to involve homebuyers in the initial building phase of their new home. With the cooperation of agencies at the state and local level along with area businesses, Sweat Equity is a program that can be implemented in cities across the U.S.

The Sweat Equity Program has been successful in enabling low-income homebuyers to become involved in the construction of their new home and ease the financial burdens that inhibit homeownership.

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The 100 National Winners

Missouri

The 100 National Winners

Providence

Best Practice: World of Work Plus

Rhode Island

WOW+—PUTTING PEOPLE TO WORK

Providence, Rhode Island. Transitioning a welfare recipient into the job market is just one of the many challenges faced by the state welfare workers. There was a need for organized and well-planned job assistance for recipients that would include labor market information, salary expectations, and job descriptions. World of Work Plus services help Temporary Assistance to Needy Families (TANF), Section 8 and public housing recipients find stable employment, augmenting the assistance received by state welfare workers.

In less than one year, the program has had phenomenal success. Since 1999, World of Work Plus has operated several offices where customers can receive services. It placed 24 participants in paid employment, 32 participants received educational assessment and 32 participants received their GED.

World of Work Plus is a partnership between the Providence Housing Authority and the U.S. Department of Labor, Rhode Island Department of Human Services, Job Link Inc., and the Providence/Cranston Job Training Partnership Administration. The program offers case management services, a six-week job readiness program in English and Spanish, community work experience, job placement and retention services, and adult education services. The program also provides customers with the ability to interface with the state TANF agency. Furthermore, customers can access up to \$750 to purchase items that will help them obtain and retain employment.

The World of Work Plus program accomplished their goals by creating a task force comprised of public housing and other governmental officials, and private and non-profit organizations. The task force focused on several goals: ensuring communication between groups, that the program reflected the needs of area residents, educating local neighborhood businesses on the benefits of the community work experience, as well as securing funding for the program.

As a result of the partnerships between federal, state, and local employment agencies, World of Work integrates welfare recipients back into the workforce one person at a time.

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The 100 National Winners

Rhode Island

The 100 National Winners

Vermont

Best Practice: Statewide Nonprofit Homeownership Centers

Vermont

HOMEOWNERSHIP CENTERS PROVIDE NEEDED SERVICES TO VERMONT COMMUNITIES

Vermont. Homeownership is a dream that many people have but are unable to realize. As in many states across the U.S., homeownership is much more difficult for Vermonters with low- to moderate- incomes. The state of Vermont, coupled with local agencies, has found a way to address the problem. The Vermont Housing Finance Authority initially funded four area nonprofit organizations to create homeownership centers to assist low- and moderate-income people trying to find and purchase affordable housing.

The Vermont Housing Finance Authority identified that many of the state's low- to moderate-income people had trouble saving money for downpayment and closing costs—the first step in purchasing a home.

Coupled with negative credit histories, lack of knowledge about the home buying process and the threat of foreclosure after purchasing a home, many of Vermont's poorest residents were locked out of the home buying market.

The centers provide a full range of housing services, including homebuyer education, housing counseling, loss mitigation services, rehabilitation counseling and limited funding for rehabilitation, post-ownership and credit counseling. More than 3,000 clients with a multitude of housing assistance issues have been assisted since the 1996 inception of the four homeownership centers. In addition, the number of homeownership centers has expanded to five and now effectively serves residents in the entire state.

The Central Vermont Homeownership Center is a partnership of four nonprofits covering Washington, Northern Windsor and Lamoile counties, and the Burlington Community Land Trust covers Northern Addison, Chittenden, Grand Isle and Franklin counties. The Gilman Housing Trust covers Essex, Orleans and Caledonia counties; the Rockingham Area Community Land Trust covers southern Windsor and

Windham counties; and the Rutland West Neighborhood Housing Services covers Southern Addison, Rutland and Bennington counties.

The National Neighborhood Housing Service has approved four of the five centers, with the fifth expected to receive approval by Fall 2000. In 1997, USDA's Rural Development Office partnered with this project by providing direct funding and assigning staff to each center to promote rural development programs and provide housing counseling. Two of the homeownership centers are HUD-approved housing counseling agencies.

Organizing a program like the VHFA requires the cooperation of nonprofit, private and state and federal funding sources. With partnerships like the Vermont Finance Housing Authority, the path to homeownership is cleared for many of America's low-income residents.

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The 100 National Winners

Vermont

The 100 National Winners

Jacksonville

Best Practice: HOPE VI

Baseball great Hank Aaron played baseball in the J.P. Smalls Baseball Park located next to the housing development.

Florida

FLORIDA'S OLDEST HOUSING DEVELOPMENT—A LITTLE BASEBALL HISTORY, AND A WHOLE NEW LEASE ON LIFE

Jacksonville, Florida. Economic redevelopment is ultimately about partnerships. Nowhere is this more evident than in the 1996 HOPE VI grant awarded to the Jacksonville Housing Authority to restore Florida's oldest public housing development, Durkeeville. Built in 1936, Durkeeville had deteriorated from a vibrant place to live into a community unable to meet the daily needs of its aging residents. Through changing economic times residents aged, died or left the community, and businesses began to close—changing the dynamics of the neighborhood.

The Jacksonville HOPE VI project and its partnerships are intended to revitalize the Durkeeville community and create economic development by building the area's first new shopping complex full of minority owned businesses, a Shands Medical Clinic, creation of the Durkeeville Historical Society, and rebuilding of the main thoroughfare—Myrtle Avenue.

Durkeeville's has a rich history. Baseball great Hank Aaron played baseball in the J.P. Smalls Baseball Park located next to the housing development. Durkeeville was a vibrant community and a stable neighborhood full of small businesses, recreation, schools and churches. The Durkeeville Historical Society was formed in 1998, comprised of a group of neighborhood residents, with the purpose of educating future and present generations about their community. Trusted with the task of "establishing a sense of pride, preserving the past, documenting the present and planning for the future," the society represents the history of Florida's oldest housing project through pictures, oral histories, lectures, group tours, and other memorabilia.

The Jacksonville HOPE VI grant provided \$1.4 million for restoration of Myrtle Avenue, the main thoroughfare through the housing project. The development caught the attention of the local electric company

as excitement about the Durkeeville project heightened. With an additional \$2.4 million from the local electric company, Jacksonville Electric Authority, Myrtle Avenue was rebuilt to include better traffic access, landscaping and parking for its residents.

Economic redevelopment of the area has stimulated the growth of a five-plex shopping strip on Myrtle Avenue with minority ownership of the pizza delivery store, the Chinese take-out, the grocery store, the dollar store and a Shands Medical Clinic to serve residents. The shopping mall serves the needs of its community while providing \$35,000 annually for the Jacksonville Housing Authority.

The HOPE VI project has created lasting partnerships among its residents and local businesses. From the start of the project the residents were involved in the planning process. It is efforts on this grass-roots level that enable a project like this to be duplicated. These invaluable partnerships will outlast and withstand the fluctuations of a changing economy and maintain a legacy all too important to be forgotten.

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Florida

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Wilmington

Best Practice: Wilmington Housing Partnership

Delaware

BREATHING LIFE INTO A CITY—ONE HOME AT A TIME

Wilmington, Delaware. Many of the residents of Wilmington are sleeping a little better now—secure in homes of their own. Some of these homes were once vacant and abandoned; others just needed a little attention. Thanks to the involvement of several people, their walls are once again vibrant with the sounds of life. The Wilmington Housing Partnership, a consortium of financial, corporate and governmental institutions, has breathed life into these neglected residences once again.

Wilmington's challenges are not unlike those of other U.S. cities. In 1990, 31 percent of Wilmington's 28,500 households faced housing problems, ranging from affordability to overcrowding, with low-income households facing the most acute housing challenges. The city felt that it had to take immediate action to address these problems by developing programs to increase homeownership, make housing more affordable to all segments of the population, and provide assistance to elderly homeowners with renovation efforts.

The partnership started because its founders saw a need within a city and came together to address it. The Wilmington Housing Partnership is a shining example of how governmental, financial, nonprofit organizations, and private industry can work together to improve housing in one city.

Among the Wilmington Housing Partnership's accomplishments:

- Offered down payment and settlement assistance to 210 first-time home buyers
- Generated over \$4 million in private financial support for the project
- Provided \$1.2 million to private and non-profit developers for construction of 231 homes
- Developed a tax waiver program to assist 37 first-time homebuyers
- Held a city-wide auction to assist low- and moderate-income buyers in purchasing homes

- Rehabilitated more than 400 owner-occupied housing units to comply with city code
- Provided emergency home repair assistance to 28 senior citizens
- Rehabilitated 19 owner occupied and 11 rental units through state programs.

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The 100 National Winners

Delaware

The 100 National Winners

Albany

Best Practice: Hampton East Mixed Use

Georgia

HAMPTON EAST DEVELOPMENT—PROVIDING HOMES AFTER THE FLOOD

Albany, Georgia. Helping a community rebuild housing after a natural disaster is one of the first goals for local, state and governmental agencies. Finding the most effective and creative way to address the needs of the distressed community is the biggest challenge. The needs may vary from community to community and range from repair efforts on some homes to total replacement for others.

Hampton East is a development in Albany, Georgia that was created as a replacement for the unprecedented number of low- to moderate-income homes that were destroyed in a 1994 flood. The flood damaged 5,805 housing units, or 23 percent of the housing units in the Albany area. Approximately 90 acres of mostly vacant land was developed to provide modern, affordable housing for an estimated 200 low- and moderate-income families, some of whom were flood victims. These were homes that were deemed in fair to substandard condition before the flood making repair efforts difficult. Many of the homes were rental properties. The most effective option was to replace the homes instead of focusing on repair efforts.

Hampton East also sought to address the entire needs of the community. Although housing was the most immediate need for the residents, the previous community lacked the necessary support services for its residents. This planned community provides, not only affordable housing, a daycare center, recreation facilities, and a shopping center but small business development opportunities as well. Residents of the new community also are included in the planning process for their new home. Qualified applicants can select a home plan and construct it with financing provided by local banks and the city's Affordable Home Ownership Program.

Hampton East can be a model for combined-use subdivision development. It is an ideal program for communities in need of quality housing in low- to moderate-income areas with available affordable land. Cooperation between local planning and construction boards and agencies, local residents and businesses, as well as funding from private and public agencies is key. An essential component of this program is the housing counseling sessions offered to participants to ensure permanent placement in the homes.

Although Hampton East was developed to address the specific need for housing after a natural disaster, the program went above and beyond the call for replacement housing. Hampton East saw the lack of community services in the poorer areas and decided to build those as well.

