

LETTER OF INTRODUCTION

Dear Friend of Affordable Housing,

The Campaign for Affordable Housing is pleased to publish the first edition of the **Housing Advocacy Catalog**. The purpose of this Catalog is to assist organizations in replicating the successful public education efforts conducted by the many community development corporations, local housing coalitions and providers of affordable housing across the nation.

This edition is a compilation of existing campaigns with background and history on how they were organized, how they received funding, and how much it cost to run their campaign. It also has details on what medium was used to reach the audience as well as samples of the advertising. Some of these ads will be available for other new housing organizations about to launch their own campaigns. The new campaign can choose the advertising message and method that would work best for their region, insert their own logo, and customize it for their own use. Most of these case studies were first introduced at the NeighborWorks® Symposium on Multifamily Excellence titled *Changing Minds, Building Communities: Advancing Affordable Housing through Communications Campaigns* in Minneapolis, Minnesota in May 2004. The Symposium focused on the communications methods used by advocacy groups, developers and other organizations, many of which are highlighted in this publication, and lessons learned from them.

While some of the ads in this publication may be available for other organizations to use or to modify, please do not do so without first contacting the organization responsible for these materials. Please do not duplicate any material in the Housing Advocacy Catalog unless permission is given in writing so as to not violate copyright law. It's also important to note that The Campaign for Affordable Housing did not evaluate the effectiveness of any advertising or outreach materials contained in this Catalog.

We invite your feedback on this material. Tell us what you think we can do to improve future editions. We also invite you to learn about The Campaign for Affordable Housing by visiting our web site at www.tcah.org. The mission of The Campaign for Affordable Housing is to educate all segments of the public on the nature of affordable housing and the people who reside there. Our ultimate goal is to significantly increase the support for efforts to make housing affordable and to become a resource for state and local housing organizations trying to influence public opinion and build grassroots support for affordable housing. If you support what we are doing, please tell your colleagues. We are actively soliciting other examples of outreach materials for inclusion in the next edition of the Housing Advocacy Catalog.

Sincerely,
The Campaign for Affordable Housing

Gaining Support for Affordable Housing Development in a Community

Case Studies:

Austin: Proactive Communications is the Key
(Foundation Communities)

Minneapolis: Building Relationships. Building Housing
(Central Community Housing Trust)

Oldsmar, Florida: It's Not Just a Good Thing to Do – It's the Law
(The Wilson Company)

Northern California: Affordable Housing Week
(East Bay Housing Organization [EBHO])

**Summit, New Jersey: Housing Matters; Messages That Mainstream America
Will Listen To**
(Family Promise)

Marin County, California: Creating Support for Workforce Housing
(Marin Consortium for Workforce Housing)

Minnesota: Finding Supportive Leaders in a Community
(CommonBond Communities)

Seattle: Speaking in Residents' Terms
(A Regional Coalition for Housing [ARCH])

**Denver: Keeping Affordable Housing
on the Political Agenda**
(Housing Denver)

AUSTIN: Proactive Communications is the Key

Foundation Communities

CASE STUDY IN BRIEF

- To earn the support of a community, developers need to communicate directly with neighbors early in the process. Involving them after a project is underway, or letting them hear about it circuitously, will engender negative feelings toward the project.
- Residents rightfully care about property values, and their efforts to keep out developers whose work runs counter to that concern is good for the affordable housing developers who do their

The key to winning the support of communities for affordable housing projects is having a track record of good work, says Walter Moreau, executive director of Foundation Communities, a nonprofit developer in Austin, Texas.

In 2000 Foundation Communities sought to develop 160 units of affordable housing on 28 acres in a moderate-income community on the west side of Austin, one of the very first steps in their process was to approach the community. The developer met with neighborhood and business associations before even applying for tax credits and other funding. “Our approach is that if we’re going to develop in a new part of town we want to be proactive and straightforward,” said Moreau.

“We made our presentation to the neighborhood group and we said that we were there for their input and hopefully their support,” he said. Because funding hadn’t been lined up yet, the group felt less threatened by the project, since it was clear that it wasn’t being rushed through. “They were polite and they voted to have their leaders check us out.”

Four neighborhood leaders then went on a tour of other Foundation Communities projects, and reported back to the group at the fol-

lowing month’s meeting that they felt the developer would build a community that could be a great neighbor. The group voted to endorse the project.

Earlier projects had been met with much more resistance from communities, said Moreau, but in this case Foundation Communities applied what it had learned in those situations and those lessons proved very useful. One key, he said, is to not try to sneak a project through the process and hope that the community won’t get wind of it until it’s too late to stop it, something some developers do, he said. “We want to make sure that people hear about the project from us, not from something in the mail or in a roundabout way.” That helps develop trust right from the beginning of the project, he said. “We always present ourselves in a professional, candid manner.”

“People that live nearby care about their property values, and that’s something we need to respect,” he said. “As an affordable housing advocate I don’t perceive that NIMBY concerns are all bad, because there are plenty of bad developers out there. If neighborhoods are engaged in trying to prevent bad affordable housing from happening and catching the developers that are sneaking that kind of project by them, that’s not a bad thing.”

In 1998 Foundation Communities ran into opposition resulting in a meeting with “150 angry community members on a 100 degree July evening” recalled Moreau. A neighborhood group had circulated a flier depict-

Gaining Support for Affordable Housing Development in a Community

ing the developer as tax credit buzzards circling the neighborhood, and encouraging residents to “pluck their feathers.” But the opponents asked direct questions and expressed their concerns, and Moreau was able to address them all. In the end the group voted to remain neutral on the project. “They said that if we did the things we said we were going to do they believed it wouldn’t affect their property values. They weren’t sure they could trust us that we would, but they admitted that they saw us doing good things elsewhere.”

“People can see our track record and trust that we will be true to our word about the quality, construction, design and ongoing property management,” said Moreau. “The developers who don’t have that kind of track record are the ones who try to sneak it by people and argue that their projects must be allowed to proceed because of fair housing laws.”

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For more information, contact:

Foundation Communities
3036 South First, Suite 200
Austin, TX 78704-6382
512-447-2026
<http://www.foundcom.org>

MINNEAPOLIS: Building Relationships, Building Housing

Central Community Housing Trust

CASE STUDY IN BRIEF

- NIMBY can be seen as a sign that people care about their community, but also means they need to be taught that affordable housing can be a positive asset.
- Developers need to develop one-on-one relationships with concerned residents, rather than relying on group settings, in order to better respond to individual concerns.
- Presentations and materials need to be clear and easy to understand for people who don't know anything about housing development or planning.
- Tell the truth, but be aware that terms like 'affordable' and 'low income' spark negative reactions in many people.
- Affordable housing advocates and developers must devote more resources to educating the public about the need for affordable housing and the positive effects such housing has on communities.

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NIMBY need not be only a negative sentiment, said Alan Arthur, president of Central Community Housing Trust (CCHT) in Minneapolis. It can also be positive, even for developers of affordable housing. "It's a sign that people care about their community, and is based upon common negative impressions of affordable housing. Those impressions come from projects like Pruitt-Igoe and Cabrini Green, and from television police programs. Why would anybody want that in their neighborhood? The challenge is to get people to understand that affordable housing doesn't have to be like that."

CCHT has proven successful in making people understand just that, as evidenced by the 1,200 units of housing they've produced since 1986, and their recent strategic plan to expand their operation to include the entire Twin Cities metropolitan area and to nearly triple their annual production rate.

That's not to say that CCHT hasn't had resistance to its work, of course. "We're positive that our product is better than McDonalds' hamburgers or tobacco, but people buy millions of those each year, and are afraid to have affordable housing anywhere near them,"

said Arthur. That's largely because of the commonly accepted negative image of affordable housing, and a lack of coordinated effort on the part of the affordable housing industry to change that image.

Gaining Support for Affordable Housing Development in a Community

When CCHT approached a neighborhood near downtown Minneapolis about converting a historic nursing home facility into affordable housing, the neighborhood resisted. “They pointed out that they had a lot of rental already and didn’t need any more,” said Arthur, but the hidden message was clearly that they wanted wealthier people to move to the community, rather than low-income households. CCHT worked for a year and a half with the community to prove the value of the project, working often one-on-one with individuals who were concerned.

CCHT’s development staff met with people on the housing committee of the neighborhood organization, church groups, representatives from social service agencies in the community, and members of the community organization’s board, answering questions and trying to alleviate concerns. They even enlisted the help of residents who were supportive to talk to those who were more resistant.

“You have to work with individuals. Forming personal relationships is the most important thing, and you can’t do that in meetings – it happens one at a time.” Developers need to attend meetings, of course, said Arthur, and listen carefully to concerns raised, but only one-to-one conversations can turn an opponent into a supporter. “Some people you just disagree with, but there’s a lot that you can figure out about how you can serve each other’s needs.”

When asked how to best go about creating these relationships, Arthur suggests buying a book on marriage. “Read it, and do everything it says. It’s all about good communication, looking for common goals, not lying, and thinking about the other person, not just yourself.”

Arthur said he developed these principles the hard way, and is now trying to develop them into a system so that new staff at CCHT can learn from his experience.

Presentation materials are important as well, added Arthur. Developers need to understand that many people can’t understand blueprints, and so have to develop renderings and 3-D plans and models so that people can really see what the housing will look like. Offering tours of existing projects can also go a long way toward winning over skeptics, he said. CCHT has also recently paid more attention to developing brochures about their work and their organization, in an effort to articulate their mission and work to new audiences.

As it turned out, the housing committee in the neighborhood with the vacant nursing home voted against CCHT’s plan, but the neighborhood organization’s board approved it. The developer is now beginning work on turning the two acre site, which is on the National Register of Historic Places, into affordable rental and homeownership units.

“You’ll never get everyone on your side,” said Arthur. “You can’t please everybody, and sometimes people just have to make a choice. One of the most important things is to remember that we’re not the center of the universe. We have a mission, but there are a whole bunch of other missions. If we remember that, and listen to people, our projects will end up much better.”

“We’ve found that the message that resonates best is the truth,” said Arthur. Through years of experience, CCHT has learned that words like ‘affordable’ and ‘low-income’ have a pejorative meaning to many people, and so instead they use real numbers when referring to the income levels a unit will be planned for. “We can’t invent enough words to stay ahead of folks who want to oppose us, though.”

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“The affordable housing movement in general has not allocated enough resources to education, community relations, public relations, and marketing,” said Arthur. “If we were a business and wanted to sell a product, we would dedicate three to seven percent of our total budget to that effort. How can we do our work when we dedicate nothing to that effort? Affordable housing needs are so great, but we’ll never expand the pie if we don’t do that kind of outreach.”

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For more information, contact:

Central Community Housing Trust
1625 Park Avenue
Minneapolis, MN 55404
612-341-3148
<http://www.ccht.org>

OLDSMAR, FL: It's Not Just a Good Thing To Do – It's the Law

The Wilson Company

CASE STUDY IN BRIEF

- In some communities it is virtually impossible for an affordable housing developer to have its message heard or to gain any support from officials or residents.
- Fair housing and other anti-discrimination laws can be powerful tools in winning the support of elected officials, particularly when they are made aware that they can be held personally liable for violating the law.
- Even after significant opposition during development, communities will support a well-conceived, -built, and -managed project once they see that it has no negative effect on their existing neighborhood.

In Oldsmar, Florida, the Wilson Company, a developer of affordable housing, learned that as a last resort, when no messages get through to a community opposed to affordable housing, the law can be an ally. In early 2001 Wilson purchased land from the Catholic Church in the town, a community of 12,000 near Tampa. The land was zoned multi-family, and there were no obvious obstacles in the way of the project when the plan was developed. Until community residents got wind of the proposal, that is.

When community leaders found out that the 270 units in the proposed Westminster development would be targeted exclusively to households below 60% of Area Median Income, they quickly organized in opposition to the project. Wilson held informational meetings to educate residents about the proposal, but they were boycotted. The developer also offered tours of similar communities nearby, but nobody took advantage of them. While a few residents weren't opposed to the project, said Debra Koehler, who at the time was a partner at Wilson, they refused to speak out publicly in favor of it. Even some local preachers came to her and indicated their support, she said, "but they said they couldn't say so in public because nobody would come to their church if they did."

Town meetings where the project was discussed were so contentious, said Koehler, that police escorts walked her to and from her car when she attended, after a person tried to run her over in the parking lot after one meeting. The developer turned to local newspapers, which came out in support of the proposal, but failed to win over residents.

"We brought in an 89 year old African-American/Hispanic schoolteacher who had lived in a community we had developed to speak to residents and the city council," said Koehler, "and another woman from another community who was a nurse, whose child had won one of the four year college scholarships we award to residents. We tried to educate them about who lives in these communities and the quality of construction, but it all fell on deaf ears."

The city council proved just as obstinate as residents, with the majority consistently voting to block the project, and even filing baseless lawsuits to delay the process. The city attorney warned the council that they were on shaky ground, but the officials persisted in their tactics.

After spending more than \$1.5 million in permit fees, more than \$400,000 in legal fees, and hundreds of thousands more in staff time without any assurance that the project would be allowed to move forward,

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Wilson prepared a lawsuit to sue the city, seeking compensatory and punitive damages totaling over \$13 million dollars, resulting from The Wilson Company's loss of state bond financing and the violation of its right to develop racially integrated affordable housing for individuals and families with children free from discrimination based on race, national origin, and familial status. The suit not only named the city, but also the obstructionist city council members in their individual capacities. When faced with financial ruin for themselves and the city, the council ultimately voted, in November of 2001, to allow construction to begin.

That wasn't the end of the opposition though, said Koehler. When ground was finally broken for the project, signs and construction equipment were vandalized. The council member who had been most vocal in his support of the project lost key committee positions and chose not to run for re-election based on the political climate in the community.

But on the day of the grand opening of the project, said Koehler, "the mayor was there and said that this was all behind us. As soon as we started leasing up people from town were calling us for units. Now people who opposed us have relatives and adult children living in Westminster."

The lesson from the Oldsmar experience is that in some cases clear communications simply isn't enough to move a project forward. Not all opponents can be convinced of the merits of affordable housing, and even legal arguments don't always prove persuasive. In these cases, the use of Fair Housing laws and pointing out the personal risks that elected officials take in obstructing them, may be the only way to win approval. Even then, developers run the risk of earning permanent adversaries among the officials they challenge.

"We risked a lot," said Koehler. "We have had NIMBY cases where we decided not to pursue projects because of the opposition, but you have to pick your battles, and we decided to pick this one. We decided to use this as an example for future projects, and now everybody knows about it." Because of the publicity garnered by this case, she said, jurisdictions all over Florida now think twice about opposing projects for discriminatory reasons.

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For more information, contact:

The Wilson Company
600 North Franklin Street
Suite 2200
Tampa, FL 33602
813-281-8888

NORTHERN CALIFORNIA: Putting a New Face on Someone Who Has Benefited from Affordable Housing and What That Housing Looks Like

East Bay Housing Organization (EBHO) Affordable Housing Week

CASE STUDY IN BRIEF

- After several years in existence, Affordable Housing Week has become an institution and plays an important role in the work of East Bay officials, businesses, and non-profit organizations that work on affordable housing issues.
- Showing people that affordable housing exists in their communities already and serves a wide range of families and individuals in ways that don't detract from the neighborhoods has proven to be an effective way to win allies.
- Developing a network of allies among non-housing groups that are likely to be supportive or sympathetic is a good way to be prepared to counter NIMBY reactions to affordable housing develop-

Northern California's East Bay Housing Organization (EBHO) launched Affordable Housing Week (AHW) in 1997 as a week-long intensive effort to educate the surrounding communities about affordable housing needs and solutions. "Our goal is to put a new face on who has benefited from affordable housing and what that housing looks like," said EBHO Executive Director Sean Heron, "so we can get away from common misperceptions that affordable housing is all poorly managed, ugly stucco boxes where only people on welfare live."

The key message of AHW is that affordable housing is needed in all of the communities in Alameda and Contra Costa counties, the area in California where EBHO works. "When we started out a lot of our community education work was on targeting potential NIMBYs, but that turned out to not be such a great strategy since those folks usually oppose something after it's proposed, so you often don't know who they will be until it's too late," said Heron. "A better strategy has been identifying people and organizations for whom housing is part of their mission, or who would be sympathetic to the issue if they knew more about it, or for whom housing is somehow connected to the health of their members. By getting those groups and people involved and sustaining those relationships, they end up being better able to articulate and respond to the concerns of NIMBYs than we can, even, since they're a part of the community," rather than a professional advocate.

In EBHO's broader work, as well as within the context of Affordable Housing Week, the message that seems to resonate most with EBHO's audience, said Heron, has been a decidedly positive one of demonstrating existing successes. "We say 'affordable housing is already in your community. This is what it looks like, these are the people who live

there, and these are their occupations.'"

Affordable Housing Week 2004 consisted of 44 events, hosted and organized by 37 for- and non-profit groups. Events included workdays on Habitat for Humanity projects, tours and open houses at new affordable housing developments, workshops for tenants looking for affordable housing, and workshops for private property owners about available subsidy programs. About 2,000 people participate in the week's events each year, said Heron.

Many of the tours and presentations are geared toward planning staff and commissioners from the 19 cities in the two counties in an effort to familiarize these officials with best practices in affordable housing development. These

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sessions cover planning issues such as design standards, density, parking, and setbacks, and work to familiarize participants with the language of the field. Often the tours are to higher density developments in suburban communities usually considered affluent, where attendees can see and learn that a mixed-use development including 20-30 units of affordable housing on an acre site can be done in such a way that enhances, rather than detracts from the surrounding community.

