

Housing Trust Fund Project NEWS



A Special Project of the Center for Community Change

Milwaukee Housing Advocates Propose Housing Trust Fund

A broad coalition of homeless shelter providers, housing and community development organizations and faith based organizations has drafted a proposal for a Milwaukee housing trust fund. The fund would provide \$15 million for new affordable housing in the city.

The coalition advocating for the housing trust fund proposal has secured endorsements from

more than fifty organizations throughout Milwaukee. The coalition kicked off their campaign with a public event on October 13, 2004.

The Milwaukee City Council has already passed a resolution in support of the national housing trust fund in recognition that expanding the production of units for low income families would have a positive

impact on affordability.

More than 100 people attended the kick-off event, including elected officials from the City. During the event, participants learned about housing trust funds and why there

| Yearly Housing Multiplier Effect | | |
|---------------------------------------|---------------------------------|--------------------------------|
| Benefits Each Year after Construction | 100 Units of Multi-family Homes | 10 Units of Multi-family Homes |
| Jobs | 46 | 5 |
| Revenue to Local Business | \$2.2 million | \$220,000 |
| Revenue to Local Government | \$498,000 | \$49,800 |

Source: National Association of Home Builders

is such a need in Milwaukee. Among the points made were that the City has demolished many single room occupancy hotels where homeless people could live. This includes the Towne Hotel demolished to make room for a federal building, the Belmont Hotel demolished in the 1980's, and the Randolph Hotel, Antlers Hotel, and

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**CENTER for
COMMUNITY CHANGE**

News is published quarterly by the Housing Trust Fund Project, a special project of the Center for Community Change. The Center for Community Change is a national nonprofit which helps low-income people build powerful, effective organizations through which they can change their communities and public policies for the better.

The Housing Trust Fund Project operates as a clearinghouse of information on housing trust funds throughout the country and provides technical assistance to organizations and agencies working to create and implement these funds.

For more information or to request technical assistance, please contact:

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MILWAUKEE *continued from page 1*

Plankinton Hotel—all demolished in the Grand Avenue Mall Project.

Participants then learned that Milwaukee has the twelfth highest poverty rate in the nation. One in five renters in the city spends more than half of their income on housing. Almost half of the renters in Milwaukee cannot afford a typical two-bedroom apartment. Another 2,000 Milwaukee residents are homeless on any given night.

But the City does seem able to find resources for those public venues it supports, such as Miller Park, the Bradley Center, and the Milwaukee Theatre. The City raised several hundred million in tax revenues to support these developments, according to a presentation during the kick-off event.

Immediately following the event, housing advocates met with Mayor Tom Barrett to discuss possible support for the housing trust fund. The Mayor indicated his support for the concept and promised to ask the Housing Authority to convene a half day study session with key decision makers. Housing advocates also met with some Common Council members.

There has been a 78% drop in income support to Milwaukee inner city families between 1994 and 2003.

- UWM Employment & Training Institute



The Towne Hotel was one source of single room occupancy housing that has been demolished in Milwaukee, along with the Belmont Hotel, Randolph Hotel, Antlers Hotel, and Plankinton Hotel.

The proposed housing trust fund would support new construction, rehabilitation, homeless and single room occupancy housing. Rental and homeownership housing would be eligible along with services and operations related to the housing. Nonprofit and for-profit developers as well as government agencies would be eligible for grants and loans from the housing trust fund.

Forty percent of the fund would be expended to support rental housing for households earning no more than 50% of the county median income. Another 30% would support homeless and single room occupancy housing for the same population. The final 30% would be used for homeownership housing serving households earning as much

as 80% of county median income.

All newly constructed housing supported through the trust fund would remain affordable for no less than 20 years and rehabilitated housing for no less than fifteen years.

The proposed housing trust fund would be staffed through the City's Community Development Block Grant Agency. A 13-15 member advisory board appointed jointly by the mayor and the council would have oversight responsibilities. The appointments would be made from recommendations submitted from specified constituent organizations. The City Comptroller would also be able to designate one member of the advisory board.

Revenue sources for the proposed housing trust fund would come from tax increment financing revenues, a surcharge of \$1.00 on event

Miller Park, at a total cost of \$400 million, receives one-tenth of a cent sales tax as part of the overall financial package.



tickets, and a \$1.00 increase in the real estate transfer fee.

While the City of Milwaukee spends some of its Community Development Block Grant funds for affordable housing, around \$12 million a year, it receives requests for three times that amount. City HOME dollars have decreased by 22% in just the last year, according to information presented during the

event of October 13th. Participants walked away with resolve to move the proposal forward.