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The 100 National Winners

Georgia

The 100 National Winners

Phoenix

Best Practice: Wilson School Coalition

Arizona

HELPING RAISE OUR CHILDREN—ONE VOLUNTEER AT A TIME

Phoenix, Arizona. The Wilson School Coalition was formed in response to deteriorating student school achievement in a Phoenix, Arizona neighborhood. Created to provide needed services for families and children attending the local schools, the 65-member public and private partnership improved student achievement and revitalized the community by matching community needs with available resources.

The Coalition began as a mentoring program to assist students in the neighborhood but soon expanded. The Coalition developed a comprehensive mission statement aimed at treating the entire needs of the community's children. They identified six areas of community concern: increasing youth activities, developing relationships with local media, improving safety in the neighborhood, improving housing conditions, promoting family wellness, and increasing educational outreach.

The Wilson School Coalition would not be possible without the various partnerships formed to address the community's needs for its children. Local neighborhood associations, area banks, local law enforcement officials, and various other community businesses came together with area residents to improve student achievement and revitalize the community. Early results include an increase in student test scores and infusion of funding from outside the community of more than \$13 million for rehabilitation of 300 apartments and construction of four single-family homes.

The Coalition members provide a multitude of resources for the neighborhood children. What makes this program unique is its ability to address a wide range of needs. The partnerships implemented programs to assist the children with school and family needs. The partnership provided after school programs, field trips, reading programs, student job internships, private high school tuition and ongoing tutoring, career fairs,

training and job placement for parents of Wilson students, primary medical and dental care, new housing construction and renovation, and neighborhood clean up and crime prevention.

Communities can reproduce the Wilson School Coalition by focusing on the essential components of a neighborhood's needs and dividing those tasks into workable projects for each group. Assistance in the form of community and business volunteer time is vital to the success of this program. Multiple partnerships like these are the fundamental principles to improving student success on all levels.

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Arizona

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Dover

Best Practice: Delaware Rural Housing Consortium

Delaware

DELAWARE HOUSING DOING TOGETHER WHAT COULD NOT BE DONE ALONE

Dover, Delaware. Seven nonprofit rural housing organizations have come together as The Delaware Rural Housing Consortium to accomplish collectively what they could not accomplish alone. Rural nonprofit developers, and the people they serve, are often isolated and have little access to resources thus reducing their effectiveness in addressing the housing needs of the homeless, the very low income and special needs populations. Rather than compete for scarce resources, consortium members set out to form a state-of-the-art collaborative to coordinate housing development activities to better serve those in need. The seven organizations comprising the consortium share grant writing, government contacts, training and education and work together to creatively solve problems.

While consortium members could have focused their efforts on a variety of areas, members have chosen to serve those with the greatest housing needs and the least chance for improved housing. In Kent and Sussex counties in Delaware, circumstances for rural nonprofit developers and the communities they serve are dire. Most households served by the consortium are very low-income, living between 50 percent-80 percent below the area's median income. Modest paying jobs in the fast food, service and poultry processing sectors dominate rural Delaware. Most smaller communities and rural county governments have difficulties funding public utilities, yet these systems are necessary for affordable housing. Few national foundations are geared toward rural development, and fewer corporations, banks and large employers exist in rural Delaware resulting in less access to corporate charity.

Yet with the odds against them, the consortium's efforts have resulted in increased awareness of rural housing needs and successes through:

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- 1) its video, “More Than Bricks and Mortar;”
- 2) its report, “Ten Ways to Increase the Supply of Affordable Rental Housing in Rural Delaware;”
- 3) a rural housing summit held last fall;
- 4) the Rental Housing Investment Certificate concept to reduce rent for lower income households and
- 5) the 3-Year Housing Development Plan which will have a dramatic impact on 750 lower income households in rural Delaware through the building of new housing units and assistance to renters and first-time homebuyers.

Critical to its sustainability, the consortium has also gained support from the foundation and banking communities. The Longwood Foundation helped provide initial funding to launch the consortium. Providers of affordable housing such as the USDA, HUD, the Delaware State Housing Authority and the Delaware Community Investment Corporation have provided financing for the 11 housing projects within the Three Year Housing Development Plan. Delaware banks such as Chase Manhattan, Greenwood Trust Company and the Wilmington Trust Company are supporting the consortium through corporate contributions and lending of construction financing to projects in the Development Plan. The banking community is also helping to structure the Rental Housing Investment Certificate.

With its successes in increasing awareness about affordable housing combined with the support of the banking and foundation communities, the consortium has proven that is possible to accomplish collectively what individually could not be done alone.

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Delaware

The 100 National Winners

Burlington

Best Practice: The Housing and Communities Show

Vermont

Says Michael McNamara, “For 120 bucks per year and prep time, that’s the sum total of what it costs. It’s a cost-effective way of getting HUD’s message out.”

TELEVISION PROVIDES VALUABLE HOUSING INFORMATION

Burlington, Vermont. For \$10 a month, the Vermont State HUD Office and CCTV produced a housing and community development program that reaches an estimated 140,000 viewers in Chittenden County, Vermont. The live call-in program airs the first Wednesday of every month and provides information to viewers that might otherwise be inaccessible to them.

The idea started during Homeownership Week. Michael McNamara, of HUD’s Vermont office, felt that there were enough community issues to cover numerous shows. The first show aired in March of 2000, and one show has aired at least every month since then. Guest speakers cover topics such as homeownership opportunities, development of affordable housing, homelessness and the livable wage.

During Fair Housing Month, the program addressed concerns that the county’s low vacancy rate of less than 1 percent would lead to possible discriminatory acts by landlords. The show also provided information on offices to call if people felt they had suffered discrimination.

Since the show began airing, calls to the channel and the Vermont HUD office have increased. However, for those unable to watch or participate in the live show, a webcast of the show is available on HUD’s website.

Whether through the live call-in program or through the webcast, the show has benefited potential homeowners, renters, landlords, employers and the television station, which needed programs to fill its five-night-a-week programming schedule. The show also benefited HUD’s Vermont office because its limited travel budget meant that a call-in program is the most economical way to reach a large number of people. “For 120 bucks per year and prep time,” says McNamara, “that’s the sum total of what it costs. It’s a cost-effective way of getting HUD’s message out.”

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REVIEW OF MODEL BUILDING CODES INSURES CONSISTENCY AND FACILITATES COMPLIANCE

Richmond, Virginia. HUD's Virginia office coordinated an intra-agency review of four model building codes to identify areas where the codes were not consistent with the Fair Housing Act and Fair Housing Accessibility Guidelines. The office has made recommendations on where the codes need to be changed in order to be consistent with the act.

In response to a request from the model building code organizations and in response to a congressional request from the House of Representatives Committee on Appropriations, HUD has reviewed the International Building Code, the BOCA National Building Code, the Uniform Building Code and the Standard Building Code. Ultimately, building code organizations, the building industry and other interested persons would receive technical assistance on the extent to which accessibility provisions are consistent with the act and the accessibility guidelines.

The Fair Housing Act, because it is a federal civil rights law, is not a "required" component of the building codes. However, the act enables HUD to encourage state and local jurisdictions to adopt building codes and review processes that will check for compliance with the act. An important step in encouraging such local reviews of building plans for compliance with the Fair Housing Act is through encouraging adoption of building codes that are consistent with the act. By reviewing the model building codes and identifying areas where codes are not consistent, code organizations are able to develop language that insures consistency.

Involved in the process were the International Code Council, Building Officials & Code Administrators International, Inc., Eastern Paralyzed Veterans Association, American Institute of Architects, the National Multi Housing Council and the National Association of Home Builders. In addition, HUD received approxi-

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Richmond

Best Practice: Uniform Building Codes for Compliance with Fair Housing Accessibility Guidelines

Virginia

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Virginia

mately 30 public comments from outside organizations on its draft report of its building codes review and considered all comments when writing its final report.

State and local jurisdictions that have codes consistent with the Fair Housing Act may adopt the model building codes. This helps HUD because state and local jurisdictions that have codes consistent with the act will enable review of plans at the design stage to better insure early compliance with the Fair Housing Act.

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MONTANA HOMEOWNERSHIP NETWORK HELPS FAMILIES PURCHASE HOMES

Montana. Neighborhood Housing Services (NHS) of Great Falls, Montana, is the point organization for funneling resources for a statewide rural housing collaborative. The collaborative provides financial and education assistance to combat the state's dire housing situation. In 1995 36 families were helped into their own homes. This number increased to 91 families in 1997, 134 in 1998, and more than doubled in 1999 to 339 families assisted. NHS reached this number despite running out of down payment dollars for rural areas twice during 1999.

Montana ranks 47th in median income for four-person families by state as of 1997, having slipped from 40th position in 1995. There are more than 70,000 substandard housing units throughout the state. An economic and demographic analysis prepared by the Montana Department of Commerce indicated that 15.6 percent of the population is below the poverty line and that the rate is rising. More than 90 percent of the state land is considered rural. Housing costs, both rental and home purchase, are exceeding the population's financial capacity.

In 1986, the NHS began working with local lenders and realtors to put families into homes as a neighborhood revitalization strategy. Realtors found the buyers, and NHS obtained a portion of the 6 percent mortgage funds from the Montana Board of Housing, the state's finance agency. Local lenders then packaged the mortgages.

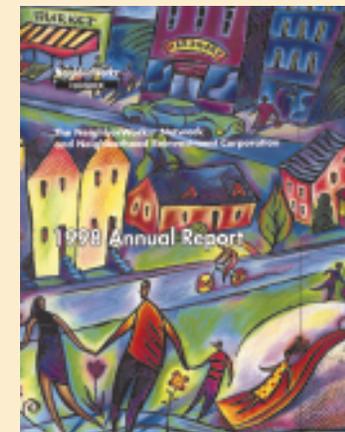
In recent years, NHS has added down payment assistance from various grants as well as homebuyer education. The Montana Board of Housing (MBOH), the state's finance agency, a major partner in all

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Montana

Best Practice: Montana Homeownership Network

Montana



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Montana

of the NHS programs, has provided more than \$19 million to NHS in set-asides of 30-year first mortgages at a 6 percent annual interest rate. HUD would then insure the mortgage with its FHA single-family loan product.

Neighborhood Reinvestment provided \$35,000 to NHS for the down payments and the Montana Board of Housing provided 6 percent, 30-year FHA mortgages. These funds assisted 14 families to buy homes. This program was so successful that the State RC&D Association's board of directors asked that the NHS phase in the other six RC&D Areas for a similar project. This has been done, two by two, and the last two RC&Ds are just beginning to market their programs.

One other organization that has brought great strength and knowledge to the partnership is Montana's Rural Housing Services (RHS). RHS operates a loan leveraged program with the Montana Board of Housing (MBOH), in which MBOH takes the first half of a first mortgage loan at 6 percent with a down payment and a guaranteed loan program takes the other half with no down payment and interest rates as low as 1 percent. FHA insures the mortgage, which results in loans with annual percentage rates as low as 3 percent to 4 percent, depending on income.