A highlight of the week is a leadership breakfast held for elected officials. This session is an opportunity for officials who are supportive of affordable housing to come together and “share with each other how they can support affordable housing and still get re-elected, when they have 100 angry people in their council chambers shouting at them to not allow a development to be built,” said Heron. The session is exclusively for officials – advocates do not participate and the media is not invited – in order to ensure that the conversations can be frank and open. Officials come away from the session feeling that they have allies and friends, said Heron, and armed with new ideas and strategies for supporting affordable housing development in their communities.

Other highlights of 2004's Affordable Housing Week was a forum on the relationships between schools and affordable housing, a training in affordable housing finance for faith-based groups, and an invitation-only forum held by a state senator to discuss affordable housing issues and form a housing action coalition.

EBHO's three full time staff members coordinate the week's events, and costs are covered out of the organization's general operating budget. Sponsors help defray the costs of large items, such as publishing the guidebook for the events, and individual groups usually make in-kind contributions of food, meeting space, and printed materials for the events they sponsor.

EBHO doesn't purchase advertising for the week because of the high cost of doing so, but rather relies on networks and mailing lists of partner organizations to get the word out about events. Earned media coverage of Affordable Housing Week has varied from year to year, said Heron. “Sometimes media is useful and we work hard to get coverage, but sometimes it's not as important as getting the right people to events and connecting them with the right issues and the right people.” Much publicity and attention is drawn to the event thanks to EBHO's effort to get each of the 19 cities in the East Bay area to issue a proclamation that the second week in June is affordable housing week.

While no formal evaluation of the week's events has been conducted, Heron said that the anecdotal evidence points to a growing and lasting effect on the community's awareness about the issue. New officials are introduced to the issues each year, he said, and apply those learnings to the work they do. Each year more and more organizations in the area approach EBHO about participating in the week's events, whether it be by sponsoring a workshop, serving on a planning committee, or contributing financially to the program. Planning has typically begun about six months before the week of events, but may begin even earlier in coming years because the event has grown so much, said Heron.

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For more information, contact:

East Bay Housing Organization
538 9th Street, Suite 200
Oakland, CA 94607
(510) 663-3830
<http://www.ebho.org>

Affordable Housing Week



June 3, Thursday **Affordable Housing Week 2004** **Kick-Off Party**

Please join EBHO as we kick off Affordable Housing Week, celebrate our 20th anniversary and honor affordable housing leaders in our communities. We will be celebrating affordable housing and the people who make it happen with food from El Huarache Azteca.

City: Oakland
Venue: Swan's Courtyard, 538 - 9th Street (off of 12th Street/Downtown Oakland BART)
Time: 5:00 – 8:00 p.m.
Contact: To RSVP and for more info, call Fay at (510) 663-3830.

June 7, Monday **Affordable Housing & Schools:** **A Forum on Housing and** **Educational Opportunities**

Join EBHO, education professionals and concerned East Bay residents in this forum on the correlations between the East Bay's housing and educational challenges.

City: Oakland
Venue: Laney College, 900 Fallon Street (Signs with directions will be posted)
Time: 5:30 p.m. (reception)
6:00 – 8:00 p.m. (discussion)
Contact: Fay at (510) 663-3830

June 8, Tuesday **Got Vacancies? Rental Subsidy** **Programs for Landlords**

The Housing Authority of Contra Costa County, Pittsburg Housing Authority, City of Richmond Housing Authority, Eden I&R and California Apartment Association invite landlords to attend and learn about rental subsidy programs that can help grow your business and improve our communities.

City: Concord
Venue: Concord Senior Center, 2727 Parkside Circle
Time: 6:30 – 8:30 p.m.
Contact: Betsy at (510) 727-9505

June 9, Wednesday **Housing Our Workforce**

A breakfast hosted by the League of Women Voters of Diablo Valley and EBHO for Contra Costa planning commissioners and staff on the links between jobs and housing with keynote speaker Dick Schermerhorn, who is the Project Director for the Workforce Housing Initiative of the Contra Costa Economic Partnership.

City: Walnut Creek
Venue: The Oaks (Community Room), 3073 North Main Street
Time: 8:00 – 9:30 a.m.
Contact: Ashley at (510) 891-3696

June 9, Wednesday **Building Just and Healthy** **Communities: The Financing of** **Affordable Housing**

A technical assistance training for affordable housing development, focusing on financing, partnerships and community building. Includes a case study on how partnerships with other groups assisted in the financing of their development. Training will be followed by a dinner celebration.

City: Oakland
Venue: East Bay Community Foundation (Conference Room), 353 Frank H. Ogawa Plaza
Time: 3:00 – 5:00 pm. (skills training)
5:30 – 7:00 p.m. (dinner celebration)
Contact: Marco at (510) 663-3830 or Tessa at (415) 733-8541

June 9, Wednesday **Improving Our C** **Through Partner** **Subsidy Program**

Alameda County landlords attend and learn about programs that can help grow and improve our communities.

City: San Leandro
Venue: San Leandro (Community Room), 300 Estudillo Street
Time: 6:00 – 8:00 p.m.
Contact: Ollie at (510) 727-9505

June 10, Thursday **Housing Our Workforce**

A breakfast hosted by the League of Women Voters of Diablo Valley and EBHO for Contra Costa planning commissioners and staff on the links between jobs and housing with keynote speaker Dick Schermerhorn, who is the Project Director for the Workforce Housing Initiative of the Contra Costa Economic Partnership.

City: Rodeo City
Venue: Rodeo Gateway (Community Room), 710 Willow Street
Time: 8:00 – 9:30 a.m.
Contact: Marilyn at (510) 891-3696

June 10, Thursday **Housing, Asthma** **Workshop: Shari** **Building Alliance**

You are invited to learn about ways to improve the quality of our housing and how it impacts our health. Contra Costa County Regional Asthma Management and Prevention Initiative Habitat.

City: Oakland
Venue: State Building (Community Room), 2nd Floor, Room 202 (located near the 12th Street BART station)
Time: 10:00 a.m. – 12:00 p.m.
Contact: RSVP by June 9th to Valerie at valerie@ebho.org or call (510) 622-4444



EBHO East Bay Housing

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2:00 p.m.
 Monday, June 7, to
 rampasthma.org
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**Housing Resource
 Fairs**

**June 5, Saturday
 Contra Costa County Affordable
 Housing Resource Fair**

Lenders, counseling agencies, home
 inspectors, realtors, title companies and
 others will be participating in this event.
 Open to the public.

City: Brentwood
Venue: Edna Hill Middle School, 140
 Birch Street
Time: 10:00 a.m. – 3:00 p.m.
Contact: Sara at (925) 335-1264.

**June 6, Sunday
 West County Homeownership
 Fair**

Richmond Neighborhood Housing
 Services invites you to a homeownership
 fair, part of National NeighborWorks
 Week, that will consist of seminars, loan
 pre-qualifications, refreshments, gifts,
 giveaways and prizes. V.I.P. Recognition
 Breakfast and opening ceremony to occur
 from 8:30 to 9:30 a.m.

City: Richmond
Venue: Richmond Auditorium, 403 Civic
 Center Plaza
Time: 10:00 AM - 4:00 PM
Contact: Janet at (510) 237 – 6459, ext. 11

**June 12, Saturday
 Oakland Homeownership Fair**

Lenders, counseling agencies, home
 inspectors, realtors, title companies and
 others will be participating in this event.
 Open to the public.

City: Oakland
Venue: Eastmont Town Center, 7200
 Bancroft
 Avenue
Time: 9:00 a.m. – 1:00 p.m.
Contact: Jackie at (510) 238-7293.

**June 12, Saturday
 First-Time Homebuyers Fair and
 Seminar (Hosted by Senator Tom
 Torlakson)**

Senator Tom Torlakson invites you to this

housing resource fair and seminar that will
 provide first-time homebuyers and those
 seeking affordable housing resources
 direct access to lenders, title companies
 and realtors among others. Senator Tor-
 lakson will convene a meeting to discuss
 the establishment of a strong, ongoing alli-
 ance that will address the housing crisis.

City: Pleasant Hill
Venue: Diablo Valley College (Cafeteria),
 321 Golf Club Road
Time: 9:00 a.m. – 12:00 p.m.
Contact: Gloria at (925) 602-6593



Tenant Workshops

**Are you an East Bay Tenant with
 Housing Questions?**

The East Bay Community Law Center
 (EBCLC) sponsors FREE community
 workshops for tenants with housing ques-
 tions. For more info call EBCLC at (510)
 548-4040.

**June 7, Monday
 City:** Emeryville
Venue: Emeryville Senior Center, 4321
 Salem Street
Time: Begins at 6:30 p.m.

**June 8, Tuesday
 City:** Oakland
Venue: Oakland Housing Authority, 1619
 Harrison Street
Time: 3:00 p.m.

**June 8, Tuesday
 City:** Oakland
Venue: Jubilee West, 1485 8th Street
 (Near West Oakland BART)
Time: Begins at 7:00 p.m.

**June 10, Thursday
 City:** Oakland
Venue: Laney College Cafeteria/Student
 Center, 900 Fallon Street
Time: Begins at 7:00 p.m.

Groundbreaking

**June 10, Thursday
 Coliseum Gardens
 Groundbreaking**

East Bay Asian Local Development
 Corporation, Related Companies of
 California, Chambers General
 Construction and the Oakland Housing
 Authority invite you to the groundbreak-
 ing ceremony for the Coliseum Gardens, a
 HOPEVI development. Coliseum
 Gardens will house 382 very low- to
 moderate-income families. Invited
 groundbreaking speakers include HUD
 Secretary Alphonso Jackson, U.S.
 Representative Barbara Lee, Oakland
 Mayor Jerry Brown, Oakland
 Councilmembers Desley Brooks and
 Larry Reid.

City: Oakland
Venue: 875 69th Avenue (near San
 Leandro Blvd.)
Time: 11:30 a.m. – 1:30 p.m.
Contact: Hilga at (510) 874-1512



Open Houses

**June 9, Wednesday
 Tour of Fuller Gardens**
 Eden Housing and the City of San
 Leandro invite you to tour Fuller
 Gardens, a 16-unit development for peo-
 ple with special needs. Amenities of the
 development include a computer lab and
 pollinator garden.

City: San Leandro
Venue: Fuller Gardens, 2390 East 14th
 Street
Time: 1:00 – 4:00 p.m.
Contact: Sherry at (510) 247-8180
 or Sharon at (510) 589-6732

**June 11, Friday
 Open House Celebration on
 Hoffman Blvd. in Richmond**

Richmond Neighborhood Housing
 Services invites you to the open house cel-
 ebration of the rehabilitated development
 on Hoffman Blvd.

SUMMIT, NJ: Messages That Mainstream Americans Will Listen To *Family Promise, "Housing Matters"*

CASE STUDY IN BRIEF

- Family Promise felt experiential learning materials would be more effective than just statistics or presentations, and so developed a curriculum that engages the audience.
- With an audience of primarily suburban, middle-class congregations, the message had to be kept moderate, while at the same time remaining truthful about the severity of the crisis.
- While the cost of producing the materials was high, having professional-quality materials goes a long way toward persuading an audience.

Family Promise, headquartered in Summit, New Jersey, is a network of 3,500 congregations and 95,000 volunteers in those congregations around the United States. The network's primary activity is the Interfaith Hospitality Network, which supports congregations as they provide shelter, meals, and comprehensive support to families without homes.

"We're helping families – more than four thousand annually - to find housing, but the issue is systemic," said Karen Olson, founder and president of Family Promise. "We wanted to create a program to educate our volunteers about the issues of homelessness and poverty, and have them think more deeply about these issues."

In 2001 staff at Family Promise began researching existing social justice curricula and found that much of the materials did not focus on the systemic issues of poverty. The organization decided to produce its own series of learning modules in an effort to educate its members about the issues they deal with as volunteers in the network, and spur them to greater action toward resolving the root causes of problems.

The series of nine, one-hour sessions, called Just Neighbors, was released in 2003. It consists of individual modules on issues including race and poverty, the working poor, and housing affordability. Sessions include short videos, role-playing activities, and guidelines

for discussions, and are designed to help participants experience the challenges faced by low-income families and individuals.

The "Housing Matters" session includes a video designed to demonstrate the need for affordable housing, with examples of poor quality and overpriced units that are often the only available option for low-income households. It also highlights the efforts of some communities to respond to the need for affordable housing. The session also includes a role-playing game, where participants play the roles of low-income individuals who need housing and city council members who oppose the construction of such housing and are challenged to find a solution.

Other sessions challenge participants to balance a family budget with limited resources, or to make choices about whether to spend more time at home with family or work additional hours in order to be able to afford more of the family's necessities. "Without experiencing it, it's easy to say 'if they tried a little harder they could figure it out,'" said Olson. "But people say to us that they had no idea how hard it was to make impossible choices like that until they did these sessions,"

Gaining Support for Affordable Housing Development in a Community

Each session also includes simple ideas for further action that participants can take to help, such as writing letters to legislators, volunteering for Habitat for Humanity, or conducting a local housing needs assessment. The program provides sample bulletin inserts and posters for congregations to use in publicizing the sessions.

The set of nine sessions is available for \$150 and Family Promise has sold 250 so far – about half to member congregations and the rest to other nonprofits, congregations, schools, and some private businesses. Just Neighbors is publicized through newsletters, at conferences, and on the Internet.

Production of Just Neighbors cost nearly \$500,000, with the bulk of the expense being the creative work and professional production of the videos and printed materials. “If you want to really persuade people, to change their hearts and minds, your resources have to be good quality,” said Olson. One full-time and one half-time staff member at Family Promise work on Just Neighbors, and the organization’s community education director also spends time on the project.

In developing Just Neighbors, Family Promise spent a great deal of time talking with clergy and testing the materials on focus groups, which allowed them to refine the messages and exercises before settling on a final version. Family Promise is also planning to make updates to the program in 2005, based upon feedback compiled from groups that have purchased Just Neighbors.

“Many of our volunteers live in the suburbs, and we were clear that if we wanted to educate people about these issues, the messages had to be ones that mainstream America would listen to,” said Olson. “It’s geared toward people who care about low-income people and want to help, but may not be fully aware of the systemic causes.”

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For more information, contact:

Family Promise
71 Summit Avenue
Summit, NJ 07901
Tel. (908) 273-1100
Fax: (908) 273-0030
Email: info@familypromise.org
Web Site: www.familypromise.org

MARIN COUNTY, CA: Creating Support for Workforce Housing

Marin Consortium for Workforce Housing

CASE STUDY IN BRIEF

Launched in 1996, the Marin Consortium for Workforce Housing's campaign:

- Developed print ads, bus billboards, public service announcements, press releases, brochures and fliers around the theme: "Workforce Housing: Who Needs It? All of Us!" The ads feature a local teacher, a firefighter, a paramedic, and a police officer, identifying them by name as among those affected by the Marin housing crisis. Local newspapers ran the ads as public service announcements at no cost.
- Formed a speakers' bureau to reach out to elected officials, service clubs, planning commissions, and business owners.
- Sponsored events such as brown bag lunches for employees of local businesses, workshops for first-time homebuyers, and a housing "caucus" to educate businesses and residents about the benefits of workforce housing.
- Developed A 9-minute video and PowerPoint presentations with photos of local workforce housing, those who live in it, and those who need it.

In Marin County, California, housing has become almost completely unaffordable to moderate as well as low income families. The median home price exceeds \$620,000. The rental market has outpaced the salaries of much of Marin's workforce. As a result, many businesses and local governments find it difficult to attract and keep employees. But thanks to the work of a consortium of business leaders, the issue has begun to receive the attention it deserves, and local officials are starting to take note.

As early as 1990, Marin County's business leaders identified affordable housing for employees as their number one concern. A task force was formed, and it grew into what is now the Marin Consortium for Workforce Housing.

Beginning in 1996, the Consortium mounted a countywide campaign to increase understanding and support for workforce housing among Marin residents and local governments. A lead grant of \$25,000 from the Marin Community Foundation was quickly matched by contributions from local businesses.

The consortium hired a campaign coordinator and created print ads, bus billboards, public service announcements, press releases, brochures and fliers around the theme: "Workforce Housing: Who Needs It? All of Us!" The ads feature real people—a local teacher, a firefighter, a paramedic, and a police officer, identifying them by name as among those affected by the Marin housing crisis. An additional round of ads focuses on locally employed nurses, doctors, as well as lower paid health and child care workers. The local newspaper developed the second round of ads as a community service, and newspapers along with local businesses contributed to the printing of the ads.

In addition to putting a face on working people in need of affordable housing, the ad campaign also refers to other impacts of the affordable housing shortage, such as long-distance commutes and increased traffic congestion as a result of workers living outside the county; a shortage of teachers and child-care workers; and the inability of seniors to afford to continue living among friends and family in the county. The ads ask residents to become involved in finding solu-

Gaining Support for Affordable Housing Development in a Community

tions to this problem.

The consortium formed a speakers' bureau to reach out to elected officials, service clubs, planning commissions, and business owners. It sponsored events such as brown bag lunches for employees of local businesses, workshops for first-time homebuyers, and a housing "caucus" to educate businesses and residents about the benefits of workforce housing.

