



DOORKNOCKER AWARDS

CALIFORNIA

City of Oceanside's Reaching Underserved Populations Program (Old Grove Apartments)

Partners: California Housing and Community Development Department, County of San Diego, Bank of America, California Equity Fund, California Housing Finance Agency, Local Initiatives Support Corporation, Federal Home Loan Bank of San Francisco

San Diego is home to an extensive agricultural sector including ranches, farms and nurseries that produce everything from avocados to yams. Although some growers provide on-site housing, such housing is often limited only to the worker. With housing demand growing throughout San Diego County, finding decent and affordable housing for these workers has been difficult. Consequently, many farm workers and their families are forced to live in encampments with no sanitation facilities, and limited access to food, health care, education, and other services. In an attempt to address the need for housing for this and other very-low income populations, the City of Oceanside began working with Community HousingWorks, a nonprofit CHDO developer, to develop the 56 unit Old Grove Apartment Homes.

While the city had extensive experience in rehabilitating and developing senior housing, financing and constructing affordable family housing for such a very low-income population was a new venture and presented several obstacles. The city and Community Housing Works had to address neighborhood concerns that the low-income housing would adversely affect property values in the area which ranged in price from \$450,000 to \$500,000. The city also had to address some funders' requirements that the developer, Community Housing Works, own the property. The city had used HOME funds to acquire the land and had to sell the property to Community Housing Works for \$1 with reversion after sixty years. Construction began in March 2001 and Old Grove apartments opened, fully leased, in September 2004.

Old Grove includes one, two and three-bedroom units with initial rents ranging from \$250 to \$850 a month. Ten of the units are reserved for farmworker households, and four units are set-aside for households in which one adult is diagnosed with HIV/AIDS. The project includes a childcare center, a computer resource room and is located near public transportation. Contrary to the fears of some of the neighbors, development of the Old Grove apartments has had no negative impact on the property values in the area, and is considered by many to be a positive addition to the neighborhood. The success of Old Grove demonstrates that affordable mixed-income housing can co-exist with for-sale, open market single-family homes.

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DOORKNOCKER AWARDS

CALIFORNIA

San Diego County Consortium's Tenant Based Rental Assistance Program (Emancipated Foster Youth Tenant Based Rental Assistance)

Partners: Housing Authority of the County of San Diego; San Diego County Health and Human Services Agency Independent Living Skills Program

This program demonstrates how a well-designed and operated tenant-based rental assistance program can assist an underserved target population.

The San Diego County Consortium identified that each year approximately 200 youth “age out” of the foster care system and face the daunting prospect of homelessness in San Diego County. These young adults face many challenges in becoming self-sufficient adults; one of the greatest is finding a place to live.

Recognizing a need for a program that addresses the housing needs of the Emancipated Foster Youth population, the County's Department of Housing and Community Development partnered with its Health and Human Services Agency to administer a program that provides tenant-based rental assistance and supportive services to this underserved population.

To be eligible for the program, youth must be in the process of transitioning out of the foster care system and have a legal source of income that is 50 percent or less of area median income. Preferences are given to youth who are experiencing numerous barriers in accessing independent housing in the community and need support networks and case management services to live independently.

This collaborative effort has met with great success. The program was leased to capacity within a 120-day period. Due to the demand for this program, the County has allocated funds to increase the program size to assist 32 additional youth.

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GEORGIA

City of Macon's Homeownership Housing (Prince and Nussbaum Development Phase I)

PARTNERS: Federal Home Loan Bank, Participating Banks

This project demonstrates how good design as an integral part of an affordable housing strategy leads to successful project completion.

The City of Macon through its agent, Infill Housing, Inc., created a homeownership program for low-income residents by developing infill housing in one of its blighted neighborhoods. The development of Prince and Nussbaum Streets exercised good design elements, both in physical structure as well as community partnerships.

The city incorporated good design as a core part of its mission for developing affordable housing. The city believed that affordable housing, "should win the comparison with main stream market rate homes." The goal is not to just to produce affordable housing, although that's important but to develop quality designs and amenities comparable to newly developed, high-priced market rate homes.

The newly constructed units used diverse architectural styles and infrastructure improvements to strengthen the neighborhood. The primary focus is community development which depends largely on how well or poorly designed the housing is, how well or poorly designed the street is, and how well or poorly planned all the pieces of a neighborhood are. Well-designed neighborhoods add value to the surrounding community. They are affordable over time, attractive and durable.