Of particular note is that RHS has put together a way to lend on American Indian Reservations. A project currently in mid-stream is the move and rehabilitation of 15 homes from Malmstrom Air Force Base in Great Falls to the Fort Belknap Reservation. The North Central Montana RC&D has provided the prospective buyers with homebuyer education. NHS will provide the capital for the down payment assistance and RHS will make the first mortgage loans.

Since the Great Falls NHS began its homeownership promotion program, more than 1,000 lower income families have been helped to buy homes; and NHS has closed \$19 million in MBOH/FHA loans and \$2 million in RD first mortgages. In addition, more than \$18.5 million first mortgage loans have been leveraged

by the NHS Lender Pool Loan fund for second mortgages for unbankable families over 80 percent of median income in the Great Falls area.

The Rural Home Loan Partnership, Rural Housing Services and Neighborhood Reinvestment has recognized the collaborative for its low-cost operations and high productivity. In Neighborhood Reinvestment's second five-year Campaign for Homeownership after 21 months, the comparatively small NHS of Great Falls entered into a partnership with the very large Chicago NHS. The program helped many families realize their dream of homeownership with an amazingly simple process for reaching buyers in rural areas.

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Montana

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Chicago

Best Practice: Mid-America Leadership Foundation's Community and Economic Development Program

Illinois

MATCHED SAVINGS ACCOUNTS TEACH FAMILIES THE VALUE OF SAVING

Chicago, Illinois. Before Mid-America Leadership Foundation's (MLF) Community and Economic Development Program, participating low-income families never thought twice about spending money on tennis shoes, manicures and eating out. Now that money goes into Individual Development Accounts (IDAs) to buy homes, start businesses and pursue post-secondary education.

Statistics indicate that 38 percent of all lower-income Chicago households, compared to 16 percent of all households, lack a checking account. The 1990 census information for the Cabrini-Green housing complex indicates that 90 percent of households lack an employed adult; 85 percent are female headed and the average annual income is \$4,000. These numbers show that programs promoting self-sufficiency are sorely needed for inner-city Chicago residents. In addition, with the demolition of low-income housing units in the Cabrini-Green developments where 7,000 residents live in 23 high rises, residents need the tools that will enable them to pursue other housing options—specifically, homeownership. Helping IDA participants become homeowners is one of the goals of the MLF program.

MLF developed a program to address the factors that would assist participants in becoming self-reliant. Chicago banks match participants' savings dollar-for-dollar up to \$600 a year for three years. Participants qualify through any of the following three ways: 1) they receive Temporary Assistance for Needy Families (TANF) and earn income, 2) they qualify for the Earned Income Credit or hold \$10,000 or less in assets, excluding a home or car or 3) their household income is 60 percent less than the area median income.

Participants must complete a financial literacy course before they can access the funds. The course covers topics such as capitalism, materialism, values and power, family financial security, debt management, insurance

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basics, and investing and giving back. To complete the course, participants must pass two quizzes, a final exam and attend 10 of 12 sessions.

MLF provides mentors to those interested in starting their own businesses. In addition, the program assists participants in developing the skills necessary to find and keep a job through the Work Readiness Index designed by the Denver Workforce Initiative. Staff administers the index in which participants are assessed and provided feedback about their strengths and weaknesses. The individualized feedback can be discussed with a “coach.” MLF has also developed the Power of Faith Partnership (PFP), which brings together the faith sector to provide customized job training and work readiness training, job placement and holistic support services.

Many partners have contributed to the MLF program’s success. Retired business professionals develop and lead financial literacy courses. Ariel Mutual Investment Company created an investment tool that would allow Cabrini Green public housing residents to access mutual funds and the stock market. Other partners include American Express Financial Advisors, Community Bank of Lawndale, Wayman AME Church and the Illinois Department of Human Services.

While gaining the trust of participants, many of whom would rather put their money under the mattress than in an institution, is difficult, the program has flourished. With 54 IDAs open, \$10,544.28 saved since May 1999, nine participants pursuing a GED or college and three participants securing a job upgrade, the MLF program is making a difference in people’s lives. Says one participant: “I joined this program because I wanted to establish something good in my life. I wanted to learn how to save and I couldn’t do that before this program. This is a good program and if I can save anybody can. That’s the truth!”

The program has also given participants hope, says another participant. “This program gives me the motivation to save and think in the long-term. I’m building for the future.”

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Illinois

The 100 National Winners

Trenton

Best Practice: New Jersey Housing and Mortgage Finance Agency Home Ownership for Permanency Program

New Jersey



PARTNERSHIP CREATES FIRST OF ITS KIND PROJECT TO REDUCE NUMBER OF SPECIAL NEEDS CHILDREN IN FOSTER CARE

Trenton, New Jersey. New Jersey has now placed homeownership within the grasp of more families seeking to provide permanent homes for children in foster care. The Home Ownership for Permanency Project creates affordable home ownership opportunities for low- and moderate-income potential adoptive families and relative caregivers to reduce the number of special needs children in foster care.

This \$4 million project is the first of its kind to address the needs of lower income adoptive families and was created through a partnership of the New Jersey Housing Mortgage Finance Agency (NJHMFA) and the New Jersey Department of Human Services, Division of Youth and Family Services (DYFS). The Catastrophic Illness in Children Relief Fund Commission provided half of the program funding through a \$2 million matching grant.

Under the Home Ownership for Permanency Project, NJHMFA provides homebuyer mortgages at below market interest rates of 1% to 4%, with 100% financing if needed, for low- and moderate-income adoptive parents and relative caregivers faced with inadequate or unaffordable housing. Financing for home improvements, rehabilitation and refinancing to enhance or enlarge a current home to accommodate new family additions is also available. The children adopted through DYFS are mainly children who were removed from their birth parents due to abuse or neglect. Many of the children have special needs, such as behavioral and emotional problems or developmental disabilities. Some have physical disabilities as well.

The program abandons the common assumption that HUD must increase funding in order to foster programs. This initiative requires no new HUD funds but instead relies on making better use of funds available

from other sources, including private investment, to increase housing opportunities for special populations. This program modernizes the outdated procedure of creating program silos or categorical grants with a more contemporary approach of adding incentives for merging housing and non-housing program ideas consistent with HUD goals.

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The 100 National Winners

New Jersey

The 100 National Winners

Shreveport

Best Practice: Community Support Programs, Inc. - CROSSROADS, PORTALS, PORTICO and TRANSITIONS Programs

Louisiana

PROGRAMS ASSIST MENTALLY ILL AND OTHERS WITH INDEPENDENT LIVING SKILLS

Shreveport, Louisiana. The core mission of Community Support Programs (CSP), Inc., a private nonprofit organization, is to provide individualized services and foster independence, resulting in programs designed to fit the individual. Through its programs, CSP seeks to insure self-reliance for the mentally ill homeless, for adoptive and foster families and those in danger of having their children removed from the home. CSP is achieving its mission through four programs: CROSSROADS, PORTALS, PORTICO and TRANSITIONS.

For 10 years, CROSSROADS has provided 45 day emergency shelter for homeless (or those at risk of becoming homeless) chronically mental ill adults. Participants receive room and board, medication education and monitoring, skills training in daily living and linkages to available housing, jobs and other community resources and support. Staff works with clients to identify and work on goals with an emphasis on mental health stabilization and treatment compliance and securing permanent or transitional housing. CSP contracted with the State of Louisiana's Office of Mental Health to establish the program.

The PORTALS offers a resource center, crisis respite and support services for adoptive and foster families. Significant research to establish which services promote permanency of placements and reduce neglect and abuse is a part of this program. CSP contracted with the Louisiana Department of Social Services' Office of Community Services (OCS) to provide services to families in need.

The PORTICO program provides counseling, parent training, family activities, support groups, mentoring and self-help resources and a welcome rest to families in danger of having their children taken from them. Once again, the state's OCS supplies support services to families. Referrals to the program come through OCS and the Families in Need of Services program.

Through the TRANSITIONS program, chronically mentally ill homeless adults receive individualized service focusing on effective mental health management, training in independent living skills and linkages to available community resources and supports. CSP designed the two-year program to assist the client in gaining independent living skills. Services include medication education, budgeting, meal preparation, grocery shopping, coping skills and employment preparation. Many clients who have successfully completed the program have obtained vocational training and employment skills.

A strength of CSP is its effort in building effective partnerships with other service organizations. CSP effectively utilizes government agencies, nonprofit organizations, and private businesses to provide numerous support services. After determining what services the client needs, CSP may refer the individual to Goodwill Industries for employment services or other agencies. CSP's partnerships with organizations and agencies such as the YMCA, Noel Methodist Church, Louisiana State University at Shreveport, the Salvation Army, the Social Security Administration and Louisiana Rehabilitation Services have generated a significant impact on those served and the community.

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The 100 National Winners

Louisiana

The 100 National Winners

Gary

Best Practice: NAACP Community Development Resource Center

Indiana

“It’s a matter of explaining in a way that users can understand and that opens their awareness to the homebuying process,” says Mary Ward of the NAACP.

NAACP OFFERS HOMEOWNERSHIP COUNSELING FREE OF JARGON

Gary, Indiana. Although Gary, Indiana, has a variety of housing counseling programs, the NAACP’s Community Development Resource Center provides information to potential homeowners in jargon-free language. “It’s a matter of explaining in a way that users can understand and that opens their awareness to the homebuying process,” says Mary Ward of the NAACP. Ward has observed programs that lose clients because “the participants won’t ask questions,” she says. “They’ll sit and listen but won’t ask questions.”

To date, 33 individuals and families have become homeowners through the city’s first-time homebuyers program, and an additional 13 have become first-time homeowners through private contributions. More than 300 potential homeowners have participated in the NAACP program, and 214 participants have been issued certificates for successful completion of the program.

The program, which is partially funded by \$30,000 in HUD HOME funds and \$100,000 in funding from Bank One, is geared toward first-time low- to moderate-income potential homebuyers since approximately 15,000 of the city’s 40,750 population are renters. Home sales have lagged behind those in nearby communities. As a result, the city of Gary identified homeownership as one of its top priorities.

The NAACP’s program, which operates in partnership with the city’s down payment assistance program, offers workshops on preparing for homeownership, shopping for a home, obtaining a mortgage, the closing process and life as a homeowner. Other partners include Fannie Mae, which has approved the program, and Freddie Mac.

The program is so successful that classes fill based on word of mouth. “Because of realtors referring us, we no longer have to advertise,” says Ward. “Sometimes there’s a waiting list.” Small classes ensure that

participants receive the attention and information they need to help them through the home ownership process.

Armed with information, participants are empowered to raise questions when necessary. “I’ve had people come to class and they’ve learned so much,” says Ward, “that they go to lenders and challenge them. It gives potential homebuyers an understanding of what they are up against.”