A 9-minute video was used in many speaking engagements, along with PowerPoint presentations with photos of local workforce housing, those who live in it, and those who need it. (The video is a tour of affordable family rental apartments around the Bay Area and is available through the Nonprofit Housing Association, 415-989-8160.)

With the strong support of the county's daily newspaper, The Marin Independent Journal, the campaign received a great deal of editorial coverage. The newspaper championed the issue in a series of articles. A number of civic leaders and elected officials contributed op-ed articles and letters to the editor in support of workforce housing.

Betty Pagett, director of education and advocacy with the Ecumenical Association of Housing (EAH), a non-profit Marin housing group founded in 1968, and a member of the task force, says the campaign changed attitudes about affordable housing.

"We have seen public officials more willing to talk about workforce housing while running for office, we're getting support from more business groups, and in the last year, 118 units of rental affordable housing were approved for very low/low income families," she said. "For Marin, that is a noble accomplishment."

The county generated about 7,000 new homes in the 1990s, while creating some 20,000 new jobs. The Association of Bay Area Governments has established a goal of 6,500 new units in Marin by 2006, with about one third dedicated to low and very low income residents.

While currently there is no active campaign or staff, housing advocates like Pagett have been actively trying to influence housing policies by encouraging such programs as the rezoning of commercial space to mixed use to allow housing.

"Large employers, small employers, public employers have joined together to increase public understanding of affordable housing, to build support, and to build resources. The prevalent attitude of 'no growth, period' provides a formidable barrier, and this cooperation will be the only way to make a difference," said Pagett.

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For more information, contact:

Betty Pagett at bpagett@eahhousing.org
415 258-1800

or

Marin Consortium for Workforce Housing
817 Mission Street
San Rafael, CA 94901

Gaining Support for Affordable Housing Development in a Community



Workforce Housing

Who needs it?

We do!

San Rafael High School Teacher, Jesús Campos
San Rafael Police Officer, Katie Benniger
San Rafael Firefighter and Paramedic, Kevin Kelleher

PHOTO: MORGAN COWIN ©1998



MARIN CONSORTIUM FOR WORKFORCE HOUSING
415.454.4163

MARIN CONSORTIUM FOR WORKFORCE HOUSING CORPORATE MEMBERS:

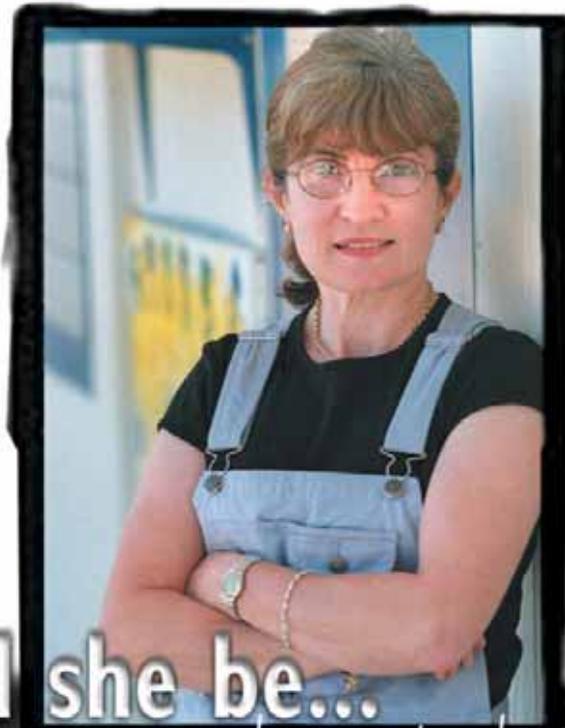
• Autodesk, Inc • Bank of America • Classified Gazette • Corporate Media Systems, Inc. • Fair, Isaac • Frank Howard Allen Realtors • Guarantee Mailing Service • Luther Burbank Savings • Marin Airporter • Marin Independent Journal • Marin Scope Community Newspapers • Novato Advance • Old Republic Title • Pacific Coast Title • Pacific Gas and Electric • Redwood Bank • Ross Hospital • San Rafael Thrift & Loan • Semple Appraisals, Inc. • The Mechanics Bank • Woodring & Associates

415 454-4163

www.housingmarin.org

The Marin Consortium is glad to share its resource packet with ads, fliers, etc. for information purposes. Reproduction of any of the materials would require permission.

The ads developed by the *Marin Independent Journal* are the property of the newspaper.



Will she be...
here to help you?

NAWAL FAYAD (Pre-Kinderergarten Teacher, North Bay Children's Center / Novato; lives in Vallejo)

WORKFORCE HOUSING

Marin needs homes for the locally employed!

**GET INVOLVED ... partner with local
businesses and support local projects:**

Most of our child care workers cannot afford to live in Marin County. What will happen to Marin's child care system if these workers decide to find positions nearer to their homes? We must all work together to solve this escalating problem.



817 Mission Street, San Rafael
CA, 94901, Ph: 415-454-4163
<http://housingcouncil.marlin.org>

The **Marin Consortium for Workforce Housing** was formed in 1996 to increase understanding and public support of workforce housing in Marin. It is composed of business, non-profit and governmental organizations and is headed by the San Rafael Chamber of Commerce.

Gaining Support for Affordable Housing Development in a Community



Major emergency...
can they help you in time?

*ALBERT DUNN, Jr. (Transportation, Marin General Hospital; living in Vallejo)
NEALE CASPIAD (Unit Clerk, Marin General Hospital; living in Vallejo)
MARCUS LAMBERT (Director of the Surgery Center, Marin General Hospital; living in Guerneville)
MARCHEL COLEMAN (RN, Case Manager, Marin General Hospital; trying to buy a house in Marin)*

- *With a median age of 41, Marin residents represent the oldest population in the state of California. The need for quality health care for Marin will only continue to increase.*
- *The hourly income required to buy the median-priced house in Marin is \$63 per hour—but the median hourly income of a registered nurse is \$18-\$23 per hour.*

WORKFORCE HOUSING

Marin needs homes for the locally employed!

We need to change our attitudes about integrated housing, or we face continued shortages, and the inability of our own workforce to live where they work. We must all work together to solve this escalating problem.

GET INVOLVED ... partner with local businesses and support local projects:

- Build more second units throughout the county
- Create more rental units and increase densities in already developed areas
- Provide a range of housing serving all incomes
- Encourage mixed-use development that includes housing
- Advocate for more state and federal housing programs



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Sources: Marin Independent Journal, May 17 & 18, 2001

Gaining Support for Affordable Housing Development in a Community



- They are among the 38,000 who commute from outside Marin, spending as much as 15% of their income on transportation.
- A 1989 Marin County Grand Jury study states: Marin County is "at risk" because so many public safety workers live outside of Marin County.
- Between 1988 and 1998, Marin County added 22,000 jobs, but only 7,000 new housing units.

Major emergency...
can they help you in time?

*RONALD BLAKE (San Rafael police officer; lives in Redwood Park)
JAMES CALZADILLA (San Rafael firefighter; trying to buy a house in Pointona)*

WORKFORCE HOUSING

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- *Six out of ten healthcare workers commute into Marin because they love their jobs and their patients.*
- *What will happen to Marin's healthcare system if these workers decide to find work closer to their homes?*

Will they be...
here to help you?

MARY JOHNSON (*Staff RN II, Kaiser Permanente/SR; lives in Napa*)
AMY COST (*LVN Nurse, Kaiser Permanente/SR; lives in Bodega Bay*)

WORKFORCE HOUSING

Marin needs homes for the locally employed!

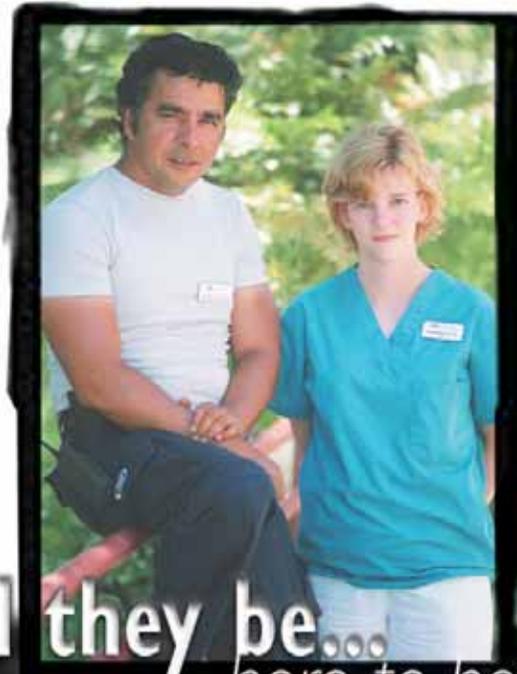
GET INVOLVED ... partner with local businesses and support local projects:

Marin's nurses, doctors, lab technicians and assisted living health care workers all need affordable housing. Otherwise, we face continued shortages, and the inability of our own workforce to live where they work. We must all work together to solve this escalating problem.



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CA, 94901, Ph: 415-454-4163
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The **Marin Consortium for Workforce Housing** was formed in 1996 to increase understanding and public support of workforce housing in Marin. It is composed of business, non-profit and governmental organizations and is headed by the San Rafael Chamber of Commerce. **SOURCE:** Kaiser Permanente



Will they be...
here to help you?

SALVADOR FLORES, (Housekeeping Manager for a San Rafael Retirement Community, has tried to buy a house in Marin; he now lives in Vallejo.

BARBARA WHITE, (Registered Nurse for a San Rafael Retirement Community and lives in San Francisco)

WORKFORCE HOUSING

Marin needs homes for the locally employed!

GET INVOLVED ... partner with local businesses and support local projects:

With a median age of 41, Marin residents represent the oldest population in the state of California. The need for quality health care for Marin will only continue to increase. Most of our elder care workers cannot afford to live in Marin County. What will happen to Marin's elder care system if these workers decide to find positions nearer to their homes? We must all work together to solve this escalating problem.



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MINNESOTA: Finding Supportive Leaders in a Community

CommonBond Communities

CASE STUDY IN BRIEF

- Developers should build relationships and be invited into a community in order to bring in affordable housing. Having allies in positions of authority before beginning a proposal is critical to the success of an affordable housing development.
- Developers should educate residents about negative perceptions related to affordable housing and crime, class, race and property values. Stressing the social justice, economic, and environmental benefits of affordable housing helps residents realize the value of adding affordable housing to their housing mix.
- Developers should show what works. When a quality affordable housing property exists, put a lot of effort into showing others how it was done and explain how it can be replicated.

For CommonBond, Minnesota's largest nonprofit affordable housing provider, the key to success is the support from the communities where they seek to develop housing. Without that support, said Deb Sakry Lande, marketing and communications manager, developments simply can't move forward. "Sometimes the NIMBY arguments can be too strong, and in those cases we are rarely able to be successful."

While concerns or opposition to siting affordable housing vary, Lande said that negative reactions tend to fall into four categories: concerns about class, crime, race, and property values. "None of these concerns have merit when affordable housing is done right, though," she said, "but since they do have merit in the minds of public perception, we have to know how to respond." CommonBond uses messages around three key issues to earn support: the social justice, economic development and environmental benefits of affordable housing.

CommonBond has developed 48 housing communities in 33 years, and currently manages 3,500 units in 30 cities in Minnesota. The average income of a CommonBond resident is less than \$14,000 per year. "Our mission is to build community by creating affordable housing as steppingstones to success," said Lande.

CommonBond has a set of professionally produced brochures, some with full-color photos, and a multimedia presentation available on compact disc that provide extensive information about the developer's work. Individual brochures highlight development capabilities and services available in CommonBond's housing communities, such as Family Advantage Centers ("Customized services that promote individual and family success") and Senior and Special Needs Advantage Centers ("Customized services that promote independent living"). The main Development Brochure has headings such as "High-Quality Housing that Enriches the Community" and "CommonBond Contributes to

Economic Growth," geared toward highlighting the benefits of CommonBond housing.

In 1997, when CommonBond Communities had the opportunity to acquire and develop land in Maple Grove, a wealthy suburb about 15 miles from Minneapolis, it expected opposition because residents had been vocal in their concerns about affordable housing proposals in the city before. But CommonBond had been "planting seeds" in the city for years, said Lande, building a relationship with one member of the city planning commission in particular whose support proved invaluable.

From that staff member, the developer accessed city staff and city council, and offered a tour of an affordable

Gaining Support for Affordable Housing Development in a Community

housing community they operated in a similarly affluent city. Many city council members, planning commission members and city managers participated, and were able to see first hand that their concerns were unfounded. “We said ‘if we can do it here and it can look this good and fit into the neighborhood, we can do it in your city as well,’” said Lande.

From there, the applicability of CommonBond’s three core messages became apparent. At the city council public hearing one council member spoke with great emotion about how her son (a college graduate) could not live near her because of the high cost of housing in the city. The head of the city’s merchants’ association said that businesses could not succeed without housing for people in service jobs. And the issue of sprawl came into play as well and the leaders realized that the proposal would use an in-fill site and tap into existing infrastructure such as city water and sewer. This made the proposal a good use of land rather than developing housing farther out where the limited open space was already being encroached upon.

While vocal opposition among residents remained, proponent’s voices became equally loud and the city council ultimately voted unanimously in favor of the proposal. Ultimately, 19 units of affordable town homes were constructed on a piece of lakefront property, sold by a retired couple that had indicated their preference that the land be used for affordable housing.

At least three local interdenominational churches were actively involved in stirring up support, said Lande, because they advocated among their congregations by writing about the issue in their bulletins and speaking out in favor of the effort. That is a common source of support for CommonBond, says Lande, which was founded by the Catholic Archdiocese in 1971 and has grown to become a strong urban, suburban and rural network of affordable housing. “Whether or not congregations support affordable housing in a community has a strong bearing on whether or not we think we’ll be successful with creating housing.” It’s common for these groups to go to bat for affordable housing developments on their own, she said, without any coordination or support from the developer.”

But the entry point into a community for a developer must be strategic, said Lande. “We really look to the community to invite us in, because the element of openness has to exist at fairly high levels. In Maple Grove, we developed a relationship with one or two people, and they asked us to come in. From that we were able to use very basic, core messages to show that affordable housing is a good thing.”

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For more information, contact:

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SEATTLE: Speaking in Residents' Terms in a Community

A Regional Coalition for Housing (ARCH)

CASE STUDY IN BRIEF

- ARCH takes its cues from residents, and asks them for help finding solutions. Residents are more accepting of proposals and plans, even if they are different from what they want, if they have been included in the process.
- Because the term 'NIMBY' has become a way of putting people down the group avoids using it.
- Residents are more supportive of assistance in the form of loans, rather than grants, even if the loans are deferred

A coalition based outside Seattle, Washington has learned from the communities it serves that the term NIMBY is best avoided when talking with residents about affordable housing. “You can’t go in to a discussion thinking of residents as ‘NIMBYs because it’s a way of putting someone down, of saying they’re wrong,” said Art Sullivan, Executive Director of A Regional Coalition for Housing (ARCH). “You have to go in and say ‘what’s important to you?’”

A number of cities (ranging in size from <1,000 to 100,000) formed ARCH as a means to help local governments be effective in addressing housing needs in suburban communities. The coalition of 15 cities coordinates housing funding among the cities, assists cities with land use policies to allow greater diversity and affordability of housing, organizes community dialogues, and “empowers small cities to be as effective as large cities in getting involved with housing,” said Sullivan.

ARCH has taken its cues on how to operate from the residents of the cities it serves. “To work effectively and to build support over time, we need to know how the people who live here think. Four years ago we did focus groups with a wide range of people,” said Sullivan. “Our theme was not ‘this is the answer’ but more ‘We think housing is an issue, do you agree?’ and if they did, what did they think, what kind

of solutions could they think of?”

The focus groups yielded some interesting outcomes, said Sullivan. “It turned out that there’s an awareness that while we are in a wealthy, suburban area, people understand there’s a problem. The awareness and sensitivity to the issue is a lot closer to the surface than people assume.”

Individuals assess housing proposals against their own value system and how it affects them personally in terms of the kinds of communities they want, he said. When residents begin asking questions like “how will you keep it affordable?” that means they are applying their values system to the community at large.

Developers and city governments have to demonstrate a willingness to listen, Sullivan said. One common mistake is to only have public hearings at the end of the process. This makes it difficult to really listen to community comments after many decisions and even investments have been made.

The focus groups revealed a strong preference among residents for affordable housing subsidies to be in the form of loans, rather than grants, said Sullivan. “Even if the loans are long term, deferred, or are forgivable, people will support loans as long as there is the potential that if the borrower can afford to pay it back they do.”

ARCH took these learnings and applied them to a campaign to promote new forms of homeownership in the

Gaining Support for Affordable Housing Development in a Community

communities it serves. In an effort to encourage more first time homeownership in an expensive housing market, ARCH enlisted the help of a designer to develop plans that kept standard sized lots and created a neighborhood that felt like all single family homes, but that included twice as many units, with cottages, duplexes, and other variants that all looked like single family homes.

ARCH presented this plan at a community meeting when residents were discussing the development of a neighborhood plan. “They loved the whole concept,” said Sullivan, “and that shows that by designing a concept based on input from the focus groups, it is more likely the initial reaction from the community will be more receptive. We also included information about our process of working with the community, and they asked as many questions about the process as they did about the product. We earned their respect right off the bat because we said we knew that this was so different that we had to use this inclusive process.” Afterward, the neighborhood committee modified their recommendations in order to accommodate the ARCH proposal, and the City Council included the recommendations in the updated Neighborhood Plan.

