



Center for Community Change



Housing Trust Fund Project NEWS

Portland Advocates Win Tax Increment Set-Aside for Housing

Portland's Affordable Housing Now! coalition was victorious in getting the City Council to pass unanimously a resolution establishing a tax increment financing set aside for the development, preservation, and rehabilitation of housing. The funds must be used for housing that is affordable to households with incomes no higher than 80% of the area median income. The Coalition has continued to work with the Portland City Council to commit City general funds to meet the housing needs of the lowest income Portlanders, winning \$5.4 million from the City's FY 2006-07 budget.

The urban renewal resolution instructs the City's redevelopment agency, the Portland Development Commission, to work in partnership with the Bureau of Housing and Community Development, the Office of Management and Finance, the Housing and Community Development Commission, Affordable Housing Now! and other interested stakeholders to develop and present to Council by September 1, 2006 either an implementation plan to create such a set aside fund or other options

to ensure guaranteed funding for affordable housing.

Creating an urban renewal set aside for affordable housing has been a central target of Affordable Housing NOW! since the coalition's inception four years ago. Affordable Housing NOW! supporters turned out in large numbers for the hearing, with representatives from the Community Development Network, City Club of Portland, Stand for Children, the Coalition for a Livable

2006 SUMMER

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COMMUNITY DEVELOPMENT NETWORK OF PORTLAND

The Jigsaw Puzzle.



**CENTER for
COMMUNITY CHANGE**

News is published by the Housing Trust Fund 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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PORTLAND *continued from page 1*

Future, and tenant leaders from the Community Alliance of Tenants.

Members of Affordable Housing NOW! are extremely pleased with provisions of the resolution specifying that allocation guidelines meet the housing needs of people in each income category: extremely low income, very low income, and low income. The resolution also requires the Portland Development Commission to work with the Bureau of Housing and Community Development and the City Auditor to both report on tax increment financing spending and revenues for rental and ownership housing at each income range for the past ten years, as well as the budgeted and projected tax increment financing spending for housing in each income group over the next five years against projected revenues for that period.

At the same time, the Portland City Council passed a second resolution making a commitment to address the decline in children in the Portland public school system. Increasing families in inner neighborhoods will not only help Portland public schools and their levels of funding, but will reduce the pressure on outlying districts increasingly confronted with overcrowding. A Portland State University study of households who moved in mid-year from the Portland public school district found that 76% of respondents identified their former housing as a factor in their decision to move. Moreover, some 1,620 students in the public school district are attending school as their families experience homelessness at some point during the school

year. Finally, the Council notes that about 41% of all new housing units constructed in Portland over a four-year period received some kind of assistance from the City, underscoring the importance of the City increasing its resources committed to affordable housing.

Setting aside a portion of tax increment financing revenues will, of course, help in reaching these goals. Homeownership costs in Portland have soared, increasing by 92% between 1995 and 2005, while median incomes increased by only 59%. Some 43% of the City's population is rent-burdened, paying more than 30% of their income for housing costs. One in five Portland households spends more than half of their income for housing.

The Resolution states that the Portland Development Commission will prioritize revenues from all Urban Renewal Districts for affordable housing in accordance with adopted City housing priorities including "Home Again: A 10-Year Plan to End Homelessness in Portland and Multnomah County," No Net Loss of affordable housing in the Central City, the Affordable Housing Preservation Ordinance, and the minority homeownership campaign.

Affordable Housing NOW! is a coalition of more than 40 organizations, including civic organizations, nonprofit housing developers and member-driven community groups whose goals are to secure new resources for affordable housing for the Portland Metro area by building a movement

FUNDING

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Indianapolis City/County Council Finds Revenue for Marion County Housing Trust Fund

The Indianapolis City-County Council approved an ordinance that provides the first permanent and regular funding source for the Indianapolis/Marion County Housing Trust Fund. The new source is revenue associated with the electronic filing of property sales disclosure forms. This funding source is expected to generate as much as \$300,000 every year for the trust fund.