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The 100 National Winners

Indiana

The 100 National Winners

Cincinnati

Best Practice: Better Housing League, Emergency Mortgage Assistance Program

Ohio

“You need to retain homeownership as much as you need to acquire it,” says Dot Christenson of the Better Housing League.

EMERGENCY MORTGAGE ASSISTANCE HELPS LOW-INCOME HOMEOWNERS PAY THE BILLS

Cincinnati, Ohio. For too many low-income in Cincinnati, the dream of owning their home can turn into the nightmare of losing it due to job loss, disability and other emergencies. The Emergency Mortgage Assistance (EMA) Program of the Better Housing League is ensuring that low-income families who secure a house are able to keep it. “You need to retain homeownership as much as you need to acquire it,” says Dot Christenson of the Better Housing League.

The EMA program, which is modeled after the former HUD/Federal Housing Administration Loan Assignment Program and the Pennsylvania Homeowners Emergency Mortgage Assistance Program, is a pilot initiative that provides grants and homeownership counseling to very low-income households. Low-income Greater Cincinnati homeowners facing foreclosure due to job loss, illness, death of the primary wage earner or other circumstances beyond their control can receive special assistance to bring their mortgage loan current if they have reestablished an income stream to continue future mortgage payments.

Since the program began in April 1997, 144 low-income households have avoided foreclosure. Of the families tracked 12 months after receiving a grant, 82 percent have been successful in maintaining regular mortgage payments.

Without the EMA program, low-income families have little recourse to prevent foreclosure on their defaulted mortgages, regardless of the circumstances. Better Housing League counselors work with lenders to negotiate realistic repayment or forbearance agreements.

One family of nine helped by the program includes a disabled veteran husband, wife and seven children who had lived in their house for 11 years. The wife, who provided the primary income, lost her job and

gained another that did not pay as well. On the brink of losing their home, the husband and wife contemplated sending their children away to live with relatives while they moved into a homeless shelter. Eighteen months after receiving assistance through the EMA program, however, the family is only one month behind on its mortgage loan payments.

There are many such stories of families saved from foreclosure. As a result, support for the program is great, and its clients recently testified on its behalf before the city council.

Although gratitude and support for the program are high, the costs are relatively low—averaging about \$280 per client—making the program a sound investment. “It’s cost-effective and it’s good public policy,” says Christenson.

For the program’s success in helping low-income homeowners retain their homes, the Better Housing League and its EMA Program are being honored with the Governor’s Award for Creative Programming in Housing.

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The 100 National Winners

Ohio

The 100 National Winners

Oklahoma City

Best Practice: May 3rd Tornado Recovery



Oklahoma

HUD DEPLOYS TEAMS TO RESPOND TO HOUSING NEEDS FOLLOWING TORNADOES

Oklahoma City, Oklahoma. When a rash of tornadoes swept through the central portion of Oklahoma, in May 1999, killing 46 people and injuring 800 others, they caused \$1.5 billion in damages, becoming the most expensive tornado disaster in U.S. history with \$1.5 billion in damages. The Oklahoma City HUD office immediately responded to the recovery efforts by activating an Advance Team (A Team) and a Response Team (R Team). While HUD mobilizes disaster response teams in times of need, this is the first time that HUD staff used computers with modem hookups to set up a database of properties available for lease.

By the time Federal Emergency Management Administration (FEMA) arrived at the disaster scene, the R Team had already called every apartment complex in Oklahoma to locate available rental properties and set up the information in a database for FEMA's use in assisting victims. The properties in the database included both HUD and private market units for lease with first option to buy.

In addition, the HUD R Team members also accomplished the following to help the victims of the Oklahoma tornadoes:

- Helped open and staff five disaster recovery centers
- Provided information to victims on available housing resources, such as rental assistance and forbearance procedures
- Interviewed more than 500 Federal Housing Administration (FHA) loan holders in person to determine if they had a loan; and contacted mortgage lenders for victims

- Worked with Volunteer Organizations to Aid in times of Disaster (VOAD) to insure that VOAD was providing correct information and referrals to victims
- Worked with residents of a Section 8 development that had been completely destroyed to assist them in finding housing
- Made HUD real estate owned (REO) properties available to victims and worked with the victims and the HUD listing broker to lease the properties
- For more than 500 victims, retrieved information, through modem hookups, on properties that had FHA loans and, in many cases, contacted the mortgage company for victims.

The A Team attended all FEMA briefing meetings and kept both HUD and FEMA aware of the housing-related issues. The team also obtained various waivers of HUD policies to allow public housing authorities and cities latitude in assisting the rebuilding effort.

HUD's response to the crisis lasted long after the initial response. HUD made available \$250,000 in HUD technical assistance funds available for to affected cities and towns. In July, the HUD Office sponsored "Rebuilding Oklahoma...A Housing Fair for Victims of the May 3rd Tornadoes." Through radio advertising and mailings (the post office set up mailboxes for tornado victims on semitrucks) HUD staff informed 9,000 people of the fair. The event, which attracted 2,000 people affected by the tornadoes, provided information on programs that were available to assist victims in the rebuilding or purchasing of a replacement home. Forty vendors representatives from HUD, mortgage companies, Veteran's Affairs, credit bureau and counseling agencies, real estate agencies and building, and housing authorities, were also present. A local credit bureau provided free credit reports.

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Oklahoma

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NAVAL STATION TRANSFORMED INTO TRANSITIONAL HOUSING

Sand Point, Washington. The city of Seattle estimates that on any given day there are 5,500 homeless persons in the Seattle and Kent County region, of which 2,500 are homeless youth, teen mothers and families. As a result of a three-year reuse planning process, many of them will have a safe and healthy home while they learn needed skills to help them become self-sufficient.

Neighborhood groups, civic organizations and homeless service providers developed the plan, which called for the redevelopment of the 151-acre Sand Point Naval Station, which the U.S. Navy decommissioned in the mid-1990s. The property was transferred to the city for the purpose of providing housing, supportive services and employment opportunities for the homeless.

The Sand Point Community Housing Association, under a master lease with the city, has overseen the redevelopment of the former naval station, which will result in 200 units of transitional housing for the homeless. The first phase, which was completed in early 2000, includes the following components:

- 1) 26 units for families with children, which will be managed by the housing association;
- 2) 6 units for mothers and their children, 8 units for youth aged 16-18, and 8 units for youth aged 18-21, all managed by Friends of Youth and Youthcare; and
- 3) 41 units for single men and women, which will be managed by the Low Income Housing Institute.

Through HUD's McKinney Act Program, the city has provided in excess of \$5 million to the project. Multiple nonprofit organizations are involved in the actual management of the various projects and provision of a wide range of supportive services to residents. The groups include the Catholic Community

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Sand Point

Best Practice: Housing at Sand Point

Washington

The 100 National Winners

Services, the Church Council of Greater Seattle, El Centro de la Raza, the Salvation Army, the Seattle Conservation Corporation and the Private Industry Corporation.

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Washington

HOUSING COUNSELING HELPS LANDLORDS AND RENTERS ALIKE

East Orange, New Jersey. The state of New Jersey's Regional Opportunity Counseling Program helps low-income renters by increasing the number of housing units available to them and helps landlords by providing them with responsible renters. The program expands landlord participation, increases the diversity of neighborhoods where Section 8 recipients reside, encourages low-income families to move to low-poverty areas, identifies and addresses barriers to mobility and provides in-depth counseling to participating families.

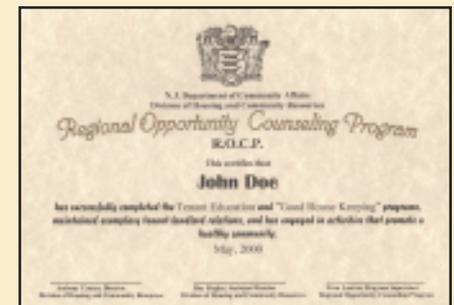
The counseling program has enabled 37 low-income families to relocate to more racially and economically diverse areas that provide them with access to better schools and greater employment opportunities. More than 250 families have been counseled since the program's inception in March 1998. More than 100 landlords have agreed to participate in the program, and 25 landlords have attended workshops on the state's weatherization program and upgrading of properties.

Although the program operates with limited staff, it partners with public and private entities to address the needs of both Section 8 participants and landlords traditionally reluctant to participate in the voucher program. The state's University of Medicine and Dentistry developed "Good Housekeeping" videotapes and an extensive class curriculum to train public housing residents and Section 8 participants in how to become better housekeepers. Essex County College provides access to job information, training programs and other relevant courses for participating residents.

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East Orange

Best Practices: Regional Opportunity Counseling Program



New Jersey

The 100 National Winners



New Jersey

Proctor and Gamble supplies written materials. Home Depot has conducted workshops on modifying venetian blinds and maintaining floors and kitchen and bathroom fixtures. La Casa de Don Pedro provides job training and apprenticeships. Rutgers University has set up a database system to analyze data provided by the state and the two participating housing authorities to determine where Section 8 residents live. The Essex County Division of Community Action supplies information on how residents can obtain money for bills when they cannot afford to pay them.

The program is so successful that numerous inquiries have come in from similar programs in Delaware, Texas, Pennsylvania and Louisiana. The program's director has received a number of requests to present an overview of the program at various housing-related conferences.

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HOLISTIC APPROACH HELPS THE HOMELESS FIND PERMANENT HOUSING

Waianae, Hawaii. Oha is the Hawaiian word for the roots of the taro plant, the sacred life-sustaining food of the Polynesians—a suitable image for the traditional Hawaiian extended family. Ola means life ever renewing. Kahumana is the word for guardian of the spirit. Together, Ohana Ola O Kahumana speaks to a deep reverence for life and respect for the uniqueness and capacity for growth inherent in all people. This name aptly describes a holistic approach designed to address the obstacles that prevent homeless adults with minor children from obtaining and retaining permanent housing through a coordinated effort of health, housing, financial and social services.

Ohana Ola participants are provided with safe, sanitary housing for up to 24 months. In return, families must participate in classes designed to address substance and domestic abuse issues, job readiness, nutrition, budgeting, and literacy. Full-time case managers work closely throughout the program with each family helping to identify barriers, develop strategies for addressing those barriers, and assist participants in reaching their goals as identified in a comprehensive plan. The case manager coordinates and participates in team meetings, accompanies clients to court hearings, makes referrals, provides counseling and advocates when necessary.

There is a strong emphasis on family strengthening and learning to make choices to insure a stable future for oneself and dependents. Children are at the core of this focus. Parenting skills are taught and therapy is often indicated for both parents and child to promote healing and bonding. To promote stability and self-sufficiency, Ohana Ola has a mandatory savings program in which 4% of income or \$25 minimum monthly is held in trust and distributed directly to vendors for rental fees, security deposits, moving expenses and utility fees once the family exits the program.