When a new city was incorporated in the area, Sullivan recalled that in his first meeting with the council it was mentioned “we incorporated to try to stop the kind of housing (multifamily) you’re referring to.” But when an opportunity arose a couple years later for ARCH to help the city develop a large vacant parcel with affordable housing, ARCH with the County developed a process that allowed for a great deal of community involvement and accountability to officials.

The plan hit a major hurdle when it became clear that the city’s comprehensive plan didn’t allow for attached housing on that site, but “because we had developed a concept based on what we learned earlier while helping the City write its Housing Element (e.g. mixture of affordable ownership and rental housing, design features, preserve wetlands) , the council recommended changing the comprehensive plan on the spot,” said Sullivan. The council was so pleased with the process that they went even further, waiving building fees for units that met affordability tests, approving alternate road schemes, and even paying for a portion of the site to create a neighborhood park.

“It’s all about setting up a process that involves listening to the community,” said Sullivan. “You can always take residents’ comments and repackage them to help them understand that affordable housing doesn’t go against what they want for their community.”

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For more information, contact:

ARCH (A Regional Coalition for Housing)
Family Resource Center Campus
16225 NE 87th Street, Suite A-3
Redmond, Washington 98052
425-861-3676
<http://www.archhousing.org>

DENVER: Keeping Affordable Housing on the Political Agenda

Housing Denver

When Denver's mayor and 10 of 13 City Council seats were up for grabs in last summer's election, affordable housing advocates formed Housing Denver, a broad-based, non-partisan coalition to educate candidates for local office about housing needs in the mile-high city.

The group developed a campaign to educate candidates about the needs and benefits of affordable housing to Denver residents, arranged tours of affordable housing sites, and participated in public events where they could ask candidates to talk about their views on affordable housing.

"We were everywhere," said Karen Lado, co-chair of Housing Denver. "We were represented at almost every debate. We wanted to take advantage of every opportunity the election presented to let the politicians know that affordable housing is important and a lot of their constituents care about it."

Housing Denver included representatives from 40 public and private agencies—churches, community development groups, environmentalists, social service agencies, developers, charities, and banks. The group's key themes highlight the importance of affordable housing to strengthening families and communities, building the foundation for the future, investing in the economy, and meeting unmet housing needs.

"We were able to build a broad coalition because of our focus on education," says Lado. "Everybody knew that because of all the turnover, these elections were going to be very important for the city's future, and everybody could get behind the goal of keeping affordable housing on the political agenda."

Housing Denver has no staff of its own. The Enterprise Foundation contributed \$40,000 to fund the formation of the coalition and its outreach campaign, including hiring a lobbying firm and full-time coordinator to work through the elections.

"People in the housing community were willing to lend their names in support of the effort," said Lado. "But many were too busy to become actively involved. We needed to find a way to make it easy for them to participate."

To get the campaign rolling, the group retained the Denver-based lobbying firm, Mendez Steadman, to coordinate the campaign effort.

Mendez Steadman was charged with developing an overall campaign strategy; crafting a message and training members in how to convey the message; preparing all the Housing Denver fact sheets and campaign materials; and hiring and supervising the campaign coordinator.

Mendez Steadman held focus groups to gauge attitudes among housing developers. The resulting slogan, "Building the Foundation," appeared on campaign materials that Housing Denver provided its members, the candidates, and office holders—fact sheets about housing needs in Denver, a glossary of affordable housing terms, facts and myths about affordable housing, as well as templates for guest editorials, letters to the editor, postcards, and talking points.

Gaining Support for Affordable Housing Development in a Community

These materials all reflect Housing Denver's core themes, which were also summarized in a one-page "message box." Coalition members were taught to "stay in the box" and convey a consistent message to external audiences by using the key themes and by supporting points in the message box.

The group also created a Web-based calendar of events for its members, which helped the group arrange to have at least one representative at almost every one of the more than 100 candidate forums. In many cases, this was the campaign coordinator, who along with Mendez Steadman worked for the coalition through the June 2003 run-off elections.

With the election now over, Housing Denver is moving beyond its education role and taking on an advocacy role. The group is in the process of drafting its positions on a wide range of affordable housing issues.

"Getting out in front of the election was a good start," said Lado. "But now we need to turn our efforts towards creating policies and regulations that help make housing more affordable in our community."

•••

For more information, contact:

Karen Lado
Enterprise Foundation
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Denver, CO 80218
303 376-5410
klado@enterprisefoundation.org
www.housingdenver.org



HOUSING DENVER

Building the foundation

Myths versus Facts about Affordable Housing

Myth:

Affordable Housing lowers property values.

Fact:

Studies indicate no relationship between affordable housing and property values. Property values are primarily influenced by the condition of a particular piece of property, its location in a desirable neighborhood and proximity to commercial centers and transportation. Affordable housing developments can help stabilize a neighborhood and preserve property values.

Myth:

Fact:

Affordable Housing attracts crime to neighborhoods.

The presence of affordable housing in a community does not lead to increased crime, particularly with new models of dispersing affordable housing throughout the community. Remember, the people who need affordable housing are senior citizens on a fixed income, the disabled, low and moderate income workers, the recently unemployed, and single parents and young families with children. These people are not criminals; they already live and work in our community.

Myth:

Fact:

Affordable Housing means poor quality construction.

Developers of affordable housing must meet the same building codes as any other construction project. The same safety standards apply. Affordable housing is affordable not because corners were cut in materials or design, but because of government assistance to developers and/or buyers, such as down payment assistance, grants and loans.

Myth:

Fact:

Affordable Housing causes traffic congestion.

Studies have shown that people who live in affordable housing own fewer cars per household and drive fewer miles than other neighborhood residents. With proper planning, the location of affordable housing developments can help alleviate traffic congestion by allowing workers to live closer to employment centers or transit corridors.

Myth:

Fact:

Affordable Housing brings the wrong people to our neighborhood.

People who need affordable housing already live and work in Denver. Increasing the availability of affordable housing will strengthen Denver's neighborhoods and allow service workers, teachers, and nurses to live nearer to where they work.

Myth:

Fact:

Affordable Housing hurts neighborhood schools.

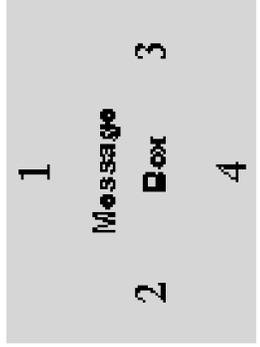
Stable housing for families that might otherwise experience frequent moves helps students achieve in school. Affordable housing developments can bring more teachers to a school or prevent some neighborhood schools from closing.

Building the Foundation of Denver's Future

- Safe and decent housing is the foundation of Denver's neighborhoods.
- A city with a solid foundation includes a full continuum of housing options.
- The development of high-quality affordable housing is part of the infrastructure for a revitalized downtown.
- In some neighborhoods, there is still a need to show why Denver's affordable housing foundation.
- Affordable housing allows families to put down roots, providing community stability and continuity for school-age kids.

Strengthening our Families & Communities

- A roof over your head is the first step towards holding a job, providing for your family and being self-sufficient.
- Denver's quality of life is enhanced by the availability of affordable housing.
- Will your children be able to afford to live in the neighborhood where they grew up?



Investing in our Economy

- Affordable housing is a low-risk high-return investment that will create jobs and stimulate Denver's economy.
- To attract new businesses to Denver we need to ensure a diversity of housing options for their workers.
- Service sector workers are vital to Denver's economy, but many can't find affordable work force housing close to their place of employment.

Housing Denver

- is a broadly-based coalition of organizations and individuals working to create support for high-quality affordable housing for low and moderate income people.
- is committed to the creation and preservation of a range of affordable housing opportunities for the disabled, the homeless, the recently unemployed, senior citizens, young families, single parents and low and moderate income workers.
- is reaching out to candidates to educate Denver's next mayor, auditor and city council about the importance of affordable housing.
- is encouraging city leaders to continue Denver's role in addressing unmet housing needs.

Affordable Housing IS Economic Development!

Affordable housing creates jobs and leverages investments

- According to the National Association of Home Builders, the construction of 1,000 multifamily homes generates 1,030 jobs in construction and related industries, approximately \$33.5 million in wages, and over \$17.8 million in federal, state and local tax revenues and fees.¹
- Every dollar that the City and County of Denver invests in affordable housing is leveraged at least 10 times by other private and public funds, magnifying the impact on the local economy.²
- When a low income family moves into an affordable rental unit, they are able to spend the savings they realize – approximately \$2,500 per year – on other goods and services, which helps pump more dollars into the local economy.³

Affordable housing attracts new businesses

- Denver's economic growth has been driven by low- and moderate-wage job creation. Over half of the jobs created in the Denver metro area in the 1990s were in the three lowest wage sectors: services, retail and agriculture. By 1999, 1 in 6 metro area jobs were in the retail sector, which paid an average wage of less than \$10/hour.⁴ The Southeast Business Partnership estimates that over two thirds of all the jobs in the southeast corridor today pay less than \$20/hour, with a third paying less than \$10/hour.⁵
- Before businesses relocate to Denver, they want to know that their workers will be able to afford to live here. Offering a diversity of housing options close to job centers will strengthen Denver's competitive position in attracting and retaining businesses.

Affordable housing builds high-quality communities

- Denver residents benefit when critical workers, such as teachers, nurses and public safety workers can live in the communities where they work.
- Denver schools benefit when the availability of affordable housing lets low income families settle down, giving their kids the stability they need to succeed in school.
- Denver neighborhoods benefit when fewer low wage workers have to drive long distances to work, contributing to traffic congestion and reducing the time people have to spend with their families or get involved in community activities.

The market for affordable housing is strong and growing

- While vacancy rates for market rate rental units are rising dramatically, the vacancy rates for affordable housing units continue to be low. In the first quarter of 2003, for example, the vacancy rates for one-bedroom units in Denver with rents below \$400 was just 4%, while the vacancy rate for units with rents between \$400-\$800 was 10%, and the vacancy rates for units between \$800-\$1,200 was 14%.⁶ Only 182 of the 10,251 one-bedroom apartments in Denver surveyed for this study had rents below \$400/month.
- There was less than a 5 months supply of homes for sale priced under \$200,000 in the metro area as of December 2002. At the same time, there was over a 10 months supply of homes priced between \$300,000 and \$500,000, and a 15 months supply of homes priced between \$500,000 and \$1 million dollars. The National Association of REALTORS® believes that market equilibrium is a 6 months supply.⁷

1 National Association of Home Builders, Housing: The Key to Economic Recovery. Document downloaded from NAHB website, www.nahb.org, on May 16, 2003.

2 Economic & Planning Systems, Inc., Final Report: Colorado Housing Trust Fund Impacts Study, September 2002.

3 Ibid.

4 Colorado Dept. of Labor and Employment, Colorado Employment and Wages (ES-202).

5 Development Research Partners for the Southeast Business Partnership (SEBP), Housing the South Corridor Workforce, 2002.

6 Gordon E. Von Stroh, Denver Area Apartment Vacancy and Rent Study, First Quarter, 2003. A 5% vacancy rate is considered an equilibrium rate that reflects normal turnover in the rental market.

7 Denver Board of Realtors, 4th Quarter 2002 Year End Summary. Document downloaded from DBR website, www.dbrealtors.org, on June 4, 2003.

Presentation Outline – Housing Denver’s Message about Affordable Housing

1. Introduction

My name is _____ and I’m representing a newly formed coalition called Housing Denver.

Housing Denver is a broadly-based coalition of organizations and individuals working to create support for high-quality affordable housing for low and moderate income people.

Housing Denver is committed to the creation and preservation of a range of affordable housing opportunities for the disabled, the homeless, the recently unemployed, senior citizens, young families, single parents and low and moderate income workers.

We are working during the 2003 Denver municipal election campaign to reach out to candidates so that we can educate Denver’s next mayor and city council about the importance of affordable housing.

Housing Denver wants to do this so that we can encourage city leaders to continue Denver’s role in addressing unmet housing needs.

2. Our Message

Building the Foundation of Denver’s Future

Housing Denver believes that safe and decent housing is the foundation of Denver’s neighborhoods, and that a city with a solid foundation includes a full continuum of affordable housing options.

If you want evidence of what I mean by providing a solid foundation, look no further than the changes that have occurred in downtown Denver. The development of high-quality affordable housing was part of the infrastructure for revitalizing downtown.

But we can’t stop with downtown. To bring the success that we’ve seen downtown to other neighborhoods and other parts of town, we still have work to do. In some neighborhoods, there is a need to shore up Denver’s affordable housing foundation.

Housing is a basic need. A roof over your head is the first step towards holding a job, providing for your family and being self-sufficient. Housing is at the foundation of strong families and healthy communities.

Housing is considered “affordable” when total housing costs consume less than 30% of a family’s income. In Denver today, only 60% of the housing units are considered affordable for a typical family making the median income.

Strengthening our Families & Communities

Affordable housing provides stability to families and continuity for school-age kids. One of the biggest obstacles to a child’s academic achievement in school is frequent moves. High family mobility is very disruptive to a child’s education and is one of the factors contributing to the “achievement gap.” If we’re going to improve student achievement and the ratings for Denver’s public schools, we need to give families a solid foundation of affordable housing.

- Denver has a problem with inadequate and overcrowded housing. 4.3% of housing units are overcrowded with over 1.51 persons per room. Over 3,100 housing units are considered inadequate, lacking complete plumbing and/or kitchen facilities. These conditions don’t strengthen families or help students succeed in school.

Affordable housing also allows families to keep their roots in a neighborhood. Ask yourself this: will your children be able to afford a place to live in the neighborhood where they grew up? Housing prices prevent the next generation from remaining in the community.

Gaining Support for Affordable Housing Development in a Community

Denver's quality of life is enhanced by the availability of affordable housing. Not only do families get to stay together in a community, affordable housing helps businesses locate and succeed. And with proper planning, it can reduce traffic congestion and sprawl by encouraging development near employment centers and transit corridors.

Investing in our Economy

Affordable housing is a low-risk high-return investment that will create jobs and stimulate Denver's economy. For a modest investment in subsidies and down payment assistance, there is a "multiplier effect" that yields significant returns to Denver. Construction jobs are only the beginning...

To attract new businesses to Denver we need to ensure a diversity of housing options for their workers. Employers want to know that their workforce will have housing and a certain quality of life. Denver needs to attract more employers that will bring high quality jobs for workers and tax revenues for the city.

Service sector workers are vital to Denver's economy, but many can't find affordable workforce housing close to their place of employment. Denver has significant unmet needs for affordable housing for low and moderate income families. To keep these families working in our community, we need to ensure that they have an affordable place to live in our community.

- 38.6% of Denver renters and 26.3% of home owners were paying more than 30% of their household income on housing.

3. Conclusion

I am working with Housing Denver to educate candidates about affordable housing needs in Denver. This is an issue of vital importance for Denver's future. Housing is the foundation of our communities and families. Investments in affordable housing yield tremendous returns, not only for the economic impact on the community but also because of the support it provides to families. Children will do better in school, families will have more time to spend together, and all of Denver's neighborhoods will flourish when we work together to shore up the affordable housing foundation.

I invite all of you to join Housing Denver in our efforts to make certain that Denver's next City Council and Mayor share our commitment to affordable housing for all of Denver's citizens.

I have additional information about affordable housing that I would be happy to share with you, and I will try to answer any questions that you may have.

Thank you.

Winning a Public Vote for a State or Local Housing Trust Fund or Bond

Case Studies:

Los Angeles: Winning a Housing Trust Fund
(Housing LA)

**Ohio: Housing Campaign Wins Dedicated Funds
for Ohio's Housing Trust Funds**
(Coalition on Homelessness and Housing in Ohio [COHIO])

**Seattle-King County: Consortium
Tackles Housing Needs**
(Housing Development Consortium)

**California – Proposition 46:
“Keep Your Eye on the Prize”**
*(Non-Profit Housing Association
of Northern California [NPH])*

LOS ANGELES: Winning a Housing Trust Fund

Housing LA

CASE STUDY IN BRIEF

- Launched in 1998, the \$375,000 Housing LA campaign set out to win a housing trust fund for the city. In 2002, the newly elected mayor proposed such a fund, with \$100 million per year in dedicated revenue.
- The campaign was successful, in part, because of its long-range planning and ability to sustain itself during the entire process.
- Seizing the opportunity presented by the upcoming elections, and anticipated turnover of the mayor's office and most of the city council seats, allowed the campaign to focus its message on candidates for these offices.
- Not focusing on where funds would come from allowed the campaign to bring in many more allies, since it avoided disagreements about what resources would be tapped for the funding.
- Offering tours of slums and of well-built and -managed affordable housing developments was an effective tool in winning support from candidates.

After a four year campaign, affordable housing advocates in Los Angeles won a huge victory in January 2002, when Mayor James Hahn announced a proposal for a housing trust fund. To be funded with \$100 million of public funds each year, the fund would be one of the largest in the nation. The mayor credited the campaign run by Housing LA for bringing the issue to the fore and making officials take action on providing a funding stream to produce affordable housing.

The campaign began in 1998, with research on trust funds and the development of a broad-based coalition. The breadth of Housing LA's membership, explained Executive Director Jan Breidenbach, was critical to generating support from city leaders. The steering committee was chaired by the Cardinal of the Los Angeles Archdiocese, and the head of the Los Angeles labor movement. The committee included representatives from tenants' groups, environmental organizations, and the business community, among others.