Housing advocates have opened the debate and presented a convincing rationale for creating a housing trust fund in Milwaukee. □

Contact: Mike Soika, The Interfaith Conference of Greater Milwaukee, 1442 N. Farwell, Suite 200, Milwaukee, WI 53210 (414-276-9050) www.BroomTreeEnterprise.com.

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Wisconsin Partnership for Housing Development
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Women and Poverty Public Education Initiative
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YMCA-CDC

Interfaith Action Proposes Neighborhood Trust Fund for Monroe County, New York

Interfaith Action kicked off its Raise a Roof! Initiative to create a \$90 million Neighborhood Trust Fund for Monroe County, New York. On October 23, 2004, the faith-based PICO (Pacific Institute for Community Organization network) organization brought nearly 1,000 members to meet with Rochester's Mayor Bill Johnson and Monroe County Executive Maggie Brooks at the Bethel Christian Fellowship. Several other state, city and county elected officials attended the event.

Interfaith Action believes a Neighborhood Trust Fund would provide needed new funding for affordable housing construction and rehabilitation and support the revitalization of neighborhood commercial districts throughout the county. Interfaith Action used the event to ask the city and county to establish a task force to examine how housing trust funds operate throughout the country and to develop recommendations on how one could be funded in Monroe County.

The initiative comes from concerns raised by Interfaith Action's congregations and businesses about wanting safe, diverse neighborhoods with quality housing and thriving commercial districts. Through the Initiative, they are working with the City of Rochester and other partners to strengthen the kind of personal relationships needed to sustain healthy neighborhoods, increase homeownership, rehab derelict properties, revitalize commercial districts, improve public safety



An Interfaith Action leader facilitates a discussion group about redeveloping the Sebastian Park neighborhood and creating a Neighborhood Trust Fund.

and neighborhood cleanliness, expand recreation, and reduce the need for families with children in school to move. The Neighborhood Housing Trust is part of a comprehensive strategy that includes redevelopment of four west-side neighborhoods and two inner city parks.

Interfaith Action discovered that Rochester area families are witnessing a profound deterioration of city and inner-ring suburban neighborhoods. Officials from the public and nonprofit sectors respond that a lack of funds is the major obstacle to neighborhood re-development.

In March of this year, Interfaith Action completed its study, "Trust Funds: A Viable Strategy for Neighborhood Renewal." The report explored housing problems in Mon-

roe County, New York. Over the last year, a team of Interfaith Action leaders, in collaboration with local government officials, nonprofit agencies and fair housing advocates, researched the underlying reasons for the decline in housing quality throughout the County.

Rochester's population has steadily declined even though the number of housing units has remained relatively stable. Yet Rochester has the third oldest housing stock of any city in the country. The crisis emerges because property values are stagnant, at best, and property tax revenues are declining. Increases in vacant and blighted properties, property foreclosures, and chronic building code violations have resulted. With reduced public services and families with children moving out of these neighborhoods,

commercial properties decline, as well. Government support—in the form of federal and state aid for community development—has been inconsistent and declining for more than twenty years.

This bleak picture has little hope of changing when public officials conclude that the lack of adequate resources is the single biggest obstacle to neighborhood redevelopment. Interfaith Action and others believe that establishing a Neighborhood Housing Trust that supports housing and commercial development in distressed neighborhoods and village centers would have an enormous positive impact on the greater Rochester community. They cite these key reasons:

- A trust fund supporting neighborhood redevelopment would increase property values. If Rochester's property tax revenue had increased by 2% per year since 1993, it would be collecting \$50 million more in tax revenue, more than triple its 2004 budget deficit.

- Trust fund revenues are leveraged many times over and attract additional funds into the County. A Monroe County Neighborhood Trust Fund with annual revenue of \$6-9 million could generate as much as \$40-100 million in additional community investments.

- Studies indicate that increased home ownership and quality rental housing promote family and neighborhood stability, educational attainment, and reduced crime.

Interfaith Action has put forth the following recommendations:

(1) Create a countywide trust

fund to support the revitalization of communities through mixed-income housing and commercial development and the expansion of affordable housing opportunities.

(2) Create a nonprofit agency whose sole mission is to administer the funds. The agency would have a Board of Trustees with community members who fully participate in decision-making.

(3) Identify and dedicate funding source(s) that would generate \$6-9 million each year.