The Indianapolis/Marion County Housing Trust Fund was created in 2000 by an act of the state legislature. The Housing Trust provides financial assistance to low income families and individuals to either rent or purchase a home; makes grants, loans, and loan guarantees for the development, rehabilitation, or financing of housing for low income families and individuals; and provides technical assistance to nonprofit developers

who specialize in affordable housing. At least half of the funds allocated for housing must be for units to be occupied by those whose incomes are at or below 50% of the county's median income. Funds may also be used to cover expenses of administering the housing trust fund.

The state legislature authorized the establishment of a housing trust fund advisory committee. The committee consists of eleven members and includes appointments from the Mayor's Office, the Metropolitan Development Commission, the Coalition for Homeless Intervention and Prevention of Greater Indianapolis, Local Initiatives Support Corporation, Indianapolis Coalition for Neighborhood Development, and the Indianapolis Neighborhood Housing Partnership. The committee makes recommendations

to the Metropolitan Development Commission regarding uses of the housing trust fund and sources of capital for the fund.

A subcommittee of the Advisory Committee has spent the last year researching potential funding options for the Fund. In 2004, Mayor Bart Peterson directed the first \$500,000 of a promised \$2 million to the trust fund. Revenues came from the transfer of the former Market Square Arena site to corporate development interests for development of condominium and retail development.

In the summer of 2005, the Fund awarded \$300,000 in grants to three local organizations. Each organization received \$100,000 and a matching \$250,000 grant from the Central Indiana Community Foundation. These three projects

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Many of our **neighbors** of modest incomes are unable to afford a **safe and decent** place to live.

That's why the time is **now** to secure a permanent and reliable revenue source for the Marion County Housing Trust Fund.



will assist more than 100 families who are either experiencing housing crises or homelessness. The Central Indiana Community Foundation’s Family Success Initiative is a six-year commitment to engage the community in developing the next generation of productive citizens by improving the lives of families. The Housing Trust Fund has received donations from other private corporations.

In May 2006, a coalition of community partners launched “A Home Within Reach,” a public awareness drive calling for permanent and reliable revenue

sources for the Housing Trust Fund that will total five million dollars per year. The Housing Trust Fund currently has \$1.4 million in funds available, but housing advocates and elected officials alike have recognized the need for an ongoing dedicated source of public funding.

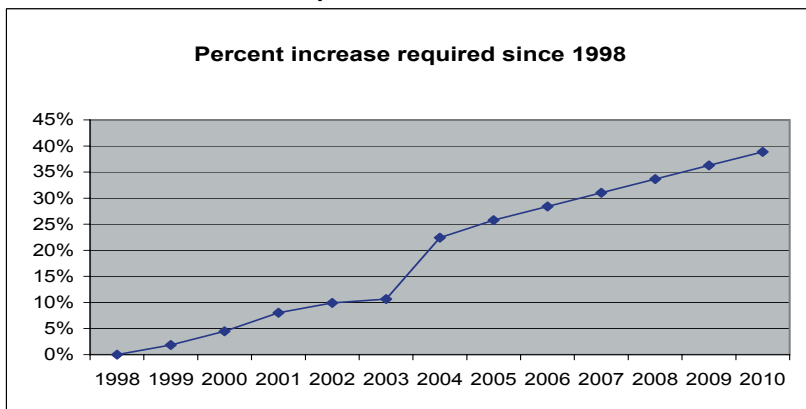
Mayor Bart Peterson praised the City-County Council for approving the ordinance and called the new funding mechanism “a good start.” But he made it clear that he would work with community development leaders and homelessness advocates to continue to look for new ways to generate more revenue for the

fund. He also praised the “A Home Within Reach” public awareness drive for raising awareness about the importance of funding affordable housing initiatives.

Contact: Dan Shepley, Coalition for Homeless Intervention and Prevention of Greater Indianapolis, 960 East Washington Street, Suite 200B, Indianapolis, IN 46202 (317-630-0853) www.AHomeWithinReach.org.