The most important decision for the campaign, said Breidenbach, was one of timing. Because of term limits, the mayor and half of the city council would be turning over in the 2001 elections, and a decision was made to target candidates leading up to the election, and then aim to have a trust fund in place by six months after the new officials took office.

"We decided we would create a buzz during the election cycle," she said. "We felt that with new people coming in, candidates are much more accessible than incumbents." This strategy also allowed the campaign to be very focused, and only concentrate on council districts where elections were being held.

Also decided upon early was the goal of winning \$100 million for the fund annually. "You can make a campaign like this about a dollar amount, or about a source of funds, or about a number of units you want to produce, but you can't make it about all of them," said Breidenbach. Focusing on the dollar amount provided less opportunity for divisiveness among potential supporters, decided campaign leaders, since the issue of where funds would come from was not at the fore of the discussion. "We figured we'd be dead in the water if we focused

on sources, because we'd just engender opposition." That strategy proved successful, said Breidenbach, as evidenced by the fact that the campaign had no opposition. The campaign did include a list of sources that would generate the revenue, but did not make these the core issue.

"We made these decisions up front, and then calculated our message to meet our strategic goals and timeline," said Breidenbach.

The message was about the presence of a housing crisis, and wasn't unique in and of itself, she said. The campaign took the message directly to 42 candidates for council and mayor, asking each of the candidates to fill out

Winning a Public Vote for a State or Local Housing Trust Fund or Bond

a survey and compiling a voters' guide concerning their responses on housing issues. "The City of Los Angeles plays a critical role in affordable housing," read the introduction to the guide. "Since the City plays such a large role in housing, voters need to know where the candidates for mayor stand on key housing issues." The guide listed candidates' positions on issues ranging from funding for the housing trust fund to the prosecution of slumlords, and was distributed to about 10,000 members of the coalition's organizations.

Every candidate took the campaign up on its offer of a 'housing tour,' that included visits to neighborhood slums, as well as to affordable housing units. "Visiting the slums impacted them more than the affordable housing," said Breidenbach. "They had to walk through hallways where they would see rats and that would stink of urine. If you're at all a caring person, that does something to you." The message following the tours was "a trust fund is a solution. Provide the funds, and we can fix this. Nobody's in favor of slum housing, so emphasizing it was the right strategy."

The campaign also held candidate forums, and participated in other organizations' forums, asking housing questions. By the end of the campaign, every candidate for council and mayor had gone on record in support of the housing trust fund proposal. When Mayor Hahn took office, he mentioned only three issues in his 11-minute inaugural address – one of them was the housing trust fund.

Following the election, the campaign organized weekly lobby visits of five to ten individuals from different constituencies, such as tenants, labor or religious groups. These people would visit council members' offices and remind them to support the trust fund.

While Mayor Hahn had expressed support for the trust fund during his campaign and in his inaugural address, that support didn't immediately translate into action. Hahn's administration was indeed working on a plan for a trust fund, but was not including advocates in the process. In order to pressure him to do so, Housing LA held a press conference with key supporters, including some council members, and organized a march and rally at city hall. When one organization took a group to sing Christmas carols outside Mayor Hahn's home, Hahn finally invited campaign leaders to his office to discuss the plan he had been developing, and assured them they would be kept in the loop and solicited for input. After the mayor's proposal was released, Housing LA leaders were invited to participate in the process of crafting the fund.

Press coverage of the campaign was positive, said Breidenbach, with a handful of articles about Housing LA's efforts in the city's major newspapers. When a new publisher came to the LA Times in the middle of the campaign, he agreed to go on a housing tour, and a very supportive editorial that mentioned Housing LA by name followed. Some local papers published op-ed pieces in support of the campaign, and a few local talk shows invited leaders to be on the shows. The campaign had no media budget though, and didn't focus on getting coverage since the targets were so specific.

Housing LA's \$375,000 budget was raised from local foundations and a bank, and went almost entirely for staff time to run the campaign.

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For more information, contact:

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OHIO: Housing Campaign Wins Dedicated Funds for Ohio's Housing Trust Fund

Coalition on Homelessness and Housing in Ohio (COHHIO)

CASE STUDY IN BRIEF

- COHHIO and its allies set out in 2001 to win a dedicated funding stream for Ohio's housing trust fund. The two-year, \$125,000 campaign used grassroots organizing and free media to win an annual \$50 million funding stream in 2003.
- By demonstrating how effectively affordable housing subsidies can be leveraged, and how many people can benefit from such resources, COHHIO was able to win influential allies – such as banks and business groups.
- Grassroots organizing efforts to garner endorsements from more than 900 organizations and nonprofits helped demonstrate the breadth of the campaign's support.

Ohio's Housing Trust Fund (OHTF) can now count on at least \$50 million in dedicated funding annually, thanks to efforts led by the Coalition on Homelessness and Housing in Ohio (COHHIO). By building a broad coalition and demonstrating how well the OHTF had served the state since its inception, the group was able to convince the legislature to allocate the funds to support affordable housing.

Though it was established in 1992, the OHTF was subject to budget appropriations every two years, and funding levels had ranged from \$5 million to \$20 million. As in many states, budget shortfalls have made Ohio's fiscal situation difficult, and there were no guarantees that the OHTF would receive any appropriations at all. COHHIO's campaign was to persuade the legislature to create a dedicated source of funds for the Fund.

COHHIO is a coalition of organizations and individuals committed to ending homelessness and to promoting decent, safe, fair, affordable housing for all, with a focus on assisting low-income people and those with special needs. The group was formed in 1994 with the merger of two organizations dedicated to affordable housing. A nonprofit organization with 15 full-time staff members and many volunteers, COHHIO conducts education and advocacy to improve housing and address homelessness throughout Ohio.

"We realized we needed to neutralize the opposition," said Bill Faith, executive director of COHHIO. "We knew we needed to demonstrate the 'bang for the buck' if we were to bring them on board."

In 2001 COHHIO began joining forces with about 900 state and local businesses and with groups whose agendas included housing and homelessness to lobby for dedicated funding for the housing trust fund. But the idea faced strong opposition from some county officials and smaller lenders, such as mortgage bankers.

With a \$125,000 campaign budget, the coalition hired a media consultant and grassroots organizing coordinator. The media consultant, Jenny Camper, had experience working with Republican clients through a public relations firm she had previously worked for, and so was able to help craft messages that would be especially convincing to likely opponents.

To quantify the benefits of the OHTF, the campaign compiled statistics demonstrating the value of the

Winning a Public Vote for a State or Local Housing Trust Fund or Bond

investments it had made. “We wanted to show how much private investment had been leveraged, who and how many people benefited as a result of housing assistance, and we needed to show that the benefits extended to both urban and rural communities,” said Faith. A Web site and brochure were produced, providing background about the successes of the OHTF, and legislators were given tours to give them a first-hand look at how successful the OHTF was at helping to provide solid affordable housing opportunities.

Armed with this information and talking points, the coalition held a press briefing at the statehouse to offer background on the issue and explain the need. “We didn’t initially tell reporters the solution we had in mind,” said Faith. “We sort of teased them to try to get their interest to cover the bill as it moved forward in the legislature.”

Campaign leaders and local endorsers met with newspaper editorial boards to enlist support, and they prepared op-ed articles on behalf of local business people, which ran in newspapers in key districts. The coalition also pitched stories to illustrate the human benefits of the affordable housing projects that had already been funded. No paid media was used during the campaign.

Faith says it was a challenge to hold the attention of the statehouse media. “We weren’t able to keep them focused on the legislation all of the way through the process,” he said. The campaign did win over some large banks and business groups, like the Ohio Association of Realtors, who along with hundreds of local officials, service organizations, labor groups and civic leaders, endorsed the legislation.

The campaign also targeted business leaders, local political leaders, and developers in key legislative districts, seeking their endorsement for the legislation and giving them endorsement forms. Local organizations and nonprofits were also lobbied. The effort netted more than 900 endorsements.

In June 2003, the legislation passed, increasing county recording fees. The first \$50 million a year in this new revenue provides a permanent, dedicated source of money for the Ohio Housing Trust Fund. The law took effect on August 1, one year after COHHIO and its partners launched their campaign.

Faith added that 15 years ago the trust fund wouldn’t even have been permitted under the state’s constitution – which had an amendment prohibiting the state from lending or borrowing money for housing production – but that an advocacy campaign in 1989 succeeded in winning a ballot measure declaring housing a “proper and good public purpose.” At that time, he said, nonprofits and the state had no record of producing affordable housing, so the campaign couldn’t be based on a message of building upon successes. Instead, advocates focused on demonstrating the wide range of people who needed housing assistance, such as seniors and families with children, and stayed away from negative buzzwords like ‘affordable’ or ‘low-income.’

That campaign had a very limited budget, said Faith, but did manage to produce a low-cost television spot that ran in a few markets around the state. With limited opposition – the state’s major newspapers endorsed the initiative, as did both candidates for governor and the outgoing governor – advocates were able to persuade voters to see that the amendment was “good public policy,” said Faith. Literature mailings and presentations to groups around the state helped get the message out.

Thanks to the success of that campaign, Ohio has issued close to a billion dollars in multifamily housing bonds since then, and was able to pass the housing trust fund as well.

Winning a Public Vote for a State or Local Housing Trust Fund or Bond

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SEATTLE-KING COUNTY: Seattle-King County Consortium Tackles Housing Needs

Housing Development Consortium

CASE STUDY IN BRIEF

- The first campaign is the hardest, because subsequent ones can build on a theme of “renewing an existing success.”
- Focusing campaigns on specific themes – housing for a particular group, for instance – can generate more support than a more broadly targeted effort.
- Television commercials were an effective way of partnering with nontraditional allies who were highly regarded in the community and a way of leveraging the message that affordable housing affects quality of life for everyone in a community.
- Commercials aimed at raising awareness about affordable housing as an issue, rather than garnering support for a specific ballot initiative, proved effective at doing both.
- Including stories of “real people” and their housing challenges can make messages more effective.

Since 1981, Seattle voters have approved four property tax measures to develop affordable housing in the city, most recently in 2002. “Like so many other parts of the country, we’re faced with dwindling state and federal funds for housing, said Carla Okigwe, executive director of the Housing Development Consortium (HDC). “We are fortunate to have strong local public support for affordable housing. Our current strategy builds upon this good will.”

HDC is a nonprofit trade association formed in 1988 by 10 nonprofit developers who recognized a need to improve the environment for developing low- and moderate-income housing in Seattle-King County, Washington. The group now has more than 70 members, including the region’s most innovative nonprofit housing developers, financial lenders, architects, contractors, property management companies, attorneys, development consultants, and local housing authorities and government housing offices.

The four successful ballot campaigns to raise significant public funds demonstrated HDC’s proven track record of convincing voters of the value of supporting affordable housing. The campaigns have gotten easier, in some ways, said Joyce Halldorson, director of communications for HDC, because they are able to capitalize on a theme of “renewal of a success story.” Leading up to the ballot measures, HDC worked hard to place stories in local media about nonprofit housing organizations’ key role in the area’s economic vitality and quality of life.

Each of the four ballot measures has had a different focus – first senior housing, then homelessness, then working families with children and, in 2002, \$86 million primarily to house families earning below 30% of area median income. A research study conducted prior to the 2002 election concluded that focusing on the needs of extremely low-income households would resonate best with voters.

In 2001 to lay the groundwork for the upcoming voter initiative, HDC launched an ambitious public relations effort, which sought more media coverage of the housing problem and solutions. By building individual relationships with reporters, pitching stories about affordable housing and partnering with the Master Builders Association of King and Snohomish

Winning a Public Vote for a State or Local Housing Trust Fund or Bond

Counties and the Seattle-King County Association of Realtors, HDC succeeded in getting most of the area's major media outlets to give coverage to affordable housing issues. "We recognized that we needed to raise awareness about what affordable housing looks like, who lives there, and why we need it," said Halldorson.

An important part of the strategy was building partnerships with nontraditional allies. In 2002, the consortium partnered with the Master Builders of King and Snohomish Counties and the Seattle-King County Association of Realtors to produce television spots. The groups paid about \$30,000 for production and airtime on KOMO, the local ABC-affiliate. Those commercials ran in June and September, leading up to the vote for the property tax levy. This successful partnership led to another round of television commercials in 2003 with the addition of new partner – the Washington State Housing Finance Commission, a housing lender.

The television ads were not political in nature and did not mention the 2002 ballot initiative, but were aimed at educating viewers about affordable housing needs in the area. "We're trying to get people to think of housing as a good investment for donations of money, land and resources," said Halldorson. "We want to tap into new, nontraditional sources of funding. Currently, most funding for affordable housing comes from the government, and we don't expect those resources to expand in the future."

In 2003, Halldorson collaborated with HDC's partner organizations to write the script for the commercials, with the theme "Housing Our Community – Working Together to Build a Better Quality of Life." KIRO, a local CBS-affiliate, provided production services as part of a package to air the 30-second spots, which ran during the morning and evening news over two three-week periods in fall 2003 and winter 2004. As part of the package, KIRO created a web campaign for the group on KIRO-TV's website. The four groups each contributed \$10,000 for a production and airtime package, with KIRO creating an additional web campaign that ran from September 2003 through March 2004.

"We filmed the television commercial at one of our nonprofit member's affordable housing complexes. We wanted to show real people served by low-income housing and that affordable housing is indistinguishable from other housing in the neighborhood," said Halldorson.

KIRO produced four versions of the commercial. All carried the same core message, but each had a 12-second "donut" that was customized to spotlight one of the four groups behind the campaign and its role in affordable housing.

As part of the marketing campaign, KIRO included a "Housing Our Community" splash page link on the station's Web site that linked to the HDC Web site, where one could learn about the campaign and view the television commercial. The web campaign ran from September 2003 to March 2004 and, according to KIRO, had an advertising value worth \$102,661.

To support these marketing efforts, the consortium produced a brochure, "What Does Affordable Housing Look Like?" which it distributes to local government officials, community leaders, and at community meetings. The brochure shows photos of affordable housing and describes what affordable housing is, who needs it, who develops it, and why it is so important.

Because of this solid groundwork, HDC is expanding its efforts to reach out to nontraditional allies in hopes of building a strong network of support and attracting new funding and resources to develop affordable apartments and homes. HDC hired a branding and marketing firm, Phinney/Bischoff Design House, to develop a clear and recognizable identity, message, and strategy for promoting nonprofit affordable housing. The

Winning a Public Vote for a State or Local Housing Trust Fund or Bond

firm will also research perceptions among key targeted audiences and recommend strategies for communicating the group's message, said Halldorson. The consortium has budgeted \$50,000 for this phase of the program. The next phase will involve implementing the strategy, an expanded public awareness and education campaign and additional research to measure the impact.

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Without enough affordable housing, the entire community suffers.

Businesses can't find enough employees who can afford to live near their workplace. It is difficult to recruit and retain employees when there is a shortage of affordable housing.

Children are forced into unstable and uncertain lives. With a stable home, a child is able to focus on learning without worrying about moving during the school year.

Seniors and persons with special needs on fixed incomes may have to sacrifice their basic needs in order to afford rent. Imagine choosing between food and a roof over your head.

Having a job does not guarantee a place to live at an affordable cost. The gap between what people can afford to pay for housing and the cost of housing is widening—and is a major cause of homelessness, especially here in King County.

The affordable housing crisis affects all of us.

You simply can't identify affordable housing by the way it looks!

Every photo represents an affordable apartment, condominium or home serving low- and modest-income households in King County. Many of these affordable housing projects have won design awards. Others have helped reduce crime and revitalize communities. Some have attracted shops and services to their neighborhoods.

All share one thing in common—they have been built, developed or preserved by a nonprofit member of the Housing Development Consortium, an innovative trade association of nonprofit developers, lenders, architects, contractors and others involved in creating affordable housing.

Affordable housing doesn't look any different than its "market-rate" counterparts. The difference is what you pay, which is based upon your income.

Affordable housing can be an historic brick building with apartments above shops, a modern townhouse built around a courtyard or a single-family house that blends right into the neighborhood.

Only 1% of apartments in King County are affordable to persons earning less than 30% of median income.

Did you know?

- Only 1% of apartments in King County are affordable to households below 30% of area median income*.
- Only 14% of King County's housing stock is affordable to households below 50% of area median income.
- Only 20% of King County's housing stock is affordable to households below 80% of area median income.
- Only 18% of single-family homes are affordable to households at 80% of area median income who want to become homeowners.
- King County is the 12th largest county in the United States with a population of 1.7 million. Seattle's population makes up about one-third of that total.

**2003 King County median income for a family of four is \$71,900*

How to get involved:

- If you need affordable rental housing and earn less than 60% of area median income, visit www.hdc-kingcounty.org for rental information available from HDC nonprofits.
- To prepare for first-time homeownership, visit www.hdc-kingcounty.org for homebuyer education opportunities.
- If you're interested in developing affordable housing, call HDC at **206.682-9541**.
- If you would like to contribute funds, land, or anything else to affordable housing, call 206.682-9541 or visit www.hdc-kingcounty.org.

Affordable housing...
transforms neighborhoods
and lives...improves quality
of life...preserves historic
buildings...stimulates
economic growth



What does affordable look like?



It looks like any other housing. Every picture shows an affordable housing project developed by a nonprofit member of HDC.



HOUSING DEVELOPMENT CONSORTIUM OF SEATTLE-KING COUNTY

"Nonprofits providing affordable housing solutions"

Who needs it?