(4) Advance the following development strategies: (a) create viable, mixed income communities; (b) leverage funds; (c) create partnerships between city and county officials, community groups, and neighborhood residents; (d) use community development best practices to guide redevelopment efforts; (e) develop locally-owned and operated businesses to retain jobs and income; and (f) support accessibility of housing and businesses.

(5) Provide funding to: (a) middle and low income housing in areas of concentrated poverty throughout the county; (b) affordable and special needs housing in areas of demonstrated need throughout the county; and (c) neighborhood commercial development within Rochester and the central business districts of villages and towns in Monroe County.

(6) Funds would be distributed as grants or loans to nonprofit organizations or local government agencies for (a) property acquisition; (b) property rehabilitation and façade improvement; (c) new owner-occupied and rental housing; (d) pre-development activities; and (e) marketing.

(7) Require transparency and accountability for the use of funds and actual development performance. □

Contact: Brian Kane, Interfaith Action, 410 Chili Avenue, Rochester, NY 14611 (585-235-2590).

Rochester Mayor Bill Johnson and Deputy Community Development Commissioner Larry Stid meet with Interfaith Action leaders to talk about creating a Neighborhood Housing Trust.



BREAD Releases Evaluation of Columbus/Franklin County, Ohio Affordable Housing Trust Fund

For the past several years, B.R.E.A.D. (Building Responsibility, Equality, and Dignity) has been monitoring the operation of the Columbus/Franklin County Affordable Housing Trust Fund and has just released its second evaluation of the fund's performance. The City of Columbus created the Affordable Housing Trust Fund in February 2001 with an investment of \$3.2 million. The City continues to invest \$1 million annually, generated by 8.37% of the City's hotel tax revenue. In an agreement announced in May 2001, The Franklin County Commission agreed to commit \$1 million annually to the Affordable Housing Trust Fund from the County's general fund, creating one of the nation's few regional housing trust funds.

The Affordable Housing Trust Fund was one of several elements in B.R.E.A.D.'s Jubilee Housing Plan and they succeeded in convincing the city to require that half of

the leveraged funds from the trust fund would benefit households earning no more than 60% of the area median income. To ensure that this requirement was being met and that the trust fund was operating efficiently, B.R.E.A.D. conducted its first evaluation of the fund's operation in November of 2002.

B.R.E.A.D.'s observations in its first evaluation--that several projects funded by the trust contravened its mission to provide funds to serve households earning no more than 60% of the area median income, that the trust fund's administration lacked formal processes and requirements and appeared to incur excessive costs, and that the trust fund was failing to satisfactorily report on its activities, among other points--went essentially unchallenged by the Affordable Housing Trust Fund.



BREAD PHOTO BY JOHN GRONER.

Rev. Vincent Frosh of BREAD discusses the need to strengthen the Affordable Housing Trust Fund with County Commissioner Mary Jo Kilroy at BREAD's call to action on October 18th.

B.R.E.A.D.'s most recent evaluation calls for improved reporting of who actually benefits from the housing supported through the trust fund and for greater targeting of its scarce resources to those in greatest need of housing in the Columbus/Franklin County region.

The soundness of B.R.E.A.D.'s demands were given grounding in an assessment of the housing needs and opportunities in Franklin County by the Kirwan Institute for the Study of Race & Ethnicity. "Housing Need and Opportunity in Franklin County," by John A. Powell and Jason Reece was released by B.R.E.A.D., along with its evalua-

COLUMBUS/FRANKLIN COUNTY AFFORDABLE HOUSING TRUST CORPORATION



Waggoner Woods, developed by National Church Residences and The Wallick Companies, will provide 175 rental units in the Blacklick area of Franklin County.

tion of the Affordable Housing Trust Fund, on October 5, 2004 at a local meeting at the First AME Zion church.

The 33-page study documents that 15.8% of all households in Franklin County earn less than 30% of the area median income—more than 68,000 households. Moreover, the racial disparity by income in the region was stark: more than 46% of African Americans and 60% of Hispanic households were in this income category, yet only 22% of white households earn less than 30% of the area median income.

Rental household income has grown by 8% since 1999, yet the “housing wage” needed to cover the cost of a rental unit increased by twice that much. The proportion of cost burdened rental households (paying more than 30% of their income for rent) in Franklin County increased from 36% to 43% of all rental households between 2000 and 2003. In 2002, almost 10% of rental households were paying more than half of their income for rent. And nearly 30% of homeowners in the county meet the federal standard for excessive housing cost burdens.