Waianae

Best Practice: Alternative Structures International, dba Ohana Ola O Kahumana

Hawaii

The 100 National Winners

Hawaii

Ohana Ola also emphasizes the importance of community building. The seven duplexes housed on Ohana Ola's leased land are set in a circle with the childcare center in the middle. The layout is an important factor in maintaining security and sobriety, and building family and community values, as well as interdependence and accountability.

The program, which relies on outside resources, has developed an extensive network of partners to assist in its operations. The Housing and Community Development Corporation of Hawaii, the State Stipend Homeless Program, Department of Community Services and Volunteer Legal Services of Hawaii (VLSH) provide pro bono services to Ohana Ola clients. VLSH also operates instructional clinics on tax preparation and employment rights. Waipahu Community School supplies instructors. Ohana Project and Families as Allies assist and instruct children with social, behavioral and emotional problems. A host of other partners provide assistance ranging from budgeting and cooking instructions to employment readiness and job training.

In addition, Ohana Ola relies on grants and other financial assistance to operate its program. Rental and utility assistance are supplied through the Emergency Food and Shelter Grant. The program also receives CDBG funds.

Since Ohana Ola began operating, the majority of the 145 families receiving assistance have not returned. Many are able to maintain sobriety, employment and family stability. The percentage of successful closures of child protective cases is high and the court system has even come to Ohana Ola to close several cases on site—something which it has not done for any other program.

Several clients have earned their high school diplomas. Once residents leave Ohana Ola, they are empowered and armed with the tools necessary for self-sufficiency.

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AGRICULTURAL ENTERPRISES SPRINGING UP IN SEATTLE'S URBAN COMMUNITIES

Seattle, Washington. For Asian and African immigrants in Seattle's public housing, growing produce for purchase allows them to feel connected to their neighbors and adjust to an unfamiliar language and environment while maintaining a semblance of self-sufficiency. Participation in the Cultivating Communities program, a community-supported agriculture enterprise, helps residents—many of whom are from Eritrea, Ethiopia, Cambodia, Somalia, Laos and Vietnam— feed their families and supplement their often extremely limited income.

Cultivating Communities is an outgrowth of a community gardens program begun in 1995 to fulfill a need identified by public housing residents for clean gardening sites. (Much of the soil around the World War II era buildings is contaminated with high levels of lead. As a result, residents cannot grow food next to their units.) The program operates three market gardens in three of Seattle Housing Authority's (SHA) large public housing garden communities. Involved in the program are two sets of participants: the public housing residents who grow the organic produce in each of the market gardens and the subscribers from around Seattle who purchase a summer's worth of fresh, local vegetables from their public housing neighbors.

Subscribers pay \$350 per season and receive a large bag of fresh vegetables each week during the growing season from mid-May to Mid-October. They can pick up their vegetables at the garden and meet the gardeners or take advantage of pick up sites at local churches.

Each gardener is responsible for at least one garden plot (a minimum of 10' x 40') and commits to working in the garden every day during the growing season and participating in weekly governance meetings with

The 100 National Winners

Washington

the other growers. Each garden has its own character, reflecting the spirit of the community in which it is located. The terraces of the “Rainier Vista Sunrise Garden” overlook Mt. Rainier. At “the Most Abundant Garden Project,” the beautiful bamboo fences and trellises surround the garden plots and colorful banners wave in the breeze. A local artist who had traveled widely in Asia and a Cambodian public housing resident built the fences.

Cultivating Communities is a partnership between the Friends of P-Patch (FPP), the City of Seattle and the SHA. FPP provides direction and fiscal management and seeks funding. The city provides office space and program supervision. SHA supplies land and materials and services for garden construction and operation. The program is also a collaboration with a wide variety of agencies and community associations. Local churches and neighborhood councils identify subscribers. Other partners include the King Conservation District, Rainier Vista Leadership Team, and the High Point and Holly Park community councils.

Together, residents, agencies and associations are transforming spaces that were once littered with garbage and drug paraphernalia into vibrant community gathering spots. Market gardens have generated approximately \$30,000 in produce sales, provide fresh organic produce to 40 public housing households and provide each family an average supplemental income of \$500 annually. A total of 150 families have subscribed and developed personal relationships with the gardeners through potlucks and regular garden visits. Gardeners have developed friendships and share gardening tips and recipes with other gardeners from their native countries and from around the world.

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STOREWORKS HELPS NEIGHBORHOODS TAKE BACK CITY-RUN BUILDINGS

New York, New York. How best to handle deteriorating mixed-use properties is an ongoing problem in urban neighborhoods. Even one unused, declining building in an otherwise economically viable neighborhood can have a significant impact, but finding private investors willing and able to take on the costs of rehabilitation and financing is a challenge. One answer is the StoreWorks Project in New York City. StoreWorks facilitates the purchase, redevelopment and return to private ownership of vacant, deteriorated city-owned buildings. Through StoreWorks, 35 commercial spaces and 72 affordable dwelling units have been rehabilitated, and all have been turned over to private owners.

Before the StoreWorks Project, the neighborhood business community—the group that was most interested in buying and maintaining these city-owned properties—was excluded from the market because of the high cost of development and financing. By leveraging financing from both the public and private sectors, the project created a solution that allows members of the community to be the driving forces in redevelopment.

StoreWorks is a collaborative partnership among the City of New York Department of Housing Preservation and Development (HPD), the Neighborhood Housing Services Community Development Corporation (NHS), HUD, and the BNY Mortgage Company. In the first round of the project, HPD sold NHS 34 properties consisting almost exclusively of buildings with a storefront at street level and 1-8 housing units on the upper stories. BNY Mortgage Company provided private sector financing, while renovation and permanent financing was obtained through a HUD-insured FHA 203(k) mortgage. HPD provided additional funds through city subsidies. During the second round, 63 mixed-use buildings with 168 dwelling units are slated for commercial and residential renovation.

The 100 National Winners

New York

Best Practice: StoreWorks

New York

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New York

Loans for mixed-use properties are commonly treated like commercial loans and therefore require a large down payment and higher financing costs. These requirements exclude most small neighborhood-based business owners. FHA's low down payments and reduced closing costs removed these barriers and enabled neighborhood business people to qualify. The use of the HUD mortgage in collaboration with the BNY Mortgage private sector financing helped solve the problem of financing mixed-use properties.

The project takes advantage of the existing resources of all of the major partners. HPD had an inventory of deteriorated properties and was willing to subsidize the project. NHS has development experience, and it delivered qualified buyers through its existing homeowner and landlord counseling. The collaboration between HUD and BNY Mortgage designed the financing and funded the loans, enabling the rehabilitated units to be passed on to the qualified neighborhood buyers.

The StoreWorks Project goes beyond returning run-down buildings to the market; the project is also a force for community revitalization. In addition to increasing the number of affordable rental housing units, it has boosted employment, retail services and economic opportunity.

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HOME OF YOUR OWN MAKES DISABLED INDIVIDUALS' DREAMS COME TRUE

Hattiesburg, Mississippi. Home of Your Own (HOYO), a program of the Institute for Disability Studies: Mississippi's University Affiliated Program, helps individuals with disabilities realize the dream of homeownership through a broad range of support services and assistance. To date, 120 applications have been processed, and 11 homes have been purchased by 13 persons with disabilities through the assistance of the University of Southern Mississippi HOYO program.

The mission of the Institute for Disability Studies, which has existed in varying forms at the University of Southern Mississippi since 1975, is to have a positive impact on the lives of persons with disabilities so that they may be more independent, more productive and more included in their communities. Services include education, recreation, vocational rehabilitation, employment and independent living. In 1997, the institute was awarded a grant from a similar program at the University of New Hampshire to establish a HOYO coalition of concerned members of housing agencies, disability organizations, lending institutions and consumers to address the housing needs of people with disabilities in Mississippi.

HOYO uses a holistic and collaborative homebuyer counseling process that empowers low-income people with disabilities to achieve homeownership. Through proven relationships with HOYO coalition members, disability service providers, housing organizations, lenders and numerous volunteers, individuals with disabilities receive the extensive counseling they need to achieve long-term homeownership. The needs of individuals and corresponding services provided by HOYO members are identified and matched, and pre- and post-purchase homebuyer education and counseling are provided.

The 100 National Winners

Hattiesburg

Best Practice: Mississippi Home of Your Own: A Program for Disability Studies at the University of Southern Mississippi

Mississippi



The 100 National Winners



Mississippi

Because the majority of people with disabilities live on a limited income, HOYO provides assistance with the down payment, closing costs and principal reduction. In addition, emergency maintenance and foreclosure prevention funds are available from the Mississippi Department of Economic and Community Development, and counselors help individuals qualify for the Fannie Mae Home Choice product, developed specifically for individuals with disabilities.

Without an established network of services able to cater to the varying needs of disabled individuals, many would not be able to live independently. The proportion of disabled Mississippians living in institutions is far higher than the national average, and by tapping into the HOYO program, IDS has set out to provide a comprehensive plan of assisted services to help draw disabled residents back into the community.

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THE PAVILION AT CAMPBELL-STONE APARTMENTS MEETS THE NEEDS OF ALZHEIMER'S RESIDENTS

Atlanta, Georgia. As more and more of the senior residents at the Campbell-Stone Apartments began to face heightened complications and challenges associated with aging, the community's Steering Committee came up with a pie-in-the-sky solution to what they saw as an increasing problem for residents. They wanted to add an additional facility to the two-building complex to provide full assisted living services for residents suffering from Alzheimer's disease.

The partially-Section 8-assisted complex converted one wing to assisted living in 1995, but the complications of developing a full-service Alzheimer's assisted living center were daunting. There were many hurdles to overcome due to the uniqueness of the concept—adding a new facility to an existing HUD-assisted facility. Major hurdles included: 1) Need to raise equity of fund cash requirements; 2) Partial release of land, air, and utility rights from old facility to the new facility; 3) Alterations and modifications to the existing facility and attaching a new facility to the existing one; 4) Conversion of residential units; 5) High construction costs; and 6) Joint use management agreements to facilitate the co-existence of the two facilities. Despite the many technical complications, the Steering Committee acted on their plan to create the unique facility.

Campbell-Stone began a capital campaign in 1995, and early in 1996 met with HUD's Atlanta office and the Atlanta Alzheimer's Association, Area Agency on Aging, Piedmont Hospital, and the Georgia Association of Homes and Services for the Aging. HUD offered the feasibility of building the facility with the Section 232 program, and the Steering Committee approved a plan for 48 assisted living units. The group engaged the services of Continental Wingate as the lender, and after many meetings between the sponsor, lender, and HUD. HUD issued a formal invitation to Continental-Wingate to submit an application for the Alzheimer's

The 100 National Winners

Atlanta

Best Practice: The Pavilion at Campbell-Stone

Georgia

The 100 National Winners

Georgia

facility to be called “Pavilion at Campbell-Stone.” The project was financed with Tax-Exempt Bonds (non-profit elderly revenue bonds) issued by the Development Authority of Fulton County, Georgia, insured under HUD’s Section 232 Program. Additional funds for closing costs were generated through the sale at a premium of tax-exempt bonds. The new facility held a grand opening in the Fall of 1999 and occupancy has begun.