- **Low-income workers & families**
- **Senior citizens**
- **Persons with special needs**
- **Persons with disabilities**
- **Victims of domestic abuse**

Having a job does not guarantee a family a place to live at an affordable cost.

Minimum-wage workers simply do not earn enough. Many seniors and persons with disabilities live on limited incomes. These incomes often aren't adequate to afford the high market-rate rents that are found throughout King County.



Many of these are people you see every day—your child's teacher or childcare worker, the clerk employed at the local store, a woman in the wheelchair or the elderly man on the bus, a police officer, janitor, office worker or waiter. People who resemble you and me.

When people spend too much on housing, they have no money left to cover other basic needs, such as food and health care, or to cope with emergencies.

Affordable housing provides attractive, low-cost housing for people who simply do not earn enough to pay for "market-rate" apartments. It gives people with low and modest incomes safe places to live in our communities.

What is affordable?



In a high-cost area such as King County, many people pay more than they can afford for housing. Over three-quarters of all King County renters pay too much—more than 30 percent of their income for rent.

The federal government defines "affordable" as housing plus utilities that cost no more than 30 percent of household income. In King County, most affordable housing serves renters who earn less than 60 percent of median income and first-time homeowners who earn less than 80 percent of median income.

According to a recent study, a person needs to earn at least \$17.29 per hour to be able to afford a typical two-bedroom "market-rate" apartment in King County.

Yet, minimum wage is only \$7.01. That means a minimum wage earner would need to work 100 hours a week in order to afford that apartment. Even two people working at minimum-wage jobs wouldn't earn enough to make that apartment affordable to them.



Everyone deserves a place to live—

Winning a Public Vote for a State or Local Housing Trust Fund or Bond

Who develops it?

Most affordable housing in King County is developed by nonprofit housing developers, the majority of whom belong to the Housing Development Consortium of Seattle-King County.

A great deal of community involvement goes into creating affordable housing. Community meetings are held so that citizens understand that affordable housing actually raises standards and brings economic stability, diversity and a vibrancy to neighborhoods.

Community members often serve on the boards and advisory committees of the nonprofit organizations that develop and manage these apartments.



Much affordable housing is developed through partnerships with local government, other nonprofit developers, housing authorities, private financial institutions, and occasionally private developers. But it takes people like you to get involved and invest in housing our community—affordably!



a home that's affordable



Nonprofits Working to House Our Community:

AIDS Housing of Washington
Archdiocesan Housing Authority
Capitol Hill Housing Improvement Program
Central Area Development Association
Common Ground
Community Psychiatric Clinic
Delridge Neighborhoods Development Association
Downtown Action to Save Housing
Downtown Emergency Service Center
Habitat for Humanity of Seattle-South King County
Historic Seattle Preservation & Development Authority
Homestead Community Land Trust
HomeSight
Housing Resources Group
Intercommunity Housing
Inter⁴Im
Low Income Housing Institute
Lutheran Alliance to Create Housing
Mount Baker Housing Association
Multi-Service Center
Parkview Services
Pioneer Human Services
Plymouth Housing Group
St. Andrew's Housing Group
Seattle Chinatown/International District
Preservation & Development Authority
Seattle Emergency Housing Service
SouthEast Effective Development
YWCA of Seattle-King County-Snohomish County



811 First Avenue, Suite 408 • Seattle, WA 98104
206.682.9541 • hdc@hdc-kingcounty.org
www.hdc-kingcounty.org

CALIFORNIA'S PROPOSITION 46: "Keep Your Eye on the Prize and Be in It for the Long Term"

Non-Profit Housing Association of Northern California (NPH)

CASE STUDY IN BRIEF

- The coalition brought together to support Proposition 46 had the benefit of the support of a powerful public officials and representatives from a broad range of industries and sectors.
- With a \$2.4 million budget, the campaign was able to reach voters throughout the state through targeted television commercials, direct mail and newspaper editorials.
- Professional consultants that conducted focus groups and polls were able to craft messages and public information campaigns that were successful in bringing supporters to the polls.

In November 2002 California voters approved Proposition 46, a \$2.1 billion general obligation bond issue to support affordable housing construction. While the topic had been discussed for close to five years, the campaign to get out the vote in support of the bond issue had only a few months to raise public awareness of the issue and get voters to the poll in support of the measure.

The legislature approved placing the bond issue on the November ballot, and on April 22 then-Governor Gray Davis signed the measure in a public ceremony, giving a well-publicized jump start to the campaign. A steering committee to coordinate the campaign in support of the initiative was quickly assembled by the primary author of the measure, State Senator John Burton, President Pro Tem of the Ca Senate. The steering committee included members of the labor and business communities, as well as for-profit and nonprofit housing industry representatives. The campaign was known as Yes on Prop 46! Californians for Housing and Emergency Shelter.

"There was a real expectation that you needed to be able to deliver dollars and donors in addition to mobilizing your constituency group," said Dianne Spaulding, executive director of the Non-Profit Housing Association of Northern California and Housing California's representative on the steering committee. The

California Building Industry Association and the Silicon Valley Manufacturing Group were asked to co-chair the committee, with a commitment for giving or raising \$250,000 each for the campaign. "We needed the big guns out there in front, for the money and the visibility they could deliver" Spaulding said.

While there was no staff for the campaign, Housing California's legislative advocate, Julie Snyder, coordinated much of the nuts and bolts of the effort on a volunteer basis. The campaign hired two political consulting firms; Porter Novelli, a marketing-based public relations firm; and a sole proprietor named Steven Glazer, who had a close extensive experience on running campaigns in support of other tax or revenue enhancement measures and an almost perfect track record in winning such efforts. Glasier coordinated the campaign, and Donna Lucas from Porter Novelli did all of the media work and solicited endorsements from key groups around the state. While the two had never worked officially together before, "it was a nice division of labor and a good appealing bi-partisan approach," said Spaulding.

Winning a Public Vote for a State or Local Housing Trust Fund or Bond

The total campaign budget was \$2.4 million, raised primarily from groups represented on the steering committee and from two Political Action Committees (PACs) formed to focus on California affordable housing issues. Senator Burton helped raised significant funds from labor unions, and State Treasurer Phil Angelides worked with the investment community to raise additional funds as well.

The biggest expense for the campaign was purchasing television air time – over one million dollars was spent running a commercial in six targeted media markets in the state. Three commercials were produced by a professional production company, but due to a shortage of funds for the campaign only one aired.

Mass mailings were also a major expense, and were done very scientifically, said Spaulding. Mailings were targeted to lists of people such as those with the highest propensity to vote, she said. Supportive organizations did mailings of their own as well, such as a 25,000 piece mailing sent by SEIU to their own mailing list and members in the East Bay of Northern California.

The message of the television ads and the published materials that the campaign distributed focused on the benefits the bond issue would have on housing for seniors, the homeless, those at risk of homelessness and shelters for battered women. That emphasis wasn't truly representative of the breakdown of how the funds were earmarked in the legislation, said Spaulding, but focus groups and polls conducted by professional firms showed that this message would bring the greatest number of supporters to the polls. While that proved successful, "seniors had a lot of expectation that more senior housing was going to get built," even though that wasn't necessarily the case, she said. "A lot of people were disappointed, and that was a political lesson for us."

The campaign met with the editorial board of every major newspaper in the state and earned positive editorials in every paper except the Orange County Register. On Election Day Orange County was also the only county out of 58 in the state to not support the bond issue with over a 50% affirmative vote.

An extensive, professionally designed website was also a key part of the campaign's communications effort. It was updated frequently with profiles of individuals and families who were representative of the types of people who would be helped by the funds raised by the bond issue. Also available online was a PowerPoint presentation created by the state's housing department, showing a breakdown of how the funds would be spent.

Also a plus for the campaign was Proposition 47, an almost \$13 billion general obligation bond issue to support public schools, which was on the same ballot. While there were no formal connections between the two, there was a great deal of overlap among supporters and so efforts to get out the vote complemented each other well.

While the campaign was most intense for the few months between the Governor's signature and the general election, Spaulding said that it was the five years of working with the legislature to get the measure even placed on the ballot that really made it happen. "You have to keep your eye on the prize and be in it for the long term," she said.

Having a really strong champion, as this campaign had in Senator Burton, is also critical, she added. Bringing together such a broad coalition of stakeholders was also a key factor in the success, she said, and the breadth of the coalition is visible in how the money raised by the bonds is being spent. "We couldn't have won with the Realtors or home builders against us, and if you look at the measure \$450

Winning a Public Vote for a State or Local Housing Trust Fund or Bond

million is going to homeownership programs.”

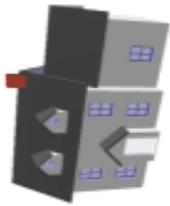
•••

For more information, contact:

Dianne Spaulding, Executive Director
Non-Profit Housing of Northern California
dianne@nonprofithousing.org
<http://www.nonprofithousing.org/>
369 Pine Street, Suite 350
San Francisco, CA 94104
tel 415.989.8160
fax 415.989.8166

(While the website for the campaign is no longer active, it has been archived at
http://web.archive.org/web/*/www.prop46yes.org)

On Nov 5th, vote **SI** en



Prop. 46

El bono para la vivienda
costeable de \$2.1 Billones

**La vivienda y refugio seguro están
fuera de alcance...**

El costo promedio de un apartamento para familia pequeña cuesta más de \$1,000 por mes. Una familia debe ganar sobre \$70,000 por año para comprar una casa.

Mujeres y niños víctimas del abuso están descalificados de refugios sobresaturados.

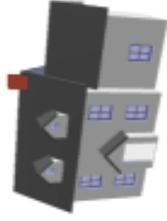
Sí a la Prop. 46
mejoraría la vivienda para:
mujeres y niños víctimas del abuso
familias que trabajan
personas incapacitadas de California



La Prop. 46 crearía:
131,000 unidades de viviendas costeables
276,000 trabajos de tiempo completo

La Prop. 46 NO aumentará sus impuestos.

On Nov 5th, vote **YES**



Prop. 46

\$2.1 Billion Affordable Housing Bond

Housing and safe shelter are out of reach...

the average 2 BD apartment costs over \$1000/month a family must earn over \$70,000/year to buy a house abused women & children are being turned away from over-crowded shelters

YES on Prop. 46
will improve housing for:
Working Families,
Disabled Californians
Women & Children in Need



Prop. 46 will create:
131,000 units of low-income housing
276,000 full-time jobs

Prop. 46 will not raise your taxes.

On November 5th, Californians will vote for a...

\$2.1 BILLION *affordable housing bond*

Prop 46 - Housing & Emergency Shelter Trust Fund Act of 2002

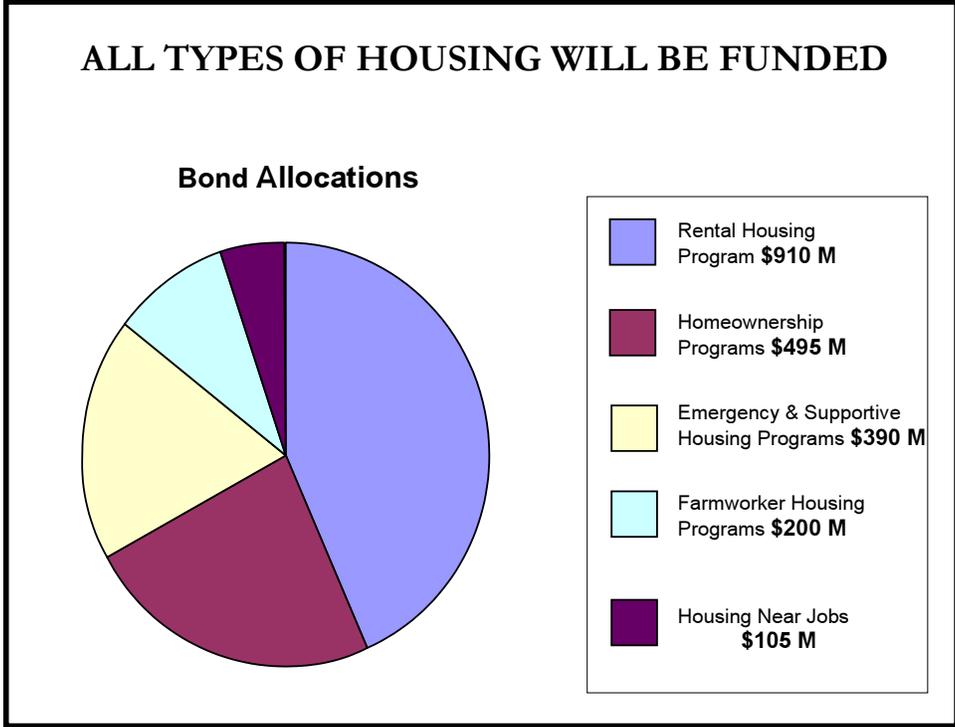
The Problem:

- California has 9 of the 10 least affordable housing markets in the nation.
- The state ranks last in homeownership. Only 56% of Californians own their homes, compared to 67% nationwide.
- More than half of the state's renters, and 91% of low-income renters, pay more than 30% of their income on rent.
- On any given day, there are 361,000 homeless persons in California.

How the bond will help:

- 131,000 units of affordable housing will be produced or preserved.
- 65,000 families will be able to purchase their own home.
- Housing assistance will be provided for 12,000 farmworkers and their families.
- 20 million shelter bed days for the homeless population will be created.

"From homeless individuals struggling to find shelter, to families being priced out of neighborhoods, helping people find safe, affordable housing is one of the key challenges facing California..."
 -John Burton, CA State Senate



**Help pass the bond on November 5th.
 To pledge your support, get involved, or for more
 information, contact Tom Scott at
 (619) 239-6693 or sdhfexec@housingsandiego.org**

THE BOND WILL RESULT IN:

- **131,000 units of affordable housing**
- **\$14 Billion in economic leverage**
- **276,002 full-time jobs**
- **\$42 Billion in consumer spending**

San Diego Housing Federation
 450 B Street, Suite 1010
 San Diego, CA 92101
 (619)239-6693
www.housingsandiego.org

**Supporters of the Housing and Emergency Shelter Trust Fund Act of 2002
as of July 9, 2002**

Business Organizations

California Apartment Association
California Association of Realtors
California Building Industry Association
California Council for Environmental and
Economic Balance
California State Chamber of Commerce
Silicon Valley Manufacturing Group
Wine Institute
San Diego Regional Chamber of Commerce
San Diego Regional Economic Development
Corporation

Labor Unions

AFSCME
California Conference of Carpenters
California State Council of Laborers
California Teachers Association
State Building and Construction Trades
Council

Senior Organizations

Congress of California Seniors
Gray Panthers

Local Governments

California Redevelopment Association
City of LA
City of Long Beach
City of Morgan Hill
City of Oakland
City of Sacramento
City of Santa Rosa
Contra Costa County
County of Orange
League of California Cities
Santa Clara County
Santa Cruz County

Nonprofit Housing Organizations

Affordable Housing Collaborative
California Coalition for Rural Housing
California Rural Legal Assistance Foundation
Community Housing of North County
Ecumenical Association for Housing
Friends of the Homeless
Housing for Independent People
Housing California
Local Initiatives Support Corporation
Marin Continuum of Housing Services
National Housing Development Corporation
Non-Profit Housing Association of Northern California
Pacific Housing
San Diego Housing Federation
Southern California Association of Nonprofit Housing
The Marin Housing Council
Western Center on Law and Poverty

Other Organizations

Asian Law Alliance
Board of Trustees of the CA State University
California Church IMPACT
California Coalition for Youth
California Mental Health Planning Council
Catholic Charities
Homeward Bound of Marin County
Jericho
Santa Barbara County KIDS NETWORK

To add your Organization to this List contact:

Tom Scott
San Diego Housing Federation
450 B Street, Suite 1010
San Diego, CA 92101
(619) 239-6693
email: sdhfexec@housingsandiego.org
www: www.housingsandiego.org

Housing and Emergency Shelter Trust Fund Act of 2002

Fact Sheet

To meet a portion of the state's housing needs, a coalition of business groups, senior organizations, nonprofit housing developers, homeless advocates, and labor organizations are sponsoring the Housing and Emergency Shelter Trust Fund Act on the November 2002 ballot.

What does the Trust Fund Act do?

Finances \$2.1 billion in affordable housing construction through a state bond:

- \$910 million for rental housing for low income seniors, disabled persons, and families with children.
- \$495 million for homeownership programs, including sweat equity housing and downpayment assistance for low and moderate-income families.
- \$390 million for emergency shelters and permanent housing with services for homeless seniors, battered women, mentally ill people, and veterans.
- \$200 million for farmworker housing (rental and homeownership).
- \$100 million for incentives for local governments to approve affordable housing developments.
- \$5 million for local code enforcement to revitalize neighborhoods.

Why is it needed?

In 2001, the state's chief economist cited a lack of affordable housing as the second biggest threat to the state's economic prosperity, ranking behind only the energy crisis. Few areas of the state are unaffected by California's growing housing crisis. To address the crisis, housing construction must increase significantly to meet the needs of a growing population. Key indicators of the need include:

Only 29% of Californians can afford the median priced home in the state, compared to 55% nationally.

One-third of all renters, 1/2 of all low-income renters, and 3/4 of all very low income renters spend more than 50% of their income for housing. (30% is considered "affordable.")

Over 360,000 Californians are homeless, according to the Department of Housing and Community Development. The most rapidly increasing segments of the homeless population are seniors and families with children.