MARION COUNTY
HOUSING TRUST FUND
A HOME WITHIN REACH

Percent increase required in hourly wage to afford a 2-bedroom apartment at Fair Market Rent



Year	FMR (2-BR apt)	Hourly wage needed	% increase
1998	\$535	\$10.29	0%
1999	\$545	\$10.48	2%
2000	\$559	\$10.75	4%
2001	\$578	\$11.12	8%
2002	\$588	\$11.31	10%
2003	\$592	\$11.38	11%
2004	\$655	\$12.60	22%
2005	\$673	\$12.94	26%
2006	\$687	\$13.21	28%
2007	\$701	\$13.48	31%
2008	\$715	\$13.75	34%
2009	\$729	\$14.02	36%
2010	\$743	\$14.29	39%

Since 1998, the hourly wage needed to afford a 2-bedroom apartment at Fair Market Rent (FMR) has increased by 26 percent (as of 2005). If FMR continues to increase at the same rate, that percentage will jump to 39 percent by 2010, making the hourly wage needed to afford a 2-bedroom apartment at FMR \$14.29. The table above shows the estimated increases in FMR and the corresponding increases in hourly wage needed to afford the FMR.

For more information about the Housing Trust Fund, please visit www.AHomeWithinReach.org or call 317.630.0853.

Iowa Commits Additional Funds to Sustain the State Housing Trust Fund

HOUSING TRUST FUND OF JOHNSON COUNTY

The Iowa Housing Trust Fund Network succeeded in securing funds to sustain operation of the state's Housing Trust Fund for FY2007. Approximately \$2.3 million will be available through the trust fund. The Appropriation bill also contains intent language to continue funding with \$1.5 million in FY2008 increasing to \$5 million in FY2010.

The Iowa Legislature created the State Housing Trust Fund in 2002 to help ensure decent, safe, affordable housing for Iowans through two important programs. The Local Housing Trust Fund Program receives 60 percent of the trust fund allocation to provide grants for communities, counties and organizations that wish to create a local housing trust fund. The remaining 40 percent goes to the Project-Based Program that aids the development and rehabilitation of single-family and multi-family housing. The Iowa Finance Authority administers both programs and provides technical assistance to housing-related organizations.

The Network was formed by affordable housing advocates in October 2001. The Network is composed of representatives from local housing trust funds, nonprofit housing developers and providers, governmental entities and business interests that support affordable housing activities throughout the state. The Network is working to secure permanent sources of revenue for the State Housing Trust Fund and develop revenue streams for

local housing trust funds.

The 2005 legislative session began with House File 880 which passed unanimously in the House of Representatives in April 2005. HF 880 would have dedicated revenues from the state's real estate transfer tax to the housing trust fund. In 2006, the bill was replaced with SF 2387 which allowed for a transfer of funds in the Housing Improvement Fund to the State Housing Trust Fund. The Housing Improvement Fund has been underutilized as a homebuyer assistance program. The bill also allowed for appropriated funds to the Iowa Finance Authority for designated fiscal years into the future. The legislature ultimately refused to forward fund the program, but left the intent language in the Appropriations bill. The Network is asking the Iowa Housing Finance Agency to fully fund the total of requests received for both the Local Housing Trust Fund and the Project-Based Programs.

All funds going to the Local Housing Trust Fund Program must be matched by local dollars. All projects must serve low income households with at least 30% of the funds serving extremely low-income households. The local trust fund must have a local governing board recognized by the city, county, council of governments or regional officials as the board responsible for coordinating local housing programs. As part of the approval



Housing Trust Fund of Johnson County President Amy Correia with the Ali family at the Iowa Valley Habitat for Humanity home assisted with HTFJC funds.

process, the local housing trust fund must have a Housing Assistance Plan approved by the Iowa Finance Authority.

The Iowa State Housing Trust Fund has generated interest in local housing trust fund development throughout the state. The program has funded local housing trust funds in Dallas County, Polk County, Scott County, Johnson County, Dubuque, Floyd County, Oskaloosa and the Iowa Northland Regional Housing Council. In addition, other local housing trust funds have now been certified. In FY2004 and 2005, nearly \$3.5 million was committed through the programs to address critical housing needs throughout the state. The Iowa Housing Trust Fund Network is building into a formidable force and will continue in its effort, working in collaboration with the Iowa Housing and Homeless Coalition, to secure ongoing funding for the state's Housing Trust Fund.