The Pavilion at Campbell-Stone demonstrated the ability of a HUD-assisted facility to find ways to change along with the needs of its residents, and the ability to overcome obstacles to continue to serve residents as their needs increase. By identifying their needs, and then working with HUD and appropriate outside partners, the group found a way to exercise creativity within the bounds of the program and realize the dream of the new facility. As a result, the new facility provides an easier transition for residents of Campbell-Stone Apartments as complications from aging demand a higher level of care. The project also meets a growing demand for quality facilities dedicated to the care of persons suffering from Alzheimer’s disease.

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RESIDENTS ORGANIZE TO PURCHASE OWNERSHIP OF PROPERTY, MAINTAIN AFFORDABLE HOUSING

Lockwood, Nevada. When residents of the Lockwood Mobile Home Park found that the IRS had seized their park from the previous management corporation, they feared rising costs, displacement, and for some, possible homelessness. The majority of the residents of the 106 units are senior citizens, disabled, or female-headed low-to-middle income families whose stability has been made possible by the park's affordable space rents. If forced to move elsewhere, many of the residents would face prohibitive housing costs, and many would lose equity in their homes because of an inability to move the older units into a newer park. Concerned for their homes, residents contacted HUD for assistance in preserving their affordable housing.

The residents began meeting with the local HUD Community Builder and several nonprofits including Rural Community Assistance Corporation, Washoe Senior Law Project, and The Affordable Housing Resource Council to develop an action plan to maintain their homes. Fearing what an outside owner might do with the property, the Lockwood residents decided to take matters into their own hands. With technical assistance for infrastructure planning, organizational development training, and pro bono legal assistance from the non-profits, the residents formed the Lockwood Community Corporation (LCC), an incorporated Nevada nonprofit organization. The LCC Board of Directors, with the assistance of HUD, is seeking to acquire Lockwood Mobile Home Park from the government for a negotiated price. LCC will purchase the property and operate it as a co-op in order to maintain affordable space costs and provide for resident control over management of the park.

The 100 National Winners

Lockwood

Best Practice: Lockwood Residents Empowerment and Housing Preservation Project

Nevada

The 100 National Winners

Nevada

Under the plan to purchase the property from the IRS the mobile homes will continue to be owned by individual households; the land, the infrastructure, the apartment units, and the manager's unit will all be owned by the cooperative. Residents will pay a monthly fee for the operating expenses of the park and to service the debt for acquisition and improvements to the property. The park will reserve 40 percent of its housing for households with incomes less than 50 percent of the Area Median Income (AMI). Thirty-one additional units will be reserved for residents with incomes less than 80 percent of AMI. The remaining units will not be income-restricted to avoid displacing current higher-income residents and to provide residents with a measure of flexibility in selling their homes.

Financing for the acquisition and improvements to the park includes a combination of conventional financing, a low interest loan through the HOME Investment Partnership Program, CDBG grants, low-interest loans and grants from Storey County, and resident equity.

The successful efforts of the Lockwood Community Corporation and the residents of the Lockwood Mobile Home Park demonstrate that empowerment of residents through technical assistance and support provided by committed and competent non-profits can overcome formidable obstacles to preserving and improving affordable housing. This project will preserve a substantial number (73) of affordable housing units for a period of at least 51 years.

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BI-STATE FORUM TARGETS \$100+ MILLION IN AFFORDABLE HOUSING

Portland, Oregon. A voluntary forum of Metro Portland entitlement communities, Public Housing Authorities, State of Oregon Housing and Community Services, Metro government, and HUD program managers and Community Builders has emerged as a unique metropolitan-area housing and community development partnership. The forum crosses city, county, and state lines to examine the comprehensive housing needs of the whole Metro Portland region, including neighboring Clark County and the City of Vancouver in Washington State.

The group operates through a series of quarterly meetings at rotating locations moderated by a neutral facilitator (for example, a metro-based nonprofit). Through these meetings, partners have identified a 1-Year Action Plan and an agenda of common regional interest and commitment. This agenda includes a regional analysis of fair housing impediments as well as a standard process for project basing vouchers that could produce \$100+ million in housing that is both affordable and available for very low-income renters. Through early accomplishment of concrete goals, partners have established the basis for long term discussions and development of work products that can be shared regionally, and have proven that regional housing and community development cooperation is possible.

Because housing and job markets are metropolitan in nature, but most assistance programs are bound by state, county or local jurisdiction, housing and community development needs and solutions require regional cooperation and sharing of resources and tools. The Metro Portland and Vancouver Bi-State Regional Partnership worked together to identify and overcome regulatory and statutory impediments to regional coordination in the CDBG, HOME, and Continuum of Care programs, and through sharing of standard documents pursued local consideration for a \$20 million Enterprise Foundation land acquisition

The 100 National Winners

Portland

Best Practice: Metro Portland and Vancouver Bi-State Regional Housing and Community Development Partnership

Oregon

The 100 National Winners

Oregon

fund. A working group is actively exploring ways to increase the supply of affordable housing in the metro area, and a project-based assistance group is exploring ways of increasing the supply of affordable housing that will remain available for low income renters. In addition, the partnership is planning for a metro-regional continuum of care discussion, publication of unmet housing needs data for the region to be used as a joint resource, and a regional faith-based housing meeting to bring together faith-based housing groups with potential development funders.

By establishing a concrete regional work plan despite the existence of state and local boundaries, the Portland partnership has demonstrated that regional housing and community development cooperation is possible. By developing regional solutions to regional problems, the group is finding ways to ensure equitable and continuous support to residents of the metro Portland region across traditional boundaries.

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PRESCHOOL GIVES PUBLIC HOUSING RESIDENTS A BRIGHT BEGINNING

Andalusia, Alabama. The Andalusia Housing Authority, which has 120 units in southern Alabama, began to see an increasing number of high school dropouts in the community, particularly among youth living in public housing. The housing authority's executive director knew that the parents living in public housing could not afford to send their children to preschool, but the families wanted their children to have the same opportunities as their more affluent peers do before entering the public school system. With the goal to do something for the children in the Andalusia Housing Authority, the housing authority gained approval from HUD to convert one housing unit into a nonprofit preschool. A cooperative agreement with the local school board enabled a teacher to be available for one year. In 1991, the school opened its doors to 17 three- and four-year olds.

Since the first graduation in 1991, 153 children have participated in the program and 100 have graduated.

The Alabama Department of Human Resources and the JOBS program volunteered their time to help ensure the success of the program. The curriculum focuses on speech and language skills, socialization skills and age-appropriate school readiness skills to prepare the children for the regular classroom. The school's long-term goals are to reduce aggressive behavior and school failure when the children enter kindergarten and elementary school. Most important, parents and grandparents are encouraged to take an active role in the curricular and extracurricular school activities. The school operates from September to May.

According to the local board of education, the children who have participated in the preschool program are more successful upon entering the public school system than those who have not taken part in the Bright Beginnings program. The preschool has been so successful that the city of Andalusia recently donated

The 100 National Winners

Andalusia

Best Practice: Bright Beginnings Preschool

Alabama



The 100 National Winners

Alabama

a four-acre park to the housing authority to build another preschool to serve the remainder of the low-income youth living in the community. Nearby housing authorities have visited Andalusia to learn how to start their own preschool programs.

Before the Bright Beginnings program, there were no public preschools in Andalusia. Public housing children were being left behind even before starting public school. Now, not only have the graduates done better in school, but also the community has developed a more positive image of the public housing community as a result.

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RAYO DE LUZ SHINES ON 100+ HURRICANE DEVASTATED RESIDENTS

Ponce, Puerto Rico. The Rayo de Luz (Ray of Light) project seeks to improve the quality of life for residents of public housing in Puerto Rico through the development of interpersonal skills and improved opportunities for education and economic self-sufficiency. To expand resident opportunities in an area with limited economic opportunities, the project employs residents in nearly 40 percent of all its positions. Self-employment strategies and on-site businesses help residents attain the level of skills and leadership needed to rebuild communities still recovering from hurricane damage.

Based in three cities, the comprehensive two-year project assists residents in six public housing authorities. To date, approximately 1,400 residents have been targeted to receive services. More than 470 have already received individual counseling on personal needs and life skills, and 73 have been placed in jobs.

The nonprofit Sister Isolina Ferre centers (SIFC) obtained a grant from HUD's Emergency Economic Development and Supportive Services program to launch the project. Partnerships with the Puerto Rico Public Housing Authority, private housing management firms, the Pontifical Catholic University of Ponce, the three municipal governments and private businesses provide financial and programmatic support for the project, as well as job training and employment opportunities for the residents.

To encourage resident participation in the project and overcome initial employment barriers such as lack of child care, transportation or background checks, the project held education, health and employment fairs in the targeted communities. Public agencies brought computers to the fairs to allow residents to obtain documentation required for job applications, such as health certificates, following on-site physical

The 100 National Winners

Ponce

Best Practice: "Rayo de Luz (Ray of Light)" in Ponce, Puerto Rico

Puerto Rico

The 100 National Winners

Puerto Rico

examinations and good conduct certificates by police department staff who conducted security checks. Clowns entertained children while parents completed the paperwork.

Project staff employed two strategies in response to a shortage of local job opportunities. The first entailed identifying residents' musical, artistic and other talents to serve as a basis for resident-owned business. The second approach involved working with a partner to establish bakeries on the housing sites to serve as job training and employment locations.

The public housing authorities, resident councils and community leaders were involved at all stages from the initial needs assessment to implementation. As project leader, SIFC identified initial funding and began to build partnerships. SIFC then developed an organizational structure with two co-leaders sharing programmatic and administrative oversight. Coordinators supervise on-site staff teams of family advocates and "outreachers," many of whom are residents in the targeted communities.

A survey of residents was conducted using a numerical screening system to identify those with high potential for obtaining and retaining employment. Selected participants developed individual plans for accessing services in interpersonal skill development, improvement of academic level, development of occupational skills and potential for self-employment. Participants receive assistance with developing skills for employment at banks, fast food restaurants and other industries in which identified partners provide job training and potential employment. The program includes materials in Spanish and English.