How will passage of the bond address the housing crisis?

By creating up to 22,000 permanently-affordable rental units

By enabling more than 65,000 California families to purchase their own house

By providing housing assistance for 12,000 to 24,000 farmworker families

By creating 20 million shelter bed days for homeless people

What other benefits will it generate for California?

- **New Investment:** At least \$6 billion in private investment and federal funds
- **Jobs:** Approximately 276,002 full time jobs and \$9.38 billion in wages
- **Spending:** \$42 billion in spending for home-related goods and services

Supporters of the Housing and Emergency Shelter Trust Fund Act of 2002 as of June 20, 2002

Business Organizations

California Apartment Association
California Association of Realtors
California Building Industry Association
California Council for Environmental and
Economic Balance
Silicon Valley Manufacturing Group
Wine Institute
San Diego Regional Chamber of Commerce
San Diego Regional Economic Development
Corporation

Labor Unions

AFSCME
California Conference of Carpenters
California State Council of Laborers
California Teachers Association
State Building and Construction Trades
Council

Senior Organizations

Congress of California Seniors
Gray Panthers

Local Governments

California Redevelopment Association
City of LA
City of Long Beach
City of Morgan Hill
City of Oakland
City of Sacramento
City of Santa Rosa
Contra Costa County
County of Orange
League of California Cities
Santa Clara County
Santa Cruz County

Nonprofit Housing Organizations

Affordable Housing Collaborative
California Coalition for Rural Housing
California Rural Legal Assistance Foundation
Ecumenical Association for Housing
Friends of the Homeless
Housing for Independent People
Housing California
Marin Continuum of Housing Services
National Housing Development Corporation
Non-Profit Housing Association of Northern
California
Pacific Housing
San Diego Housing Federation
Southern California Association of Nonprofit
Housing
The Marin Housing Council
Western Center on Law and Poverty

Other Organizations

Asian Law Alliance
Board of Trustees of the CA State University
California Coalition for Youth
California Mental Health Planning Council
Catholic Charities
Homeward Bound of Marin County
Jericho
Santa Barbara County KIDS NETWORK

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Winning Elected Officials' Votes for Housing Policy or Land Planning

Case Studies:

Charlotte: Setting a City-Wide Agenda

Dallas: Streamlining the Process for Developers

New York City: Housing First!

Florida: Writing the Book for Officials in Florida
(Florida Housing Coalition)

CHARLOTTE, NC: Setting a City-Wide Agenda

CASE STUDY IN BRIEF

- Charlotte convened a broad stakeholders group, including representatives of groups not necessarily in favor of spending public funds on affordable housing, to draft the city's housing strategy.
- The group's work was based on data collected and analyzed by a non-partisan researcher, which earned the process a great deal of credibility.
- It was effective to highlight the fact that affordable housing is not just needed for very poor families, but also for working families such as firefighters and teachers.
- An important factor in winning over support for affordable housing developments lies in ensuring that existing affordable housing is well managed and looks good.

In Charlotte, North Carolina, the impetus for developing an affordable housing agenda came from the city itself, said Stanley Watkins, head of Charlotte's Neighborhood Development Department. Watkins addressed the City Council at an annual retreat in 1998, and said that something needed to be done about the gap between the city's supply of affordable housing, and the demand. While the council wasn't ready to take up the issue at that time, the conversation that began launched a multi-year process, which has resulted in major policy developments in the city.

The Neighborhood Development convened a 25-member Housing Strategy Stakeholders group to develop a strategy to increase the supply of low and moderate-income housing. The first step for that group, said Watkins, was educating community leaders about affordable housing, by researching what other cities around the U.S. were doing to address the issue. The group came up with five strategies for the city to address: revise the city's planning, zoning, and building requirements to promote affordable housing; increase the leverage of city subsidy programs; revisit existing housing policies; increase education, outreach and advocacy; and highlight the role of affordable housing in revitalization. The group presented these points at a public hearing, and the city council adopted the strategies.

The next step was to draft recommendations, said Watkins, and another 25-member group, this time called the Affordable Housing Strategy Implementation Team, was formed to do so. The Team developed 11 specific recommendations, including establishing density bonuses, setting up a housing trust fund, and developing locational policies for affordable housing.

In November of 2001 the city council adopted five of the recommendations. The housing trust fund established at that time has had \$30 million committed to it thus far. A housing locational policy was adopted that includes a fair share formula in order to avoid over-concentration of new affordable, multi-family housing in neighborhoods. And a major effort has been undertaken to develop affordable housing along the city's new light-rail transit lines.

The key to the success of the two stakeholder groups, said Watkins, was their broad base and the inclusion of representatives from institutions that didn't necessarily agree that the city should be spending money on affordable housing. Their presence, he said, helped ensure that the strategies and recommendations drafted were reasonable and would be widely supported. "Everyone we approached about participating stepped up and did so, and they all hung on through the whole process."

Also critical to the widespread support the proposals had was that their work was all grounded in independent research. In order to ensure that the stakeholder groups were basing their work on accurate information about

Winning Elected Officials' Votes for Housing Policy or Land Planning

the housing problems in the city, the city contracted with a well-respected demographer to produce a report that would help participants get an accurate picture of the affordable housing gap, said Watkins. "We wanted it to be from a credible source, and not just from a government agency or university. That helped us get a lot of buy-in from a lot of people."

An important message generated by that research, said Watkins, was that affordable housing wasn't just an issue for very poor households, but was a problem for firefighters, teachers, police, and other important members of the community. Also highlighted was the issue that many families were finding that their grown children couldn't afford to live in Charlotte, and so were forced to live farther from their families than they would like to.

The groups' efforts were well covered by local media, said Watkins, including newspapers and public-access cable television. City staff were regularly invited to speak to community and civic organizations about the work of the stakeholder groups, and the city made public all of the reports detailing the work of the groups.

At the same time, the Charlotte-Mecklenburg Housing Partnership (CMHP) has been developing new affordable housing, said Pat Garrett, president of CMHP, and learned early on how important a successful track record is when it comes to winning support from communities. After their first few projects were completed, she said, CMHP was able to tell residents concerned with the siting of affordable housing in their community to go visit some of the existing sites and see for themselves that their concerns about the quality or appearance of the housing were unfounded. "We try to have our apartments be better managed than most market-rate units," she said. "Maybe there's not as much brick, and maybe there's not a pool, but it's crucial for us to be able to say that our housing looks good and is exceptionally well managed." Some residents and even some city council members who were initially opposed to CMHP projects were won over when they saw how well the developer's existing projects were designed and maintained.

While it is too early to tell the effects of this work, Watkins points to the fact that voters approved a \$20 million affordable housing bond issue in 2002 by a wide margin as evidence of the fact that residents of Charlotte have embraced the city's efforts to address the affordable housing challenges. The bond was promoted through a city-wide mailing of an informational brochure developed by the Chamber of Commerce. The city plans on conducting a market study in 2005, said Watkins, to help determine how well the newly adopted measures are addressing the need.

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For more information, contact:

City of Charlotte
Department of Neighborhood Development
<http://www.charmeck.org/Departments/Neighborhood+Dev/Home.htm>
(704) 336-3380

DALLAS: Streamlining the Process for Developers

CASE STUDY IN BRIEF

- When advocates felt that city officials were being unresponsive to their concerns about affordable housing, they turned to the press and succeeded in generating a number of articles about the issue. This attention made the officials take notice and agree to meet with advocates.
- Advocates' decision to frame the issue as an economic one, rather than only a social justice one, proved successful in winning over allies. A wide range of stakeholders supported the effort to adopt city policies designed to foster affordable housing development, helping the mayor see that the issue was

For affordable housing advocates in Dallas, the campaign to get the city to implement a set of policies and regulations that streamlined the process of developing affordable housing began in 1998. That's when Don Williams, CEO of commercial real estate services and investment firm Trammel Crow and founder of the Foundation for Community Empowerment, and Jon Edmonds, president of that foundation, made it a priority to address the housing needs of poor households in the city.

The Foundation's goal was to revitalize what's known as the southern sector of Dallas, a struggling, underdeveloped set of communities that makes up 49% of the city geographically, but comprises only 16% of the city's tax base. While developers and CDCs were interested in developing affordable housing in this area, the challenges of dealing with the city bureaucracy made such projects prohibitively complicated, lengthy and expensive. Williams and Edmonds began meeting with officials in the city's housing department as well as assistant city managers, in an effort to express their concerns about the city's regressive development policies.

For a year those meetings were fruitless, said Edmonds, and they were told that the issues would be looked into or that efforts were underway, but no progress was ever demonstrated. That's when the two, along with allies in the business sector, CDCs, neighborhood associations and others decided to take a different approach. They began contacting local media, and soon the *Dallas Morning News* had taken an interest in the

issue, printing articles about the meetings the two had had, and the issues they were trying to address.

The articles spurred Mayor Ron Kirk to agree to meet with Edmonds and Williams to begin discussing how city policies could be changed to address their concerns. When Laura Miller was elected mayor and took office in February of 2002 she asked Williams to chair The Mayor's Taskforce on Affordable Workforce Housing, charged with developing recommendations to address the city's affordable housing needs.

The consulting firm McKinsey & Co. donated what Edmonds estimates to have been \$700,000 worth of work in developing a report for the Taskforce, laying out 33 recommendations for changes in the city's policies. Proposed changes included speeding up the time it took to turn over a lot for development from the current two and a half years to just 60 days. Other recommendations dealt with issues of utility hook-ups, street width requirements, regulations regarding alleys, and how the city coordinates the development process among agencies and departments. The changes, said Edmonds, would ultimately benefit all developers, not just those who build affordable housing.

The city council promptly adopted the report and its recommendations in September of 2002, and Mayor Miller appointed an implementation committee, to be chaired by Edmonds, to oversee implementation of the recommendations. In early 2004 the committee issued what a report on what Edmonds said have been "sweeping

Winning Elected Officials' Votes for Housing Policy or Land Planning

changes in practice and attitude in the city government. There have been big operational and policy changes, including a state law establishing a land bank and passage of a bond issue to support affordable housing. We think we've gotten this ship turned around and going in the right direction."

The turnaround in the attitude of the mayor over the course of these few years was remarkable, said Edmonds. Miller was a city council member prior to becoming mayor, and was opposed to policies designed to promote affordable housing. When she spoke to a group of developers, civic leaders, lenders, and nonprofits at a housing summit in January of 2003 she admitted that before establishing the Taskforce she knew little about the issue and "didn't get it. Now I get it," she said. She has gone on to become a vocal proponent of the changes needed to promote the development of affordable housing.

Two messages accounted for the mayor's transformation from obstacle to ally, said Edmonds. First, she saw that the issue was a popular one and one that would benefit her politically. "She saw that it was a platform that lifted her up and also strengthened the city."

Second, advocates for the changes aggressively promoted the fact that the development of affordable housing was not just a social justice issue, but an economic one as well. McKinsey & Co.'s research for the Taskforce included detailed analysis of the economic impact of the development of affordable housing on unused land in Dallas, and showed that the return in terms of property taxes, jobs in the construction trades, and businesses that would form as a result of the new communities being built would be significant.

Edmonds added that Miller's participation in the U.S. Conference of Mayors played a role in convincing her that Dallas needed to take action. Many of the organization's reports highlighted the good work of some cities in promoting affordable housing, and also pointed out the cities that fell short. "I think she felt embarrassed about Dallas being listed as bad, and that peer pressure helped," said Edmonds.

There hasn't been any opposition to the work of the Taskforce and there have been no significant NIMBY battles either, said Edmonds, and so a public education campaign has so far been unnecessary. The press attention given to the effort has made people aware of what's going on, he said, but no paid advertisement or additional public relations efforts have happened.

As of March of 2003 3,700 units of affordable housing were under construction in the southern sector of Dallas, and Edmonds said that by the end of the year that number would be closer to six or seven thousand. Just three years ago no more than 50 affordable units were being built each year in that same area. Dallas still needs an additional 30,000 affordable housing units, said Edmonds, but attaining that goal in the next five years are so is possible, thanks to the changes that have come about from the work of the Taskforce.

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For more information, contact:

Jon Edmonds, President
Foundation for Community Empowerment
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NEW YORK CITY: Housing First!

CASE STUDY IN BRIEF

- Housing First! relies on a broad base for earning credibility among elected officials.
- The group has a very narrow focus, targeting just the mayor and city council.
- By developing a detailed plan to produce new affordable housing and building its campaign around that platform, Housing First!'s message is specific, clear and resonates well with public officials.
- The campaign "takes affordable housing out of the 'poverty box'" and stresses that this is an issue that affects everyone.
- Housing First! emphasizes the links between good housing and other important issues, such as education, health care, and public safety.
- The group also stresses that the affordable housing crisis is a solvable problem.

In the fall of 2000 housing advocates in New York City seized upon a "terrific political opportunity," said Joe Weisbord, and formed Housing First!, an alliance of community, business, civic, labor and religious organizations concerned with stimulating significant new investment in New York's housing infrastructure. With the city's new term limits law, the mayor and 35 of 51 city council members were all set to turn over, and Housing First! set about to frame affordable housing as a critical policy issue that officials and candidates must address.

Housing First! is particularly unique in the breadth of its base. Supportive housing groups, CDCs, homeless organizations, intermediaries, and banks are all "the usual suspects" said Weisbord, staff director, but the coalition also includes other types of community-based groups, tenants, landlords, developers, and faith based groups. "It is monumental to have all these groups on the same page."

That breadth helped the coalition quickly gain credibility, said Weisbord. "Because candidates saw that we had everybody in the room, they saw meeting with us as a way to latch on to housing and please everybody. We helped candidates see the political upside to carrying this message. It is a real issue with voters, particularly as increasing numbers of middle income people realize they can't afford housing in the city anymore." Candidates would then campaign and proudly state that they had met with Housing First! when they sought credibility on their affordable housing platforms.

The coalition's first order of business was to develop a policy agenda that would drive their public education campaign. "You can't just have advocates running around yelling 'housing!'" said Weisbord. "You need something new. So we sat down with representatives of dozens of groups and framed a very specific plan, a ten-year, ten-billion dollar initiative to produce and preserve 185,700 units of housing."

The first message in Housing First!'s platform is that affordable housing is an issue that affects everyone, from firefighters to teachers to businesspeople, and therefore includes a broad continuum of housing choices, including rental, homeownership, special needs housing, single family and multifamily housing. "This was successful because it took housing out of the poverty box," said Weisbord. "Talking about how housing is about everybody, about choice and opportunity, pulls the issue to the center."

The second part of the message had to do with the very name of the organization, said Weisbord. "We never intended to suggest that housing is more literally important than top issues, like jobs, education, safety or

Winning Elected Officials' Votes for Housing Policy or Land Planning

health care, but that they are all joined at the hip with housing. We demonstrated the connections between affordable housing and educational attainment, reduced crime, positive health outcomes, and workforce success.”

Finally, Housing First! sought to project the message that the affordable housing crisis is a solvable problem. “If you talk about an issue like education,” said Weisbord, “there’s discussion about governance and control, safety, teacher recruitment and training, and all these unresolved issues about which there’s great debate. You don’t have that in housing. All you need is political will and resources. We know we have the infrastructure to do it. It’s a black and white issue, rather than one of conflicting strategies and approaches.”

Housing First! has quickly become established as a major voice on affordable housing in New York City, and can point to significant successes. Housing First! kept pressure on Mayor Michael Bloomberg to release a housing plan by the end of his first year in office. When the Mayor accepted an invitation to speak at the New York Housing Conference’s annual luncheon, “we spun it as ‘the mayor will be making a major policy address on housing’ and it effectively upped the ante. He came out with a big plan, and since we were all over the media it was all framed in terms of our analysis and commentary.” Press releases and personal contacts with the media help ensure that the organization is contacted whenever housing issues are being covered.

“Our aim was to dominate the media around housing issues,” said Weisbord. When the mayor released a report on his housing plan, Housing First! was quoted in newspaper articles before the administration. When the mayor held a press conference about housing, said Weisbord, the reporters’ follow up questions were all about housing, rather than the usual attempts to change the subject to something else. “We could take 100% credit for that.”

Housing First! carefully tracks the Mayor’s statements and remarks on housing and uses his own quotes liberally. “When he says ‘housing is critical to the city’s economic future’ we use that. Nothing is better than to have the mayor restating your messages for you.”

By exclusively targeting the mayor and city council, and more broadly the candidates for these positions, Housing First! has relied mostly on direct contact with officials for pressing its agenda. “We’re not trying to shift mass public opinion, but to influence key decision makers and thought leaders,” said Weisbord.

“To get penetration with a message in a market like New York City is a very different proposition than in a smaller city,” said Weisbord. “Advertising costs and the amount of background noise makes it very difficult.” Instead, by working to drive the city’s policy agenda around housing, the organization has strong name recognition and has successfully advanced its agenda through free media..

“The way to be successful in getting that kind of free media is by being a credible source of information, and by being forthright about your advocacy agenda but not being seen as ideological,” he said.

Weisbord is Housing First!’s sole staff member, and the group is able to keep costs low since they don’t produce large publications or buy advertising. The group relies on partner organizations for policy research, and contracts with individual consultants for media outreach work and other support.