Contact: Sheila Lumley, Iowa Housing Trust Fund Network, c/o Polk County Housing Trust Fund, 409 SW 8th Street, Des Moines, IA 50309 (515-282-3233).

New Jersey's Special Needs Housing Trust Fund Completes Its First Year

New Jersey's \$200 million Special Needs Housing Trust Fund is already demonstrating its ability to meet a goal of helping create 10,000 new affordable housing opportunities for people with mental illness and other special needs across New Jersey over the next ten years. This landmark legislation was signed into law by acting Governor Richard Codey in August of 2005.

The Special Needs Housing Trust Fund is administered by the New Jersey Housing Mortgage and Finance Agency and is supported by bonds issued by the New Jersey Economic Development Authority through its existing unused bond capacity. The bonds will be supported with the commitment of proceeds from motor vehicle surcharges, including unsafe driving surcharges. The Authority has issued the first \$50 million bond for the Special Needs Housing Trust Fund.

The funds are to be used to develop permanent supportive housing, community residences and other supportive housing arrangements for people with special needs, including mental illness and physical or developmental disabilities. It is intended to ensure that individuals with special needs have access to meaningful housing alternatives to avoid institutionalization and homelessness.

The Trust Fund represents a limited resource with a large mandate. To

ensure that the Trust Fund proceeds are expended in the most efficient manner that most positively impacts the intended beneficiaries, the New Jersey Housing Mortgage and Finance Agency has established a list of policy priorities for the Trust Fund. These include:

- Providing permanent supportive housing and residential opportunities for persons with mental illness.
- Leveraging Trust Fund capital financing. The Fund will give priority to those applications that require no more than 50% of the total development cost to come from the Trust Fund.
- Addressing the needs of very low-income people with special needs. It is the intent of the fund to use 75% of its proceeds for those earning no more than 30% of the area median income.
- Meeting locally determined priorities described in the Continuum of Care Plan.
- Meeting State of New Jersey determined priorities for underserved populations in the State Consolidated Plan.
- Maximizing long-term affordability for at least thirty years.
- Minimizing temporary or permanent displacement.
- Demonstrating good and appropriate project location, siting and design.
- Containing development costs.

Since August 2005 when the Trust Fund was created, 31 projects have been awarded more than \$31 million in funds for construction and/or permanent financing from the Special Needs Housing Trust Fund. This funding has leveraged an additional \$28,329,623 from other State, Federal and local sources.

All of the projects funded with the Trust Fund have an identified source of rental assistance. The rental assistance may come from the state's Department of Community Affairs Project Based Rental Assistance Program, the Department of Human Services Rental Assistance Program, HUD Shelter Plus or the 811 Program, or even local public housing authorities. In addition, each development has some source of funding for supportive services.

The total number of units/beds that will be created with the committed funding to date is 350. They will provide permanent supportive housing to homeless families, chronically homeless individuals, homeless, homeless women with children who need substance abuse treatment services, mental health consumers, persons with developmental disabilities and physical disabilities and homeless youth and youth aging out of foster care.

There are 8,000 chronically homeless people in New Jersey, the vast majority of whom suffer from mental illness. The wait for housing in the state system can be up to five

years, forcing nearly half of these individuals to live with aging parents or other family members. This housing shortage destroys quality of life, puts unnecessary costs on citizens and makes recovery that much harder.

The New Jersey Housing Mortgage and Finance Agency is beginning to consider revisions to fine tune

both technical and financial aspects of the guidelines, based on lessons learned during the successful first year of operations. Among the changes being considered is the incorporation of a design check list as part of the application process. Working with the New Jersey Institute of Technology, Center for Architecture and Building Science

Research, these may include features that better define user needs, green and sustainability standards, and quality design.

Contact: Pamela S. McCrory, Supportive Housing and Special Needs, New Jersey Housing Mortgage and Finance Agency, P.O. Box 18550, Trenton, NJ 08650-2085 (609-278-7456).

THE NEW JERSEY PRESERVATION BALANCED HOUSING PROGRAM

was created in 1985 and is administered by the Department of Community Affairs. In July of 2006, the Department announced awards of \$28.9 million in funding to support the creation of 739 affordable rental units in nine New Jersey communities throughout the state. Funds are awarded four times each year.