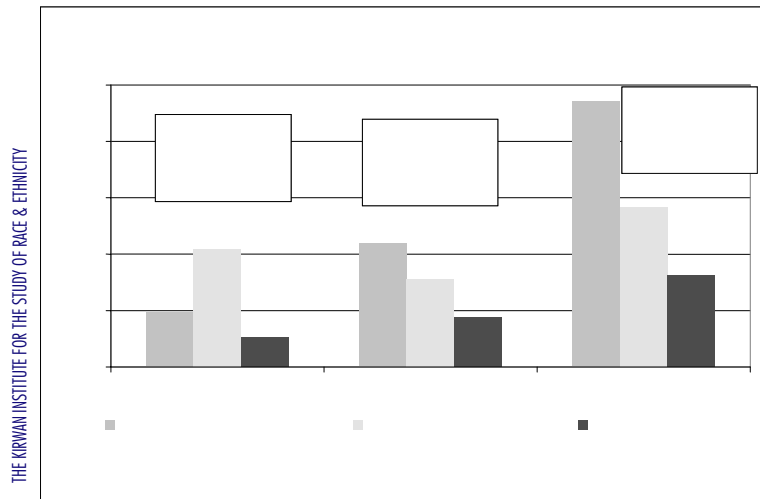
Housing available for the poorest households in the county is severely limited, with less than one affordable unit existing for every two extremely low income households. Only 48,000 housing units existed in 2002 that were affordable to the 104,000 extremely low income households in the region, resulting in a regional deficit of more than 55,000 affordable units for these households. To make matters worse, the study documents the infiltration of higher income households into the units affordable to

extremely low income households, reducing further their opportunities for adequate housing.

The study also documented that the opportunities for homeowner-ship for these low income households was extremely limited; that the location of the subsidized housing fails to match the areas where there are projections for job growth in the future; and that the majority of low income housing tax credit, Section 8, and public housing are clustered in the most economically segregated and poorest performing districts in the region.

B.R.E.A.D. and the Kirwan Institute for the Study of Race & Ethnicity have offered to present these findings to the Board of the Columbus/Franklin County Affordable Housing Trust Fund.

In addition, on October 18th, B.R.E.A.D. held a call to action for Commissioners of Franklin County. B.R.E.A.D. asked the County to establish a process and procedures so that the Affordable Housing Trust



Slide presented by the Kirwan Institute for the Study of Race & Ethnicity on October 5, 2004.

Fund focuses on people not units; targets a greater share of public funds to the greatest needs, e.g. those earning no more than 30% of the area median income; and finds ways to increase their commitment of dedicated public revenue to the trust fund.

B.R.E.A.D. pointed out to County Commissioners that the trust fund has funded no projects to serve families earning less than 30% of the area median income. Nearly 1,000 B.R.E.A.D. members attended the October 18th candidates night held at the First Church of God. □

Contact: Mark Harris, Jr., B.R.E.A.D., 1015 E. Main Street, Columbus, OH 43205 (614-258-8748) or Jason Reece, The Kirwan Institute for the Study of Race & Ethnicity, 125 South Oval Mall, 425 Mendenhall Laboratory, Columbus, OH 43210 (614-292-9873). www.kirwaninstitute.org.

Delaware Housing Advocates Release Study on the Economic Benefits of Proposed Strategic Housing Plan

The Delaware Housing Coalition has released its report documenting the economic impacts of its proposed five-year strategic housing plan. The report, “Meeting Delaware’s Housing Needs: The Economic Impact of the Proposed Five-Year Strategic Housing Plan,” was prepared by William Latham of the University of Delaware. The study is based on recommendations made by the Coalition in its report: “Fostering Livable Delaware: A Five-Year Strategic Housing Plan.” The Plan was proposed to Governor Ruth Ann Minner by the Coalition last December.

The Plan calls for increased funding of \$60 million into the state’s Housing Development Fund over the next five years. Part of each year’s funding would be invested in new construction and rehabilitation as well as acquisition and down payment assistance.

The Housing Development Fund—the state’s housing trust fund—currently receives revenues from the state’s document recording fee of about \$5 million a year. As a result of the Coalition’s proposal, the Governor has already designated \$6 million in the state’s budget from one-time federal funds for the state’s Housing Development Fund. But the Coalition hasn’t quit.

The new study quantifies just how much Delaware will gain by investing in the Housing Development Fund. The study estimates that the proposed \$60 million commitment would generate 4,924 new homes in the state with a total investment of close to \$750 million dollars.