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TRAINING PROGRAM TEACHES LOW-INCOME PARTICIPANTS HOW TO START THEIR OWN BUSINESS

Minot, North Dakota. Many of the low-income residents of the Minot area of North Dakota are faced by significant barriers to employment, including long-term unemployment, chronic underemployment and lack of adequate child care. New approaches to generating employment and alleviating poverty were needed. Hoping for a new answer to income generation problems, The Minot Housing Authority (MHA) established a program offering an alternative for the hard-to-employ people in Minot: to operate a business of their own. The Minot Housing Authority's Minot Entrepreneur Training Program promotes self-employment as a viable and legitimate way for participants to become self-sufficient. The program provides an opportunity for individuals to receive the professional training, guidance and technical assistance to be successful in their own businesses.

The Entrepreneur Training Program has graduated more than 300 participants since its inception in 1994. More than 75 of the graduates have started or expanded their own businesses.

The program addresses three specific areas: (1) Empowerment training to encourage welfare recipients to improve their living situation; (2) Entrepreneurial education to help improve long-term prospects for new small businesses; and (3) Opportunities for disadvantaged individuals to become self-sufficient. Training includes topics such as writing a business plan and the technical aspects of developing a small business. Free six-hour classes are offered daily. At each workshop, community business leaders, educators and providers of economic development services affiliated with the program volunteer to talk on such subjects as networking, advertising, marketing and record-keeping. Successful entrepreneurs provide start-up tips and give motivational presentations on empowerment, business etiquette and dressing for success. One-on-one counseling is available from the program coordinator, and additional counseling is available

The 100 National Winners

Minot

Best Practices: MHA Entrepreneur Training Program

North Dakota



The 100 National Winners



North Dakota

free of charge from Small Business Development, the Souris Basin Planning Council and the Service Corps of Retired Executives.

The program enhances the ability of participants to see themselves as entrepreneurs. The support of the program director encourages low-income individuals to investigate new and possibly more effective avenues toward self-sufficiency. To help address the comprehensive needs of participants, the program also addresses obstacles such as child care, transportation, credit history, budgeting, housing needs, additional education and job training. In addition, the structure of the program was created deliberately to be compatible with Temporary Assistance for Needy Families (TANF) requirements.

The program has created a support system that features a small-loan pool for start-up businesses, a mentoring program and job placement services for those program participants that are not ready to start a business.

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HOUSING PARTNERS, INC. BRING NEW HOMES TO THE WIND RIVER RESERVATION

Riverton, Wyoming. Barriers to individual home ownership on the Wind River Reservation in Wyoming, like other Native American reservations, are many: poverty is high, the state of current housing opportunities is low, and regulations on tribal land use make private home ownership a challenge. Shared by two tribes, the Northern Arapaho and Eastern Shoshone, the Wind River Reservation population totals 8,000 and almost 400 families need decent housing where none is available.

Housing Partners, Inc., a nonprofit HUD approved counseling agency and Community Development Housing Organization under the HOME program, developed a program to help coordinate activities to increase home ownership opportunities on Indian Reservation land. Currently, the two tribes that occupy the land and the Bureau of Indian Affairs (BIA) are allowing a 25-year lease with an option for one 25-year renewal for building homes on the trust land. However, many residents of the Reservation are struggling to find housing opportunities. By coordinating the activities of nonprofits, businesses, schools, and the Tribal Councils, Housing Partners is addressing some of the challenges to private home ownership on the Reservation's trust lands and slowly but surely expanding the available housing market.

By working with Habitat for Humanity, BIA, and the respective Tribal Councils, Housing Partners built three new houses last year—the first new housing built on the reservation in several years. Two additional homes are planned for the summer of 2000. The construction of the homes involved many partners, including High Plains Power, which provided labor and solar panels to make the homes more cost-effective. A local high school's Building and Trades class helped build one of the homes. Shoshone Enterprises donated materials and labor, and the Arapaho Housing Authority supplied additional resources. All of the homes built and in planning fall under the Habitat for Humanity umbrella and are financed by Habitat.

The 100 National Winners

Riverton

Best Practice: Increasing Homeownership Opportunities on the Wind River Reservation

Wyoming

The 100 National Winners

Housing Partners is also working towards being able to facilitate the use of the HUD Section 184 Loan Guarantee Program. Cooperation between the BIA and tribes achieved a 50-year land lease program (published in the Federal Register in June 2000) that will allow approved lenders to issue Section 184 loans on the Reservation. Fannie Mae has offered to purchase these loans once FHA insures them.

This is the first home ownership program on the Wind River Reservation trust land from a non-tribal entity. This establishes a vehicle to increase homeownership on land that had not previously been open to that possibility, allowing families to live in decent and affordable homes on their own traditional land.

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Wyoming

PROGRAM OFFERS COMMUNITY SERVICES TO HIV/AIDS INDIVIDUALS

St. Louis, Missouri. Doorways is an interfaith program in St. Louis that provides innovative residential settings where HIV-affected individuals and families can receive coordinated community resources. Doorways began providing residential services more than 10 years ago with a 10-unit project. Today the program meets the needs of persons living with HIV/AIDS through a continuum of residential services ranging from independent to significantly assisted units. Doorways is the only housing program specifically designed for people with AIDS in the St. Louis area.

Doorways operates four initiatives that help up to 450 persons each month: a Residential Program, an Own Home Program, a Clearinghouse and a Supportive Housing Program. The Residential Program provides fully furnished apartments for low-income families and individuals. Clients pay a service fee assigned on a sliding scale. The Own Home Program subsidizes rent, a mortgage and/or utility payments for people who would otherwise be unable to stay in their own homes. The Clearinghouse lists AIDS-sensitive property managers and available units, and provides housing advocacy, placement assistance and outreach to HIV-affected individuals. The Supportive Housing Program provides housing that includes laundry and housekeeping, food, nutrition and home health services.

In addition, construction is almost complete on a new 811-unit apartment complex to be called Mama Nyumba (“My Mother’s House” in Swahili). The complex, which is being built in a secure and confidential location in St. Louis, will target families headed by single parents, mostly women, who are living with the daily challenges of HIV in their families.

The 100 National Winners

St. Louis

Best Practice: Doorways Interfaith AIDS Residence Program

Missouri

The 100 National Winners

Missouri

One strength of the Doorways program is that it provides a range of housing options that allow clients to live as independently as practical, while meeting health care and other service needs. Although a diagnosis of HIV/AIDS can often mean the loss of a job, insurance, support networks and sometimes a home, the Doorways program helps prevent homelessness in people living with the disease. In addition, Doorways strives to work as a positive force in the various St. Louis neighborhoods where it operates, contributing to revitalization by redeveloping run-down and vacant buildings and building them into community assets.

Doorways began as one response by the St. Louis AIDS Interfaith Network to the growing HIV/AIDS crisis in the metropolitan area. In 1998, religious and community leaders concerned about housing issues for people living with AIDS founded Doorways as a separate 501(c) 3 nonprofit corporation. Board members include representatives from eight religious groups of different denominations in St. Louis. Other partners include the City of St. Louis, Missouri Housing Development Commission and HUD. Financial support comes from religious sponsors, the United Way, the AIDS Foundation, corporate and foundation grants, and federal, state, and local grants. The Supportive Housing facility uses City CDBG Funds, HUD Supportive Housing Funds, private donations and state of Missouri Housing Development Funds. The other projects use HUD Section 811 capital advances for supportive housing.

The program is fortunate for the strong base of support that it receives from the St. Louis community. Doorways is able to call upon the community at large to help match these financial resources to produce a quality project.

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COMMUNITY CENTER HELPS ASPIRING ENTREPRENEURS

Denmark, South Carolina. A model for one-stop service centers in a tri-county area of South Carolina, the Voorhees-Denmark Community Development Center (VDCDC) provides resources to more than 1,200 low- and moderate-income residents each year, including students, female heads of household, at-risk youth and senior adults. The center is a joint project, pooling resources and efforts from HUD, Voorhees College, the City of Denmark, Lower Savannah Council of Governments and the Counties of Allendale, Bamberg and Barnwell. The center's mission is to provide facilities and resources to enhance the social and economic opportunities of all area residents.

The community center offers a range of services, including seminars, workshops, affordable housing counseling, fair housing services, employment and job referral services, computer literacy classes and Internet access. By providing these services in one location, the Voorhees-Denmark Community Development Center has simplified and streamlined access to information and services for South Carolinians working to become self-sufficient.

The center also developed a state-of-the-art Entrepreneur Training Program, which offers counseling and assistance for small business development. After just two years in existence, the center now provides space for the operation of a small business incubator, which comprises four micro-enterprises, a Welfare-to-Work/ Workforce Development program and a Tri-County Workforce Center funded by the U.S. Department of Labor. These programs provide technical assistance to individuals classified as hardest to employ. Yet another venture of the center is a housing rehabilitation program. Thus far, two substandard housing units have been renovated and conveyed to qualified low- or moderate-income homebuyers.

The 100 National Winners

Denmark

Best Practice: Voorhees-Denmark Community Center

South Carolina

The 100 National Winners

South Carolina

VDCDC was started in 1997 when Voorhees College received a \$40,000 HBCU grant from HUD. The grant funds were used to renovate the building that now houses the Voorhees-Denmark Community Development Corporation. Grant funds also support the provision of services offered through the center. After demonstrating comprehensive community-wide impact, the center has received endorsement and support from the mayor of Denmark, Lower Savannah Council of Governments, Voorhees College, the governments of Allendale, Bamberg, and Barnwell counties, Clemson University Cooperative Extension Services and First National Bank of Denmark.

The project succeeds because of its partnerships and extensive community outreach. Badly needed public services and housing opportunities that were either nonexistent or extremely limited have now been made available to all residents in one centralized location, and the center has become a model for one-stop shopping service centers in South Carolina.

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DRUG ELIMINATION FUNDS HELP COMBAT GANGS, CREATE COHESIVE COMMUNITY

Albuquerque, New Mexico. Using funds from a 1999 Department of Housing and Urban Development Drug Elimination Grant, the Sandia Vista Project FOCUS Neighborhood Networks Center has created an extensive four-pronged plan to reduce drug- and gang-related activities on the property. Through the efforts of residents, management, and many partnering organizations, Project FOCUS has already helped to decrease the number of calls to the Albuquerque Police Department from the apartments by 60%.

The comprehensive strategy behind these results includes four focus points: rigid management practices, physical improvements to security, security/tenant patrol support, and drug and gang prevention programs.

Management Practices:

Sandia Vista Apartments has taken a rigid stand against drug related crime in the community. Both residents and applicants are subject to a one-strike system. Background checks are performed not only on heads of household but on every person on the lease over 17 years of age, and a strict curfew is enforced for youths under 17. Any findings of criminal defiance for new or old residents is grounds for denial of housing or eviction. This screening process/grounds for eviction ensures that management does not consciously allow problematic and dangerous individuals into the community.

Physical Improvements to Security:

The physical improvement plan calls for increased lighting throughout the community and a strong fence to surround the property, which should control access at each entry port to discourage the criminal element that is now able to walk onto the property to promote drug activity.