The Neighborhood Preservation Balanced Housing program creates housing opportunities in viable neighborhoods for households of low and moderate income. Assistance is provided to municipalities certified by the Council on Affordable Housing.

The most recent awards include funding from \$11.8 million in federal Low Income Housing Tax Credits and \$17.1 million in Balance Housing/Home Express funds. DCA's Neighborhood Preservation Balanced Housing Program is funded through a portion of the New Jersey realty transfer tax receipts. The Home Express Program, created jointly between DCA and the Housing Mortgage Finance Agency allows HMFA to administer Balanced Housing funds on behalf of DCA for rental projects that are eligible for federal low-income housing tax credits.



Residents rally for Homes for New Jersey.

NEW JERSEY'S RENTAL ASSISTANCE PROGRAM

was created in 2004 to provide housing vouchers for families and individuals in need of housing assistance. Seventy-five percent of the vouchers go to households earning no more than 30% of the area median income.

The vouchers are allocated according to a formula:

- 30% go to seniors aged 65 and older and on the DCA Section 8 housing choice voucher program waiting list.
- 31% go to households currently on the DCA Section 8 waiting list.
- 17% go to homeless families with children.
- 17% go to project based assistance.
- 5% is retained for administrative costs.

Currently, the program has received \$25 million. It is administered by the Department of Community Affairs.

Montgomery County, Maryland Issues Annual Report for Housing Initiative Fund

MONTGOMERY COUNTY

The Housing Initiative Fund in Montgomery County, Maryland is a key source of affordable housing financing for the county and its Report for 2005 describes why. Three years ago, a dedicated source of public funding was made available to the Housing Initiative Fund by committing 2.5 percent of the County's property tax revenues to the fund. Since its inception in 1988, the Housing Initiative Fund has been administered by the County's Department of Housing and Community Affairs. In fiscal year 2005, almost \$17 million in funding was available.

Housing Initiative Fund dollars are available throughout the year and can be used for predevelopment, bridge, acquisition, and permanent financing. Funding can be in the form of low-interest or no-interest loans, forgivable grants, or operating subsidies. Individual requests for funding are reviewed throughout the year by a Housing Loan Review Committee that makes recommendations to the Department of Housing and Community Affairs.

The Housing Initiative Fund recognizes the importance of the role it plays in the housing market in Montgomery County. Between 1999 and 2004, average rents rose from \$871 to \$1,154 (an increase of 32%) and the median price of a single-family home or townhouse rose from \$199,900 to \$392,000.



The 415 units in Barrington Apartments have been brought up to code and affordability preserved for Silver Spring residents.

While homeowners can cash in on home appreciation, the rising cost of homeownership is pricing many people out of the market and rising rents have the same impact.

The Housing Initiative Fund's 2005 report focuses on four program areas: housing options for seniors; acquisition and renovation of at-risk housing; comprehensive options for special needs populations; and building neighborhoods.

Housing Options for Seniors. More than half of the Housing Initiative Fund funding was used to support the preservation of existing senior housing and the creation of new housing opportunities for seniors. A low interest \$1.6 million loan helped provide 32 new apartments as part of the Grace House Assisted Living Community in Norbeck. HIF funding leveraged Bank of America funds and allowed Homes for America to purchase a 212-

unit building, complete major renovations and allow senior residents to stay in their homes, with a comprehensive resident services program. More than 200 senior apartments have been constructed in Colesville.

Acquisition and Renovation of At-Risk Housing. Extensive renovations were supported for Barrington Apartments and Blair Park Apartments, including acquisition, so that residents were prevented from being displaced, some federal subsidies were retained, and additional services provided.

Comprehensive Options for Special Needs Populations. Montgomery County's Department of Housing and Community Affairs, Department of Health and Human Services, and nonprofit service providers have joined together to create and fund a continuum of needed services. The Partnership for Permanent Housing

enabled housing choice vouchers to be awarded to the nonprofit Montgomery County Coalition for the Homeless. Families can use the vouchers to move out of motels or emergency shelters and into permanent housing. HIF is an integral part of this program. A former motel was acquired and renovated to provide an innovative, permanent supportive housing development in Gaithersburg. Seneca Heights provides seventeen units of transitional housing for formerly homeless families and 40 units of permanent supportive housing. HUD awarded the project its first national HOME Doorknocker Award.