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DOORKNOCKER AWARDS

KANSAS

Wichita's Homeownership Housing Program (Millair Creek)

PARTNERS: City of Wichita; Commercial Federal Bank, Power CDC, Inc. (Developer); City of Wichita Housing Authority; and, Heart of Wichita Lender Pool (Administrator: Community Housing Services of Wichita/Sedgwick County).

This program demonstrates successful implementation of a homeownership program by a grassroots organization and city government.

Millair Creek, a single-family housing development in Wichita, was developed to provide affordable homeownership opportunities to low-income families. HOME funds were used as development subsidy and for down payment assistance and closing costs. The developer, Power CDC, Inc., a local CHDO, worked with community partners and the City of Wichita to broaden the scope of the project to include neighborhood improvements. The development involved the coordination of public infrastructure improvements, existing homeowner rehabilitation and the rehabilitation of nearby public housing units in addition to the construction of new single-family homes. Through its developer, Millair Creek exerted influence on its community that resulted in physical improvements, more affordable units and more homeowners in a traditionally underserved neighborhood.

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DOORKNOCKER AWARDS

KENTUCKY

City of Owensboro's Neighborhood Revitalization Project (Baptist Town Redevelopment Project)

Partners: Dr. Martin Luther King Jr. Plaza Committee

In 1999 the City of Owensboro, Kentucky began working with the Dr. Martin Luther King Plaza Committee to create a redevelopment plan for the greater Baptist Town neighborhood, a distressed inner city area with a high number of dilapidated structures and vacant lots. Although the city had spent nearly \$1 million on renovations to a community center, a neighborhood park, street and sidewalk improvements, and scattered site home construction and renovation, such efforts were not part of a coordinated redevelopment plan.

Through its work with the Dr. Martin Luther King Jr. Plaza Committee, the City of Owensboro began to clearly define future land use within the Baptist town area by significantly revising its Consolidated Plan. The old Consolidated Plan designated a large portion of the redevelopment area as commercial use; a plan that clearly exceeded the demand for and practical possibilities of future commercial development. The city realized that the key to any successful commercial development within the Baptist Town Neighborhood would be found in stabilizing the residential character of the area. After developing a realistic projection of future federal funding, the city created an ambitious list of goals to achieve over a three-year time frame that included:

- Increasing the homeownership rate within the neighborhood from 28 to 45 percent;
- Decreasing the rate of unsound single-family housing within the neighborhood from 66 to 14 percent; and,
- Reducing the number of vacant residential units lost within the neighborhood from 50 to six.

After a total public and private investment of more than \$5.6 million, the Baptist Town neighborhood has witness a dramatic transformation. Since the end of the redevelopment project in 2003, total assessed property values have increased 140 percent, crime rates have fallen, and a non-taxable piece of city-owned property has been transformed into \$1,000,000 worth of taxable value. More noteworthy are the accomplishments associated with the consolidated plan goals. The homeownership rate in the Baptist Town neighborhood has risen to 41 percent and is still rising. The rate of unsound housing has fallen to eight percent, and only five vacant residential lots remain in the neighborhood. City staff attributes the success of the Baptist Town redevelopment to the thorough and realistic evaluation and revision of the Consolidated Plan land use plan, and a concerted effort to maximize community participation.

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MARYLAND

Montgomery County's Special Needs Housing Project Reaching Underserved Populations (Seneca Heights Apartments)

Partners: Montgomery County Department of Health and Human Services, Housing Opportunities Commission, Maryland County Coalition for the Homeless

The Seneca Heights Apartment project is an innovative special needs housing development in Gaithersburg, Maryland that provides 17 units of transitional housing for formerly homeless families, and 40 units of permanent supportive housing for formerly homeless individuals. Completed in the spring of 2004, the project involved the renovation of a former motel; transforming two motel buildings from a neighborhood eyesore into a vibrant residential community. The transitional housing component allows families to live in apartments designed from adjacent motel rooms. A flexible design allows the bedroom configuration of the apartments to be changed to respond to the needs of different sized families. Permanent housing for formerly homeless individuals is provided in efficiency units. Both buildings share recreational facilities and benefit from front desk and security staff 24 hours a day, seven days a week.