The 100 National Winners

Albuquerque

Best Practice: Sandia Vista: Project FOCUS Neighborhood Networks

New Mexico

The 100 National Winners

New Mexico

200

Security/Tenant Patrol Support:

Sandia Vista Apartments has worked to increase police presence within the property well beyond baseline limits. In addition, the Sandia Vista goal is to have the Albuquerque police department provide training and support for a Volunteer Tenant Patrol. Police coordinators and the Tenant Patrol working together will create a sense of security and trust among residents. There are also future plans for a Youth Tenant patrol to be trained under the Junior Police Program.

Prevention Program:

The first year's efforts in this area centered around the development of Project FOCUS Neighborhood Network Center. The plan for the coming year includes expanding the offerings of the computer learning center, and providing recreational, educational, and supportive program offerings to engage residents at all levels and enhance the drug prevention program. Expanded offerings will include family communication skills counseling, recreational sports lessons and leagues, recruitment for the Citizen's Police Academy, nutrition and sewing classes, and cultural and arts activities. All of these programs will be administered through partnerships with federal, state, local and city government agencies and departments, local small businesses and nonprofits, and corporations such as Wal-Mart.

The impact of the Drug Elimination Grant project has been markedly positive. Not only have the number of calls reporting criminal activity decreased, but the number of positive opportunities for residents—recreational, educational, and personal development in nature—have markedly increased.

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2000 HUD Best Practices

WOODWORKING PROGRAM PROVES ANSWER TO NEIGHBORHOOD'S NEEDS

Hartford, Connecticut. Precision Wood Products (PWP) is a nonprofit furnishings and millwork precision manufacturing plant designed to train and employ residents of the Sheldon/Charter Oaks neighborhood in Hartford, Connecticut, who have multiple challenges to sustainable wage employment. The program draws on the Hartford region's large hard-to-employ workforce, training them in a supportive environment and increasing the skilled labor pool for the region's growing precision manufacturing sector. PWP is a self-sustaining enterprise. In its first year, PWP achieved sales of \$30,000, which grew to \$1 million in the second year of operation. In 2000, the program expects to more than double that amount.

In addition to the employment program, PWP trains women in nontraditional careers, at-risk youth, displaced workers, public housing residents and other very low income, unskilled and unemployed individuals for manufacturing positions throughout the region. A subcontractor, Manufacturing Technology Training program (MTT), offers comprehensive support, career and life skills training, English as a Second Language classes, counseling and referral for as many as 48 Hartford residents a year.

In 2000, the program implemented a self-sufficiency assessment tool that was field-tested in the training programs. The tool will be used to define a baseline and as a periodic resource for measuring progress and obstacles.

In addition, the program is also initiating an Individual Development Account program. Contributions from low-income participants will be matched dollar for dollar, and participants will learn personal economic skills related to individual savings goals (purchasing a home, education, capitalizing a business or obtaining a car for transportation to a job).

The 100 National Winners

Hartford

Best Practice: Precision Wood Products Cabinet Shop

Connecticut



The 100 National Winners

Connecticut

The Community Economic Development Division of Co-Opportunity developed PWP; an existing Hartford nonprofit committed to creating job opportunities and economic development in depressed neighborhoods. PWP is the first replication of a model program in San Francisco. One of the reasons for the program's rapid success is that it was built out of expressed interest and demonstrated need in the Hartford community. Part of the planning process for the PWP project involved asking neighborhood residents about their concerns and interests. Results indicated that 60 percent of those polled wanted to bring new and existing businesses, with a commitment to hiring neighborhood residents, into the neighborhood. A full 14 percent reported having woodworking skills, 35 percent recognized the need for training, and another 30 percent said the lack of jobs in the area was a key problem.

A furniture manufacturing plant that would be neighborhood-based responded to the need for employment and training opportunities. The Precision Wood Products factory, a nonprofit venture with a social purpose, was the outcome. The factory provides quality employment with a special commitment to those who are unskilled, unemployed and from low-income households or dependent on public assistance. Recognizing that the employees face multiple hurdles to self-sufficiency, the program staff is committed to helping them set their own goals and track their progress.

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PROGRAM PROVIDES DISABLED A CHANCE FOR HOMEOWNERSHIP

Denver, Colorado. Affordable homeownership can be the source for integrating persons with disabilities more fully into their communities. A pilot project by the Colorado Department of Human Services and key partners has become a valuable resource for low-income persons with disabilities who want to become homeowners. In just the few first months of operations, several low-income persons with disabilities are already in the beginning stages of homeownership.

The Department of Human Services' Supportive Housing and Homeless Programs partnered with six lenders, the Colorado Housing and Finance Authority and 60 local service providers to help families through the loan application process and provide counseling before, during and after the purchase process.

Eligible families—those affected by disabilities and earning less than 30 percent median income—obtain loans through participating lenders who sell the loans to the Colorado Housing and Finance Authority through the agency's HomeAccess program. The HomeAccess program offers first mortgage loans at a fixed interest rate of 3 percent with a 30-year amortization and a deferred second mortgage loan at 1.5 percent simple interest rate for up to \$10,000 in assistance with down payment and closing costs.

An important element of the program is the experimental use of Section 8 Assistance as a source of funds for mortgage payments: HomeAccess considers Section 8 Assistance in its underwriting and accepts mortgage payments from the borrower and from the Section 8 Program. The acceptance of Section 8 payments permits borrowers to qualify for a higher mortgage than would otherwise be possible. Participant success in meeting their ongoing financial obligations is further ensured by an established network of flexible, long-term support services that are made available to help them with independent living.

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The 100 National Winners

Denver

**Best Practice: State of Colorado's
Department of Human Services
Partnership**

Colorado

The 100 National Winners

Rural

**Best Practice: NHS Homeownership
Mobile Unit**

Iowa

HOUSING ASSISTANCE ON WHEELS: MOBILE FIELD OFFICE FOR NEIGHBORHOOD HOUSING

Rural Iowa. After government downsizing caused the closing of more than 20 USDA Rural Development Field Offices in Iowa, a number of communities suddenly found themselves cut off from their connection to housing services, counseling and information. Recognizing this gap in coverage, Neighborhood Housing Services (NHS), a nonprofit agency based in central Iowa, developed a simple and logical solution. The group acquired a 35-foot recreational vehicle and created a field office on wheels.

The mobile field office operates as a local point of contact, resource center and outreach hub for rural communities in southern Iowa lacking access to information on fair housing, homeownership and housing assistance resources. The mobile home enables interagency teams to visit rural areas periodically and is equipped to receive satellite broadcasts from the NHS home office, as well as broadcasts from HUD headquarters. The mobile field office allows rural communities immediate access to training materials and HUD broadcasts, such as speeches by Secretary Cuomo. Training sessions can be conducted by setting up chairs around the front of the recreational vehicle, and necessary retrofitting and accommodations have enabled the Winnebago to accommodate people with disabilities.

Beneficiaries of this program are under-served rural communities and populations, including many major immigrant groups, across southern Iowa.

Although the solution is highly nontraditional, the planning, development and funding was rather straightforward. The nonprofit Neighborhood Housing Service approached the state USDA/Rural Development office with the plan for a mobile unit to replace the closed field offices. Planning sessions were held, and funding possibilities were discussed for the acquisition and retrofitting of the mobile field unit. Ultimately,

the project secured commitments from USDA/Rural Services to provide financial assistance, and from NHS to do the hands-on work needed to operate the unit and perform the outreach.

The mobile unit is tangible evidence of high-level cooperation between the nonprofit sector and a major federal agency, USDA/Rural Development. USDA funded the project with a customized mix of grants and loans, and Neighborhood Housing Services will service, staff and operate the mobile field office with funds from other sources. The project creatively addresses two issues: (1) The closure of more than 20 USDA/Rural Development field offices in Iowa, while needs remain to be met; and (2) The growth of under-served populations including expanding immigrant groups.

The mobile home, because of its mobility and the imaginative retrofit, has the capacity to serve nearly all of the 20 communities that recently lost services using the costs associated with only this one unique office and one staff.

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The 100 National Winners

Iowa

The 100 National Winners

San Francisco

**Best Practice: Renaissance
Entrepreneurship Center (REC)**

California

INCREASING ENTREPRENEURIAL CAPABILITIES IN THE BAY AREA

San Francisco. Hailed as the nation's first micro-enterprise training and incubator program, the Renaissance Entrepreneurship Center helps low- and moderate-income residents develop small businesses and grow existing ones. The center has been in existence since 1985 and it provides training for new and existing business owners and offers a business incubator to stabilize struggling businesses.

“Building Dreams,” is something that the center does everyday. This is accomplished by empowering and increasing the entrepreneurial capabilities of socially and economically diverse people in San Francisco Bay Area. The center is a unique multi-cultural marketplace of entrepreneurs. Diversity is a critical factor of the center's success. Program participants come, not only from a range of racial and ethnic backgrounds, but have different levels of educational and occupational experience.

The center offers a comprehensive array of business training and support programs offered at its facility as well as off-site in the Bayview District of San Francisco. Services are offered to people who are exploring self-employment, as well as those who already own a small business and need specific kinds of assistance. The center's goal is to spark lasting economic development for individuals and communities that traditionally have not had access to capital and business support. The center offers training programs, a Financing Resource Center, and a Business Incubator.

The center offers a range of practical, hands-on training in business management for both the new entrepreneur and the more experienced business owner. Applicants to any of the programs must demonstrate the motivation needed to start and grow a small business, attend a free orientation and submit an application.

The 100 National Winners

The Financing Resource Center assists participants in the acquisition of capital from traditional and nontraditional source of funding. It provides a conduit for traditional lenders to lend under somewhat nontraditional circumstances or in specific markets such as minority, women, low-to-moderate income and geographically designated business enterprises. Staff prequalifies loan applicants and represents them to the appropriate financial institution. An advisory board of Renaissance lending partners assists with the program design and fundraising. Between 1995 through 1997 there were 46 funded loans totaling \$2 million.

The center's Business Incubator is designed to assist new entrepreneurs to successfully grow their small businesses by providing low cost office space, office support services and business management assistance. The Business Incubator is a long term, temporary business location. Tenants are expected to develop specific goals for the growth of their business. Tenants are expected to "graduate" from the Business Incubator when they reach their goals and are ready to expand. This process normally takes approximately three years. In addition, technical assistance is provided twice per month by the center's staff and business experts. Consultants cover topics such as financial planning, marketing strategy, access to loans and business planning.

Center resources have increased area economic development, expanded employment opportunities, and resulted in an infusion of products and services into the area. More than 1,200 low-income residents have received training, of whom 450 are now business owners. In 1999, these businesses generated approximately \$37.5 million and created 1,200 new jobs. The business incubator has helped stabilize 45 businesses.

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California

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