Building Neighborhoods to Call Home. In 2005, the Housing Initiative Fund supported the targeted neighborhood, community revitalization, resident services, and educational activities of three nonprofits: Montgomery Housing Partnership, CASA de Maryland, and the Community Preservation and Development Corporation. The Montgomery Housing



The flexibility of the Housing Initiative Fund allows it to fund the Montgomery Housing Partnership, a nonprofit housing developer, to support homework clubs, pre-school programs, summer camps, health fairs, teen talks, and computer classes in six separate developments.

Partnership used HIF funding to support homework clubs, pre-school programs, summer camps, health fairs, teen talks, and computer classes at six separate developments. CASA de Maryland provided bilingual financial literacy classes; workshops on homeownership and pedestrian safety; and targeted

services to residents of six apartment buildings. The Community Preservation and Development Corporation helps children and adults use technology to improve and empower their lives, as well as other community activities.

Contact: Elizabeth Davison, Montgomery County Department of Housing and Community Affairs, 100 Maryland Avenue, 4th floor, Rockville, MD 20850 (240-777-3600).

MONTGOMERY COUNTY



Grace House will provide 32 new apartments in an assisted living community in Norbeck.

Lowcountry Housing Trust Brings Innovation to the Charleston, South Carolina Region

The Lowcountry Housing Trust in Charleston, South Carolina continues to advance its goal of addressing affordable housing in the greater Tri-County area of Berkeley, Charleston, and Dorchester Counties. While the Trust does not yet have a dedicated source of public funding, it is creating a role for itself in the region, exploring new and more permanent options of funding, and demonstrating the impact the housing trust can have in addressing affordable housing needs. The Trust has been particularly creative in reducing barriers to affordable housing production through incentives and reduced fees.

The Lowcountry Housing Trust is a nonprofit corporation that provides capital to assist nonprofit organizations, government entities, and private developers in constructing or rehabilitating affordable housing. The Trust, which grew out of the widely recognized Mayor's Council on Homelessness and Affordable Housing, was created to foster a

regional approach to the need for housing. The Trust serves the three counties and is working to secure local funding from each, beginning with Charleston County. The City of Charleston provided initial seed money to get the Trust operative.

The Trust receives and leverages funding from several sources. At the 2005 Kick Off Event, \$1 million dollars from the South Carolina State Housing Finance Authority, was announced by participating cities and founding funder Wachovia. More than twenty contributions have been made to the fund. And Charleston County, the City of Charleston, the Charleston Trident Home Builders Association, the Charleston Water Systems, the Charleston Metro Chamber of Commerce, and League of Women Voters of the Charleston Area, the City of North Charleston, the Town of Hollywood have expressed their support for a dedicated source of funding for the Trust.

These funds are made available to eligible projects through zero and low-interest loans awarded through a competitive application process. The funds can be used for predevelopment costs, site acquisition, construction funding, and gap financing for

affordable housing serving citizens with incomes primarily below 80% of the area median income.

In the Spring 2006 Funding Round, the Trust announced \$400,000 available for subsidizing affordable housing in Charleston County. Funds were committed by the City of Charleston, the City of North Charleston and Charleston County. Applications were accepted for the construction, rehabilitation or conversion of non-residential to residential for-sale or rental housing.

The Trust has also announced the availability of \$100,000 to subsidize affordable housing in Berkeley, Charleston, and Dorchester Counties. This predevelopment revolving loan pilot program will be used for low-interest loans to cover eligible predevelopment expenses.

The Lowcountry Housing Trust has collaborated with Charleston Water in creating the Charleston Water Affordable Housing Incentive Program. The program encourages developers to build housing that more Lowcountry residents can afford through regulatory and financial incentives. The program lowers barriers to affordable housing production by deferring and reducing the payment of water and wastewater impact fees.