The Seneca Heights development is the result of a unique partnership between Montgomery County, the City of Gaithersburg, the Housing Opportunities Commission, and the non-profit Montgomery County Coalition for the Homeless. The Montgomery County Department of Housing and Community Affairs directed the development team and provided funds for the development. The County Department of Health and Human Services assisted with identifying the target population, the design of the buildings and social services, and funding a portion of the operating expenses. The City of Gaithersburg assisted with site selection, zoning, as well as public outreach. The quasi-public Housing Opportunities Commission served as development consultant, and the Montgomery County Coalition for the Homeless serves as the project's operator. Thanks, in part, to this broad development partnership, the project benefited from the wide range of financial resources each partner brought to the table. The result was a financial package of federal, state and local government resources, as well as private donations that allows the project to serve very low-income persons; a difficult feat in one of the country's most expensive housing markets.

The success of Seneca Heights is evident in the accomplishments of its residents. Sixty-seven percent of the residents have obtained employment, while 28 percent are continuing their education. Residents are also participating in the resident association, registering to vote, and organizing a childcare cooperative.

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MASSACHUSETTS

City of Boston's Neighborhood Revitalization Project (Trinity Terrace)

This project demonstrates that with proper planning, community input, and a diverse funding blend, even the most distressed and blighted parcels can be revitalized and neighborhoods transformed.

Trinity Terrace is a newly constructed 62-unit affordable rental/cooperative housing project in the Four Corners neighborhood of Dorchester in Boston. The project was developed on the largest underutilized vacant area in the community and was a major impediment to the area's revitalization for more than three decades. One section of the project replicated the traditional brick bow front buildings, previously a hallmark of the area, and produced 38 units of affordable housing. In addition, the project transformed a trash strewn vacant field into a linear urban park with eight town homes on each side and a community center at its end. Amenities such as a fountain, acorn streetlamps, and newly planted trees compliment the neighborhood in a way that emulates the historic parks of Beacon Hill and the South End. Completing the project and preserving the past is the restoration of a historically significant 19th century corner building that had been vacant for over 30 years. The building now provides 8 units of affordable housing and a ground floor commercial unit.

The City of Boston's Department of Neighborhood Development conducted an extensive and lengthy community process prior to implementing the project. Concurrent with the community process was the task of assembling the nearly \$18 million financing package for a project in which 59 of the 62 units are affordable to families at or below 60 percent area median income.

As a result of the city's efforts, Trinity Terrace has changed the face of Four Corners. Sixty-two families, including six formerly homeless families, are now part of a vibrant new community.

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DOORKNOCKER AWARDS

MASSACHUSETTS

The City of Lynn's Neighborhood Revitalization (Brickyard Village)

Partners: Lynn Community Development Housing Corporation, Lynn Housing Authority & Neighborhood Development, Mayor's Office, State Legislative Delegation, Lynn City Council, Lynn Water & Sewer Commission, HUD Boston Field Office (Community Planning & Development staff) and RENU, a grass roots neighborhood organization.

This project demonstrates that neighborhood revitalization can be successful by developing a comprehensive plan and implementing a strategy. The City of Lynn, through the Lynn Housing Authority & Neighborhood Development, utilized a planning process and a thorough market study before choosing the neighborhood best suited for this type of redevelopment.

Brickyard Village is a newly constructed subdivision consisting of 28 affordable (below 60 percent of the area's median income) rental units combined with infrastructure improvements (sewer improvements, new trees, sidewalks) and beautification (Add-A-Yard Program, Target Area Grants, off street parking spaces) in a neighborhood that had experienced extreme disinvestment, crime, and blight over the last thirty years. The project created 3 parking lots, added yards or parking areas to existing homes, repaired the exteriors of the existing housing stock and produced additional homeownership opportunities as well. Brickyard Village has diversity of housing styles (townhouses, duplexes, triplexes, etc.). The architectural designs blend with neighborhood and do not look like low-income housing. HOME funds were used as construction financing. The new housing attracted families from outside the immediate area, which strengthened the economic diversity and encouraged additional investment.