These new homes would provide income relief for previously cost-burdened households and bring new families into the region as well as have larger effects on the economy of Delaware. A total of 3,577 new jobs would be added to the state during this period and state and local tax revenues would increase by \$13.15 million. Increased property and income tax revenues are ongoing impacts. A total of more than \$45 million of annual tax revenues would be generated. The study breaks down these benefits by each program contained in the Plan and for each of Delaware’s three counties.

More than \$72 million of direct, indirect and induced economic activity would be generated from trust fund investment each year. Formerly rent-burdened households would have an average of \$2,460 annual income per household to



MILFORD HOUSING DEVELOPMENT CORPORATION



Park Royal Apartment renovations were undertaken by the Milford Housing Development Corporation in Milford, Delaware.

spend on goods and services other than housing, including transportation to work, clothing, health care, and food. Households moving into the region would generate more than 580 new jobs and ongoing direct, indirect, and induced output of more than \$69 million annually.

The report also comments on other benefits, such as: increased family stability, reduced risks to health, improved welfare to work transitions, opportunities to build household wealth, reduced sprawl and traffic congestion; and an enhanced competitive position for Delaware in attracting and retaining businesses.

The Delaware Housing Coalition has members who commissioned the study, including: the West End Neighborhood House; Deutsche Bank and Trust Company Delaware; MAK Associates; NCALL Research, Inc.; Fannie Mae; Interfaith Housing Coalition; Delaware Housing Coalition; and JP Morgan Chase. The study was supported by grants from MBNA America, JP Morgan Chase, and Deutsche Bank and Trust Company Delaware. □

Fostering Livable Delaware A Five-Year Strategic Housing Plan

Measure I: Homes for Families: Capital grants for new very low-income housing production and permanent affordability.

The Homes for Families measure dedicates funds to be used over the next five years to promote capital grants primarily to nonprofit developers to eliminate debt service on a proportion of units in new rental communities.

Measure II: Livable Towns and Cities: Funds for housing and neighborhood renewal in municipalities.

This measure establishes a new statewide housing component to help underwrite the cost of acquiring, renovating and reselling vacant land and seriously deteriorating single family homes within Delaware’s municipalities.

Measure III: Promoting Homeownership: Down payment, settlement, and homeownership counseling aid.

Promoting homeownership will give more Delaware families the financial support to become first-time homebuyers and foster the knowledge and skills needed to keep and maintain this investment.

Measure IV: Affordable Rental Housing Production: Low Income Housing Tax Credit program and housing preservation.

Funds are needed to service and leverage the existing volume of low income housing tax credits coming into the state. It is anticipated that LIHTC funds will be combined with capital grants to reach deeper levels of housing needs.

Measure V: Innovative Housing Initiatives: Flexible funds for special purposes.

There are a number of immediate and special uses of funds that could be supported through this measure, including: single room occupancy housing; support for existing and new manufactured housing; investment in rural housing; support to community land trusts; an emergency housing fund; and gap financing for facilities for special populations.

Contact: Ken Smith, Delaware Housing Coalition, P.O. Box 1633, Dover, DE 19903-1633 (302-678-2286).

| Income Needed to Afford Fair Market Rent | | | | |
|--|----------------------|--|--|---|
| State | Renter Annual Income | Income Needed to Afford 2 BR Fair Market Rent as Percent of Renter Median Income | Percent of Renters Unable to Afford 2 BR at Fair Market Rent | Monthly Rent Affordable at Renter Annual Income |
| Delaware | \$34,270 | 85% | 42% | \$857 |

SOURCE: NATIONAL LOW INCOME HOUSING COALITION, OUT OF REACH, 2003.

New York City Inclusionary Zoning Study Released

New York City is considering an ambitious set of redevelopment initiatives that include more than two dozen area-specific plans, in all five boroughs. These redevelopment plans are likely to result in 40,000 units of housing in the next ten years, yet fewer than eight percent of these new housing units may be affordable to most New Yorkers. To address this issue, PolicyLink and Pratt Institute Center for Community and Environmental Development have just released the report, “Increasing Housing Opportunity in New York City: The Case for Inclusionary Zoning.”

“The proposed planning changes can either deepen the challenges of affordability, or set a new course toward ensuring a diverse, stable housing stock that serves the needs of the spectrum of New Yorkers,” challenge the authors in this report. The average income for New York renter households grew just three percent from 1975 to 1999, but the average rent went up 33 percent.