Each residential unit certified by Lowcountry Housing Trust as affordable to low or very-low income households are eligible for

LOWCOUNTRY HOUSING TRUST



Announcement of the Charleston Housing Trust, now called the Lowcountry Housing Trust.

and will receive a \$500 reduction for the engineering services portion of the water impact fee; another \$500 reduction for the engineering services portion of the wastewater impact fee; and delayed payment of the water and/or wastewater impact fees.

During 2005, the Lowcountry Housing Trust made ten awards. These developments will:

- Lower the purchase price for three homes to be constructed in Charleston and sold to very low income households;
- Subsidize fifteen apartments affordable to very-low income households in Dorchester County;
- Provide funding for infrastructure improvements and construction of four detached homes for sale to low and very low income households in Mt. Pleasant;
- Subsidize the rehabilitation of two abandoned structures to create three apartments affordable to low income households in Charleston;
- Subsidize the construction of 72 apartments for very low income households in Charleston;
- Lower the purchase price of two homes for low income families in North Charleston;
- Provide funding for infrastructure improvements to build thirteen homes for sale to households with incomes below 40% of the median and 67 homes for sale to households with incomes below 80% of

the median in North Charleston;

- Provide funding to construct six houses for sale to low and very-low income households in a 23-unit development in Mount Pleasant;
- Provide funding for infrastructure improvements to build five Sea Island Habitat homes for sale to low and very low income families on Johns Island; and
- Subsidize the rehabilitation of three vacant houses for sale to very low income households in Berkeley and Charleston Counties.

The Trust, working with the Affordable Housing Coalition of South Carolina, recognizes that state enabling legislation will probably be necessary to secure a sufficient public funding source at the local



Construction on a new home provided by the United Methodist Relief Center on scattered sites.

level. Spartanburg, Columbia, Aiken and Myrtle Beach have also expressed interest in regional housing trust funds, based on the work and success of the Lowcountry Housing Trust.

Contact: Tammie Hoy, Lowcountry Housing Trust, P.O. Box 21163, Charleston, SC 29413 (843-973-7285). www.lowcountryhousingtrust.org.



Seven Farms under construction by the Humanities Foundation will provide 72 units for families on Daniel Island.

large enough to make funding for affordable housing for people with low incomes a political priority in the Metro area. Affordable Housing NOW! recommended the 30% set aside of tax increment financing for affordable housing based on research on the practices in California. The coalition spent the last year meeting with members of City Council to discuss the need for tax increment financing guidelines and dedicating funding to affordable housing.

In addition to the progress in establishing an urban renewal set aside for housing, Affordable Housing NOW! has continued to win additional general fund allocations from the City of Portland, which committed \$5.4 million in new housing funds in its 2006-07 budget. Affordable Housing NOW! has also been working with the Portland City Council to commit \$30 million to

the Portland Housing Investment Fund over a three to four year period. In the last three budget cycles since beginning the Housing Investment Fund campaign, Affordable Housing NOW! has worked with the City Council to secure nearly \$19 million for housing for hardworking families earning low wages, seniors and people with disabilities. Affordable Housing NOW! will pursue securing the remaining \$11 million in 2007.

As an advocacy tool for both the urban renewal set aside and the Housing Investment Fund, Affordable Housing NOW! had individual jigsaw puzzles comprised of thirty pieces made for each member of City Council. The jigsaw puzzle featured a photo collage of pictures provided by Affordable Housing NOW! member organizations that depict people who have either benefited from affordable housing or currently are

in need of a safe, stable place to call home.

Starting on February 14, 2006, weekly delegations of Affordable Housing NOW! supporters delivered pieces of a jigsaw puzzle to the members of City Council along with glossy photos of the people featured in the puzzle. Each delegation shared a story about the importance of housing to their organization and the people depicted in the puzzles. These stories both described the success of folks who were given housing opportunities and the hardship involved for those who are still waiting. After fifteen weeks of delegation visits, the entire campaign held a Housing Rally at City Hall at the end of May, when the final pieces of the puzzle were delivered.

Contact: Michael Anderson, Community Development Network of Portland, 2627 N.E. Martin Luther King Jr. Blvd., Room 202, Portland, OR 97212 (503-335-9884) www.cdnportland.org/ahn.



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