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DOORKNOCKER AWARDS

MASSACHUSETTS

The Commonwealth of Massachusetts (10-12 Summer Street, Manchester-by-the-Sea)

Partners: Manchester Housing Authority; Affirmative Investments; and, Mostue & Associates.

This project demonstrates that the challenge of preserving affordable rental housing and producing new affordable homeownership in an affluent community can be met with a combination of a committed community-based housing organization, a sophisticated for-profit developer, local and state bond financing, high quality site planning and building design, and the flexibility of HUD's HOME program.

The Ten & Twelve Summer Street project preserved a source of affordable rental housing in the downtown area in Manchester-by-the-Sea. The town established a plan to rehabilitate existing units and construct for-sale condominiums. The development mixes incomes as well as residential and commercial property with access to public transportation. The mixture ensures that affordable units remained while maintaining the look and feel of the neighborhood. The project creatively mixed preservation and production on a limited site in a downtown area without creating sprawl or losing affordable rental units.

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DOORKNOCKER AWARDS

NEW JERSEY

Bergen County's Homeownership Program (Bergen County Homeownership Center and American Dream Program)

Partners: Commerce Bank, Interchange Bank, NVE Bank, Ocwen Federal Bank FSB, Oritani Savings Bank, Spencer Savings Bank, Wachovia Bank, World Savings and the Urban League for Bergen County.

This program demonstrates how a community can successfully partner with lenders and nonprofit organizations to provide a holistic approach to assisting low-income homebuyers.

The Bergen County Homeownership center is the county's one-stop resource for homeownership information, education, and home buying financial resources. The Center is a partnership between the county's Division of Community Development, eight participating banks and the Urban League for Bergen County. Each banking partner contributes \$5,000 annually to the operation of the center, which is staffed by the Division of Community Development. The Urban League provides the education modules for the Center. Interested applicants are referred to the Center to meet with a homeownership counselor. Completed applications are reviewed to determine income eligibility to participate in the program. Qualified applicants then begin homebuyer education classes with a HUD certified counselor and receive certification upon successful completion of the education component. Participants are then partnered with a participating bank and begin the pre-qualification process. Homebuyers contribute three percent of the sales price of the house and can receive up to \$65,000 in a HOME-funded soft-second mortgage. In addition, the county matches the buyer's contribution with up to \$15,000 of CDBG funds. Buyers with poor credit or insufficient downpayment participate in education classes for credit repair, financial planning or the homebuyer savings club before proceeding to prequalification.

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Doorknocker Awards

NEW MEXICO

The City of Albuquerque for Innovative Project Design or Architecture (Trumbull Village Affordable Housing Design Competition Project)

Partners: Mahlman & Miles Architects, University of New Mexico School of Architecture and Planning, AIA Albuquerque, Greater Albuquerque Housing Partnership

This project demonstrates that architectural firms not typically involved in affordable housing projects can be encouraged to work with communities and developers to design innovative affordable housing projects.

Through this project the City of Albuquerque entered into a partnership with the University of New Mexico School of Architecture and Planning and the AIA New Mexico to encourage local architects to develop design concepts for affordable housing in a designated Neighborhood Revitalization Strategy Area and apply those concepts in the design of three or more actual units to be constructed in the area for sale to low-income homebuyers. The prize in the design competition was the design contract for the development of those units. The Greater Albuquerque Housing Partnership, a local CHDO, developed the project.

One of the objectives of the project was to encourage greater engagement of the architectural community in issues related to the design of affordable housing in older declining neighborhoods in Albuquerque. Nine different architectural firms entered the competition. The City of Albuquerque co-sponsored the project and pledged HOME funds to the project designed by the winning firm.

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DOORKNOCKER AWARDS

OREGON

Eugene Consortium for Innovative Project Design (Aurora Building)

Partners: Saint Vincent de Paul; City of Eugene; State of Oregon; Lane Community College; and, Eugene Water and Electric Board.

This project demonstrates the successful use of sustainable design and “green” building techniques in a downtown setting. The Aurora Building is a mixed-use building with 54 total residential units, 11 of which are assisted by HUD’s HOME Program. In keeping its focus on sustainability, the project has a geothermal heating, cooling and water heating system that runs 320 feet below ground level. This system will cut tenants’ heating bills by approximately 50 percent and water heating bills by approximately 70 percent , increasing affordability for low-income tenants. The system reduces the overall energy consumption for the building by 32 percent. The building is located in a parking-exempt zone, but is convenient to public transportation and within walking distance of many businesses, shops, the local community college, the public library and other amenities. The building design incorporates local artwork, including glass tiles from the Aurora Glass Foundry. The Aurora Building, the first new construction of affordable housing in downtown Eugene in more than 20 years, demonstrates that attractive, environmentally sensitive affordable housing can advance downtown revitalization.