The redevelopment plans being introduced by the City’s administration includes rezoning actions, targeted financial incentives, and public investments in infrastructure, transportation, and parks, as well as sports, convention, and cultural venues. The proposed zoning changes will alter the type and density of developments allowed in each neighborhood.

The report analyzes the housing needs, development opportunities, and market conditions in New York

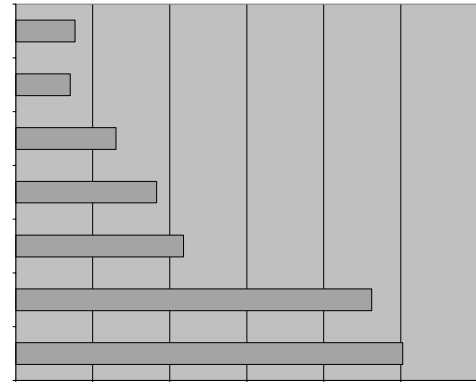
City and evaluates the role inclusionary zoning could play in creating new affordable housing opportunities. Inclusionary zoning policies have been adopted by hundreds of cities around the country and have produced thousands of units of affordable housing in mixed-income communities. Multiple studies have shown that mandatory inclusionary zoning programs do not dampen development and are economically feasible.

The study demonstrates that the benefits of inclusionary zoning include: producing affordable housing for a diverse labor force; fostering mixed-income communities; insuring affordability in tight housing markets; and stretching scarce public dollars by leveraging market-rate construction.

The recommendations for New York City are:

- (1) Apply mandatory inclusionary zoning to all future neighborhood-wide zoning changes;
- (2) Maximize affordable housing production by offering inclusionary zoning incentives in high-density residential neighborhoods;
- (3) Design an economically feasible inclusionary zoning program that allows developers to create affordable housing and make a profit;
- (4) Set income levels for afford-

Monthly Rental Housing Vacancy Rate, 2002



Source: *New York Housing and Vacancy Survey, 2002*

able housing eligibility to reflect community housing needs; broaden eligibility by connecting inclusionary zoning to other affordable housing resources;

- (5) Maintain permanent affordability of inclusionary zoning units;
- (6) Prioritize on-site development of inclusionary units to encourage mixed-income communities; and
- (7) Draft clear legislation and authorize consistent administrative oversight to manage the inclusionary zoning program.

Residents, developers, employers, and the city at large will benefit for decades to come from the combination of growth and affordability made possible through inclusionary zoning. □

Contact: PolicyLink, 101 Broadway, Oakland, CA 94607 (510-663-2333) www.policylink.org and Pratt Institute Center for Community and Environmental Development, 379 DeKalb Avenue, Brooklyn, NY 11205 (718-636-3486) www.picced.org.

Housing Trust Fund Project Releases New Report

The Housing Trust Fund Project is pleased to release its newest study: “Winning at the Local Level: 5 Housing Trust Fund Campaigns Tell Their Stories.”

Housing trust fund campaigns have been so clever and imaginative that it seemed prudent to take the time to capture some of what has been accomplished and convey these lessons to those who might work on housing trust funds in the future.

With more than 350 housing trust funds in cities, counties and state throughout the country, these stories represent only five city/county campaigns. There is a mix of campaigns that required a public vote to win and of those that needed approval from city councils. The stories were compiled from personal interviews with dozens of players in each city.

The stories are captivating and remarkable. They provide lessons, experiences from what can go right and what can go wrong, and victories that literally change the complexion of affordable housing in these cities. □



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AVAILABLE NOVEMBER 15, 2004

- ✓ Columbus/Franklin County Affordable Housing Trust Fund Campaign
- ✓ Seattle Housing Levy-Housing Assistance Funds Campaign
- ✓ St. Louis Affordable Housing Trust Fund Campaign
- ✓ Los Angeles Housing LA Housing Trust Fund Campaign
- ✓ Washington, DC Housing Production Trust Fund Campaign

Going Electronic: The Housing Trust Fund Project News will soon be available electronically!

Beginning with the next issue, you may receive the Housing Trust Fund Project News in an electronic format instead of the standard mailed version. However, as the Housing Trust Fund Project occasionally sends special mailings regarding upcoming workshops and publications, we are asking that you take the time to:

- (1) Submit your updated mailing address *and***
- (2) Submit your email address if you prefer to receive the HTFP News ELECTRONICALLY**

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If we DO NOT receive an email from you updating your contact information, YOU WILL BE REMOVED FROM OUR MAILING LIST.

Watch for information on our regional housing trust fund workshop to be held in Albuquerque, New Mexico in April 2005.



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