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DOORKNOCKER AWARDS

OREGON

State of Oregon (Casa Lomas Apartments)

Partners: USDA Rural Development; Oregon Housing & Community Services; CASA of Oregon; and, Columbia Cascade Housing Corporation.

This program demonstrates how affordable housing can meet the critical need for housing for underserved populations.

Casa Lomas Apartments was created to meet a critical need for seasonal and year-round farm worker housing. The State of Oregon, a small CHDO, and other public agencies formed a partnership to address the housing needs of this population. HOME funds were used to construct four bedroom units for larger farmworker families, a size generally lacking in market units. By dedicating HOME funds to the construction of larger units, other funds were freed to add amenities such as a community garden, children's play areas, computer lab, and a large gathering room. The project area is in a designated National Scenic Area, which severely restricted available building sites. Casa Lomas demonstrates creative land use and resourceful engineering.

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PENNSYLVANIA

Luzerne County's Innovative Project Design or Architecture (Pine Street Neighborhood)

Partners: Luzerne County, Housing Development Corporation of NE PA, City of Hazleton, PA Department of Community and Economic Development, PA Department of Environmental Protection, PA Housing Finance Agency, PPL, Sustainable Energy Fund, Federal Home Loan Bank, Fannie Mae, National Center for Appropriate Technology, Design Coalition, Borton-Lawson Engineering, Real Estate Strategies

The Pine Street neighborhood in Luzerne County, Pennsylvania was once a neglected neighborhood plagued by abandoned commercial structures and substandard housing. After a significant investment of time and resources, the once deteriorated brownfields site is now home to 10 new, environmentally friendly single-family homes with 16 additional units planned for construction.

The homes in the Pine Street neighborhood incorporate many unique design features that have sparked the interest of builders, architects, and developers throughout Pennsylvania. The units not only incorporate universal design features but are also Energy Star rated with highly efficient heating, ventilation, lighting and appliances. All units also feature solar electric systems and durable, innovative construction materials such as roof shingles made of recycled tires, fiber cement siding, VOC paints, and cellulose insulation. The project is the first of its kind in the region and has become an educational tool for students, builders, architects and developers. A model home is now open and available for inspection to anyone interested in learning more about the innovative construction techniques and design features of the Pine Street homes.

Although the environmentally friendly units are more costly to develop and there is a learning curve in the use of such innovative construction materials, the end result is a revitalized brownfield site with homeownership opportunities that are not only affordable to low-income families, but are also affordable to maintain over the long term.

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DOORKNOCKER AWARDS

RHODE ISLAND

State of Rhode Island's Homeownership Housing Program (Church Community Housing Corporation Ground Lease Program)

Partners: State of Rhode Island Housing and Mortgage Finance Corporation; Church Community Housing Corporation; and, Local Banks.

This project demonstrates how a scattered-site land trust can preserve affordable homeownership housing. The developer, Church Community Housing Corporation (CCHC), uses HOME funds and a conventional bank loan to purchase land and rehabilitate or construct a single-family property. The amount of the bank loan is approximately the amount of the eventual sale price of the house to a low-income, first time homebuyer. Only the building and improvements are sold to the first time low-income homebuyer. CCHC retains ownership of the underlying land. The owner is granted a 99-year ground lease for a nominal rental fee. This approach reduces the sales price of the housing and ensures the long-term affordability of the homes to future buyers. Resale is restricted to another low- or moderate-income family. Since the program began 10 years ago, it has preserved 76 affordable homeownership units in diverse areas throughout Newport County where home prices are rising.

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DOORKNOCKER AWARDS

RHODE ISLAND

State of Rhode Island's Homeownership Housing Program (Woodridge Estates Land Trust)

Partners: State of Rhode Island Housing and Mortgage Finance Corporation; Woonsocket Neighborhood Development Corporation (developer); and, Citizens Bank of Rhode Island

This project demonstrates how a well-designed, mixed-income affordable homeownership project can eventually overcome community opposition. The project targeted very-low and low-income first time homebuyers in an effort to increase homeownership rates in Woonsocket, a core urban city. A small 29 unit subdivision was created on a ten acre site. These units will remain permanently affordable through a land trust. HOME funds provided critical gap financing. The duplex units are designed to look like single-family homes. Units were clustered on 2.8 acres to preserve open space that was deeded to the city to enlarge an abutting conservation area. Mature trees were preserved so the neighborhood looks established. The housing design incorporates energy efficient techniques. Students of the Woonsocket Area Career and Technical Center constructed two of the units. The project is part of the Woonsocket Centre City Neighborhood Revitalization Plan. The state and local bank reserved funds for three years until the legal issues could be resolved.

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DOORKNOCKER AWARDS

TENNESSEE

State of Tennessee for Innovative Design (“Row 8.9n”)

Partners: Tennessee Housing Development Agency; Affordable Housing Resources (developer); Nashville Mayor’s Office; Metropolitan Development and Housing Agency; Citizen’s Bank; Everton, Oglesby, Askew Architects; AmSouth Bank; and, Nashville Housing Fund.

This project demonstrates how careful planning, quality design and public/private partnerships can remove the stigma of affordable housing and create successful mixed-income communities. “Row 8.9n” is a 29-unit townhouse development in downtown Nashville, Tennessee. HOME funds were used for construction financing for the 11 HOME units.

At the closing of sale, \$14,999 in HOME funds remained in each unit to reduce the housing cost for the low-income purchaser. The project was developed as part of Tennessee’s Bicentennial Neighborhood Initiative (BNI). BNI provided funding to eight local jurisdictions to preserve or create livable, mixed income communities that provide an alternative to sprawl. The program emphasized the use of such “New Urbanist” principals as public/private partnerships, civic space, harmonious streetscapes and design codes. Neighborhood groups within Nashville’s BNI neighborhood sought to develop a project that would address blighted property that was a magnet for crime in the eastern edge.

The non-profit developer, Affordable Housing Resources, hired an architectural firm that developed a design that did not distinguish between the HOME and non-HOME units. The townhouses look like turn-of the century row houses. “Row 8.9n” has transformed the area and been an overwhelming success. The project has won a number of design awards, including the 2004 HUD Secretary’s Excellence Award “Best in American Living” from the National Association of Homebuilders. The project was also featured at the National Building Museum’s exhibit on affordable housing.

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DOORKNOCKER AWARDS

UTAH

Salt Lake County's Special Needs Housing Project (Life Start Village Apartments)

Partners: Family Support Center, Utah Housing Corporation

Approximately seven years ago, Salt Lake County began working with the non-profit Family Support Center on developing affordable housing for women and children in crisis. The Family Support Center had been providing counseling services to families dealing with domestic violence, job loss, and medical emergencies and realized that the clients they served were often in need of affordable housing in addition to supportive services. Supportive housing for families in crisis, however, did not exist.

With technical assistance from Salt Lake County, the Family Support Center identified land for the project and began development of the 41 unit Life Start Village apartments. Life Start Village is comprised of three sections. Two buildings are designated co-housing units with a large kitchen, common and play areas, and 20 two and three bedroom units. The co-housing units are designated for the families with the greatest need for counseling and supportive care. After completing self-sufficiency training and obtaining work, the families may move into a more independent living environment in one of Life Start's eight town homes or six cottages. After the families have further stabilized they may move on to homeownership of one of Life Start's eight CROWN units. The CROWN homes, funded through the State of Utah's LIHTC program, are lease-to-own town homes that the family may purchase for the amount left owing, after a successful 15-year lease.

The development of Life Start Village is truly a collaborative effort. More than 20 different agencies and organizations contributed labor, materials and funds to the project. Volunteers spent over 2000 hours working on the project and a local nursery donated more than \$15,000 worth of landscaping. Such widespread community support is due in part to the efforts of the City of Midvale, site of the Life State Village that facilitated the approval process for the project and helped inform the community of the design of and need for the project. Life Start Village is not only an asset to the neighborhood, but within the first year of operation has also provided three families with the housing and skills necessary to stabilize their lives and move on to greater self-sufficiency.

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DOORKNOCKER AWARDS

VERMONT

The State of Vermont's Rural Housing Program

Partners: State of Vermont Department of Housing and Community Affairs; Vermont Housing and Conservation Board.

This program demonstrates how targeted, adaptive reuse of dilapidated, prominent buildings in small town centers can revitalize communities. The state's HOME program gives preference to affordable housing projects that rehabilitate historic properties in town centers and downtown locations throughout rural Vermont.

Projects funded through HUD's HOME Program are indistinguishable from non-subsidized housing. Projects are required to be affordable in perpetuity. While each project is unique, they all have in common the development of quality housing that helps to create or sustain vital communities. Projects often reflect creative, adaptive reuse of historic buildings such as the Baldwin Block in Wells River and the Portland Street Apartments in Morrisville (a former Five and Dime store). Projects often combine residential units on upper floors and commercial or other uses on lower floors, consistent with downtown development patterns. The state has developed a network of qualified design and construction professionals who focus on affordable housing projects, resulting in a more consistent level of quality and predictable costs.

More than 800 HOME-restricted units of housing have been developed. Many of the projects have brought new life to the town centers of the small rural communities where the projects are located. The focus on adaptive reuse and mixed-use projects has transformed deteriorated buildings at the heart of these communities. These buildings were infeasible for private development. Residents typically rely on accessible public transportation near services and shopping. Unique development partnerships have emerged maximizing the HOME investment.

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DOORKNOCKER AWARDS

WASHINGTON

Spokane County for Innovative Project Design (Riverwalk Point I)

Partners: Spokane Neighborhood Action Programs; Sustainable Housing Innovation Partnership; State of Washington Community Trade and Economic Development; Washington Housing Finance Commission; National Equity Fund; Paul Allen Foundation; Washington Mutual Foundation; Foundation Northwest; Avista; Impact Capital; Common Ground; US Bank Foundation; State of Washington Department of Ecology; Spokane Regional Solid Waste System; Pomegranate Center; KOP Construction; BWA Architects.

This project demonstrates a collaborative effort to develop affordable housing incorporating sustainable design and building practices.

Riverwalk I, the first phase of a larger affordable housing project, is a 52-unit new construction project that targets very low-income and extremely low-income families, particularly larger families and persons with special needs. Fifty of the units are HOME-assisted, 10 of which are used as Housing for the Homeless. Both the State of Washington and Spokane County provided HOME funds to the project, including a technical assistance loan from the County.

The Spokane Neighborhood Action Programs (SNAP), a community housing development organization (CHDO), acted as owner and developer of the project and the Sustainable Housing Innovation Partnership, a collaborative effort of more than 70 local, state and national partners, worked for more than 4 years to bring the project to fruition. Riverwalk I extensively incorporated sustainability features and building techniques, including use of environmentally-friendly and recycled building materials, energy efficient appliances, water efficient fixtures, and drought resistant vegetation. The project also incorporates functional community artwork. Riverwalk I has not just provided affordable housing to low-income families, it has altered the local perception of what affordable housing looks like.

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DOORKNOCKER AWARDS

WASHINGTON

Tacoma Consortium's Homeownership Program (Homeownership Center of Tacoma)

Partners: Washington State Housing Trust Fund, local banks

The first-time homebuyer program administered by the Homeownership Center of Tacoma in the Hilltop neighborhood demonstrates how structured financing for affordable housing can achieve sustainable homeownership.

The Homeownership Center of Tacoma (HCT) acquires in-fill properties to rehabilitate or construct new housing. HCT's houses are well designed and compliment the existing housing in the neighborhood. These properties are made available to low-income first time homebuyers for purchase along with homeowner education, money management, and credit counseling. The Homeownership Center of Tacoma offers a unique financing package - one tailored to the household's income. Homebuyers pay only 30 percent of their household income towards the monthly payment through a mortgage loan while HCT holds a soft second mortgage financed by Washington State trust funds. The 2nd mortgage covers the difference between the first mortgage and the sales price of the home. The Tacoma Consortium uses HOME funds to provide HCT with a developer subsidy to offset acquisition and construction costs as well as a buyer subsidy for closing costs. This strategy insures long-term affordability for families and minimizes the potential for default.

FOR MORE INFORMATION CONTACT:

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