Ten foundations and banks have each committed \$50,000 over the past three years for operational funding for the organization. Weisbord said that success measures that he reports to funders include hard commit-

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ments on developing new housing from the city; the degree and quality of media coverage of the organization and the issues it is promoting; the extent and quality of dialogues and contacts with high level officials; and what he called a "ripple effect," the number of groups that have not traditionally taken on housing advocacy but are beginning to do so. In all of these areas, Weisbord said, Housing First! can point to some degree of success after only a few years of operation.

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New York City's Affordable Housing Crisis (June 2004)

Housing supply begins rebound, but remains far short of demand and out of reach for too many households...

Housing stock is at an all-time high

3,208,587 total units¹

1,123,818 ownership units; 32.7% homeownership rate, up .8; but inverse of overall U.S. rate²

2,084,769 renter units; 2.94% rental vacancy rate; down .18; lowest since 1985³

Production has accelerated in recent years

Average of 8,200 units produced each year between 1990 and 1999⁴

Average of 13,400 produced each year between 2000 and 2003⁵

But still low compared to 1960s when an average of 36,000 units were produced each year⁶

Prices up & low cost units disappearing

1.42% vacancy rate for units renting from \$500 to \$700⁷

Expiration of affordability restrictions on subsidized units exacerbates the shortage; e.g. 40,000 Mitchell-Lama units at risk by 2015⁸

Large numbers of NYC households experience endemic affordability problems...

Incomes remain stagnant as housing costs increase

Median household income was \$39,953 in 1989 and \$38,293 in 1999 (both in adjusted 1999 dollars)⁹

Between 1975 and 1999 inflation-adjusted rents increased 33%; renter incomes up only 3% inflation-adjusted¹⁰

Hundreds of thousands of households pay excessive housing costs

47% of renter households pay over 30% of income in rent¹¹

23% of renter households pay over 50% of income in rent¹²

286,000 households with incomes at or below the poverty line pay over 50% of income in rent and do not receive federal assistance although they are eligible for it.¹³

Homelessness continues at record levels

39,000 individuals including 16,000 children sleep in shelter on an average night¹⁴

Affordability problems affect all New Yorkers

18% of all NYC households (more than 1 in 6) have severe housing cost burdens (renters pay more than 50% of income; owners pay more than 60% of income) or live in substandard conditions¹⁵

Quality improves slightly, but crowding and illegal occupancy on the rise...

2.8% of units have >5 maintenance deficiencies; down from 3.1% in 1999¹⁶, but pockets of poor quality remain¹⁷

41% of all units built before 1930¹⁸

34% increase in "severe crowding" (>1.5 persons/room) between 1990 and 2000; 10% of all Bronx households report severe crowding¹⁹

At least 100,000 illegal housing units city-wide²⁰

Sources:

1 U.S. Census Bureau, New York City Housing and Vacancy Survey, 2002.

2 U.S. Census Bureau, 2000 Census and New York City Housing and Vacancy Survey, 2002.

3 U.S. Census Bureau, New York City Housing and Vacancy Survey, 2002, 1999, 1985.

4 New York City Rent Guidelines Board, 2004 Housing Supply Report.

5 Ibid

6 Ibid

7 U.S. Census Bureau, New York City Housing and Vacancy Survey, 2002.

8 Office of the New York City Comptroller; Affordable No More: New York's Looming Crisis in Mitchell-Lama and Limited Dividend Housing, 2004.

9 U.S. Census Bureau, 2000 Census.

10 Analysis of Census Bureau data by Coalition for the Homeless in Housing a Growing City, 2002.

11 U.S. Census Bureau, New York City Housing and Vacancy Survey, 2002.

12 Ibid

13 Analysis of 2002 New York City Housing and Vacancy Survey by NYC Rent Guidelines Board staff.

14 NYC Dept. of Homeless Services.

15 U.S. Census Bureau, New York City Housing and Vacancy Survey, 2002.

16 Ibid

17 Association for Neighborhood and Housing Development, Inequitable Enforcement, 2004.

18 U.S. Census Bureau, New York City Housing and Vacancy Survey, 2002.

19 U.S. Census Bureau, 2000 Census.

20 Citizens Housing and Planning Council, "New York's Underground Housing,"

FLORIDA: Writing the Book for Officials in Florida

Florida Housing Coalition

CASE STUDY IN BRIEF

- Helping public officials understand their legal obligations to support affordable housing is an effective way to broaden such support. It also helps make developers' jobs easy, as they don't meet as much resistance when dealing with local jurisdictions on issues such as siting and zoning.
- Materials published about affordable housing should have a professional appearance.

In 2002 the Florida Housing Coalition published "Creating Inclusive Communities in Florida: A Guidebook for Local Elected Officials and Staff on Avoiding and Overcoming the Not in My Backyard Syndrome." The publication was intended to give local officials an understanding of affordable housing and that their fears about affordable housing would be alleviated. It was also meant to show that there are scary legal implications for cities that bend to constituencies that fight against affordable housing developments.

"It's written in a manner that's not in their face," said Jaimie Ross, author of the book. "It's more like, we understand your pain and want to help you so you don't have liability issues. It's about how they can do the right thing, and why."

The book tries to get two main points across to local officials. First, that affordable housing is a good thing, it can be attractive, and it's something desirable for any community. Second, that affordable housing is the law. Even the table of contents page drives these mes-

sages home, with images of attractive houses alongside an icon of the scales of justice.

Chapters focus on what affordable housing is; who lives in affordable housing; the advantages of having it in a community; how it is developed; how to include the community in the development process; the role of design; the connection between affordable housing and fair housing; and how local government can avoid legal liability. Appendices offer detailed information on financial resources for affordable housing; land development regulations, resources, and additional contacts.

While the book is not written for developers, said Ross, it is definitely a tool for developers to use. "In the right hands, this book can make life a lot easier for developers of affordable housing," she said, "so it's really great for them to have to give out in cities where they're working on projects."

For this project, said Ross, appearance mattered a great deal. "We're trying to overcome the perception that affordable housing is cheap and ugly, so we wanted the product to be the opposite. It's a high-end publication, with lots of photos, a die-cut cover, and glossy paper.

Funding for the project included \$45,000 from the state Department of Community Affairs (DCA) as well as additional resources from local banks and the Florida Housing Finance Agency. "It was important to have DCA's name on this, because it gives it credibility with officials." All of the money raised went to production costs and distribution, said Ross, who did the research and writing for the project pro bono. The book is distributed upon request, free of charge.

Response to the book has been very positive, said Ross, and the initial run of 4,500 copies was used up quickly. The Coalition mailed six copies to every county and every entitlement city. Ross said that in order

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to be efficient and cost-effective all six copies going to a jurisdiction were sent to a single person, with suggestions of how to distribute the copies internally, but that in hindsight that was not the best strategy. In many places, she found, none of the copies were distributed to individuals in positions that the book was intended for.

Ross has heard from many developers and others who have used the book and found it helpful. Reporters have also found the book extremely useful, said Ross. "It really gives all the nuts and bolts about development, and is proving useful to anyone who wants to know about affordable housing."

Ross is now working to raise money for a second edition of the book, revising and updating it and focusing on getting better photos and identifying each photo in the text. "The Department of Community Affairs got a big feather in its cap for this book, and it has been such a success that raising money for it is a piece of cake." In approaching banks for funding for the next press run, she said, she intends to only ask banks that have "earned it," in that they have been supportive of affordable housing in the past. Allowing them to have their logo on an already successful publication, she said, will be a way of showing appreciation for their support.

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Sustaining Public Support Through a Statewide Campaign

Case Studies:

Illinois: Finding the YIMBYs (Yes, In My Backyard)
(Housing Illinois)

Maine: Housing Campaign Confront NIMBYism
(Maine State Housing Authority)

Minnesota: Campaign Pledges “Homes for All”
(Housing Minnesota)

Vermont: Targeting Local Leadership
(Vermont Housing Awareness Campaign)

**Rhode Island: Building Awareness of the Importance
of Workforce Housing to Rhode Island’s Future**
(Housing Works)

**New Hampshire: Building Awareness
from the Grassroots Up**
(New Hampshire Housing)

North Carolina: Because Everything Begins at Home
(The Campaign for Housing Carolina)

ILLINOIS: Finding the YIMBYs (“Yes, in My Backyard”)

HousingIllinois

CASE STUDY IN BRIEF

The Housing Illinois' campaign seeks to:

- make the public and policy makers more aware of the need for affordable housing and convince them it is both important and feasible to solve the problem
- increase community acceptance of affordable housing among residents and local leaders.

Phase I consisted of extensive consumer research. Conducted during 2002, focus groups and telephone interviews led to the publication of “Valuing Housing: Public Perceptions of Affordable Housing in the Chicago Region.” The report revealed that the majority of Chicagoans is aware of and troubled by the lack of housing for people of low- and moderate-incomes, and would accept the development of affordable housing in their neighborhoods if it were well-designed and maintained. Forty percent of those polled were undecided and need additional information to be convinced.

Phase 2 of the campaign, underway in 2004, seeks to influence the undecideds in order to gain their active support of affordable housing. This phase includes development of creative communications materials, training and support for Housing Illinois members to increase their capacity to communicate effectively with the public, and the development and implementation of a communications campaign that couples mass media strategies with face-to-face efforts of Housing Illinois members.

Television and radio commercials, print ads, and a brochure are all being developed, aimed at addressing two fundamental issues limiting the acceptance of affordable housing: the appearance and design of the housing itself and the nature of the people who live in it.

The lack of affordable housing in the Chicago metropolitan region is a problem of enormous proportions. Housing costs continue to escalate while the supply of rental housing has declined. Gentrification is beautifying many neighborhoods but pushing long-time residents out. And the high cost of single-family housing throughout the region is causing some families to double up. Many families have little money for food and clothing because they spend so much on rent. A minimum-wage worker would have to work 140 hours a week to afford the average two-bedroom apartment.

To Housing Illinois, these problems are exacerbated by a lack of public awareness about the issue, and the group is working to change that. Housing Illinois is a coalition of over 30 housing advocates, planning organizations, faith-based institutions, non-profit developers, public agencies and financial institutions from the Chicago area seeking to raise public awareness and encourage leadership on behalf of affordable housing through research, advertising, and communications.

Housing Illinois was launched in 2002 and is staffed by Chicago Rehab Network, a 26-year-old citywide coalition of 43 non-profit groups dedicated to increasing affordable housing and support for its creation. The Housing Illinois communications challenge is to change people's perceptions about affordable housing. “We need a compelling message that will break down misunderstandings and misleading stereotypes,” said Chicago Rehab Network Executive Director Kevin Jackson.

Housing Illinois has formulated a multi-stage plan to develop and implement its communications strategy. Phase I entails public opinion research. Phase Two concerns message development, and

Sustaining Public Support Through a Statewide Campaign

Phase III involves media planning and campaign implementation.

With support from foundations, banks, and other private and public sources, Housing Illinois hired a Washington, D.C.-based public opinion polling firm, Belden, Russonello & Stewart (BR&S), to conduct research into public awareness and attitudes toward affordable housing in the Chicago metropolitan region.

In October 2002, BR&S conducted ten focus groups and surveyed 1,000 residents in the six-county metro region. The findings were published in a report, "Valuing Housing: Public Perceptions of Affordable Housing in the Chicago Region."

The research revealed that the majority of Chicagoans is aware of and troubled by the lack of housing for people of low- and moderate-incomes and would accept the development of affordable housing in their neighborhoods if it were well-designed and maintained. Eight in ten said it is important to have more housing for low- and moderate-income people.

The research also revealed challenges to building community support for affordable housing. Fully one-third of those surveyed opposed building more affordable housing. The most often-cited concerns were poor maintenance and appearance of affordable housing and increased crime. These attitudes were most strongly held among upper-income respondents, particularly suburbanites.

In addition to quantifying the attitudes and support for affordable housing, the survey also looked at messages that could build support for affordable housing. The most important values people cite for providing more affordable housing are fairness and opportunity. More than eight in ten agree that "Having a decent place to live is a key to opening the door to opportunity for people to better themselves." Among the strongest reasons to support more affordable housing is the desirability of diversity and the importance to children's well-being.

Despite the fact that the majority supports affordable housing and the positive outcomes it brings, the researchers caution that a vocal minority can stymie such efforts. They recommend building support among those who are currently undecided on the advisability of affordable housing in their community.

Hoy McConnell, Executive Director of Business and Professional People for the Public Interest and Housing Illinois co-chair, noted that while more than 25% of people surveyed about affordable housing are unqualified proponents wanting to "just do it," some 40% of those polled are undecideds who would become supporters with the proper message. "We need to convince these fence-sitters and activate their support," he said.

In 2004, Housing Illinois is in the process of developing creative materials to support a multi-media communications campaign. It has hired Zimmerman & Markman, a California-based public policy and communications consulting firm, to create television, radio and print advertising as well as brochures and posters for local distribution. At the same time, Housing Illinois members are being trained to use the local Valuing Housing research results to educate communities and their leaders about affordable housing.

During this time, creative materials will be completed; media strategies and plans will be finalized, setting the stage for launching the Housing Illinois communications campaign. Overall, success of the campaign will be measured against two main goals: its ability, first of all, to make members of the public and local leaders alike more aware of the benefits of affordable housing; and second, to build support for innovative policies

Sustaining Public Support Through a Statewide Campaign

that promote development and/or preservation of affordable housing in communities throughout the Chicago region.

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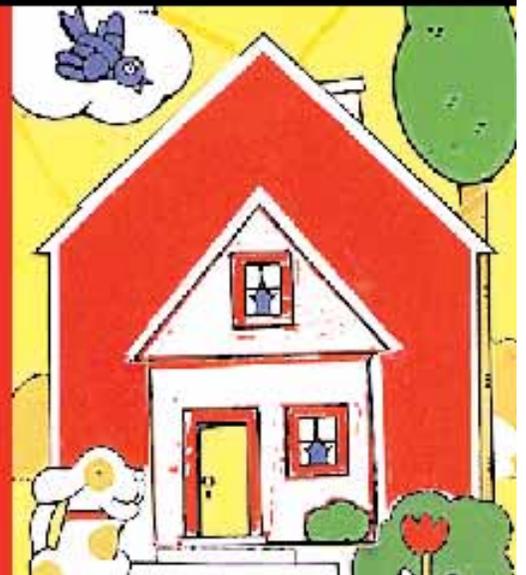
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VALUING HOUSING

Public Perceptions of Affordable Housing in the Chicago Region

HOUSING ILLINOIS April 2003



Public Perceptions of Affordable Housing in the Chicago Region

INTRODUCTION

The lack of affordable housing in the Chicago metropolitan region is a problem of enormous proportions. In the last few years, thousands of units of public housing have been demolished, and few built to replace them. Gentrification is beautifying many neighborhoods, but pushing long-time residents out. And the high cost of single family housing throughout the region is causing many families to double up.

Housing Illinois, a coalition of Chicago metropolitan region organizations dedicated to expanding the availability of affordable housing, asked Belden Russonello & Stewart (BRS) to conduct research into public awareness and opinion regarding the lack of affordable housing in the region. The following report presents the findings from ten focus groups and a survey of residents from the Chicago region, conducted by BRS in October 2002.

The survey was conducted with 1000 residents of the six counties encompassing the Chicago region: Cook, DuPage, Kane, Lake, McHenry, and Will counties. Focus groups were held May-July 2002, and interviewing was carried out from October 11 to October 21, 2002, using a random digit dial (RDD) probability sample.

Housing Illinois is a coalition of affordable housing organizations using research, advertising, media outreach, and organizing to raise public awareness and encourage civic and political leadership on behalf of affordable housing in communities throughout the Chicago metropolitan region.

Initiated and staffed by Chicago Rehab Network, and co-chaired by Business and Professional People for the Public Interest (BPP), leaders of the coalition include ABN-AMRO/LaSalle Bank, Allstate Insurance Company, Archdiocese of Chicago, Bank One, Century Place Development Corporation, Chicago Community Loan Fund, Chicago Department of Housing, Chicago Metropolitan 2020, Chicago Urban League, Citibank, Community and Economic Development Association of Cook County, Council of Religious Leaders of Metropolitan Chicago, Harris Trust and Savings Bank, Illinois AFL-CIO, Illinois Housing Development Authority, Jewish Federation of Metropolitan Chicago, Lake County Affordable Housing Commission, Latinos United, Leadership Council for Metropolitan Open Communities, Local Initiatives Support Corporation, Metropolitan Mayors Caucus, Metropolitan Planning Council, North West Housing Partnership, Northern Trust Bank, Protestants for the Common Good, The Renaissance Collaborative, and Statewide Housing Action Coalition.

Other Housing Illinois partners include Valerie Denney of Valerie Denney Communications, and strategic consultant Jean Rudd.

Funding for Housing Illinois has been provided by Harris Trust and Savings Bank, ABN-AMRO/LaSalle Bank, Bank One, Chicago Department of Housing, Citibank, Illinois Housing Development Authority, Local Initiatives Support Corporation, and Northern Trust.

Special thanks to the Chicago Community Trust and the John D. and Catherine T. MacArthur Foundation for their generous support of this project.

**Research conducted by
Belden Russonello & Stewart
Washington, DC
Winter 2002-2003**

**OVERVIEW
A PROBLEM THE PUBLIC WANTS SOLVED**

The survey conducted for Housing Illinois reveals that a majority of residents in the Chicago metropolitan region is troubled by the lack of housing for people of low- and middle-income, and would accept the development of more affordable housing in their own communities if designed and maintained well.

While the level of enthusiasm differs by socioeconomic status, the poll shows that, on balance, all types of residents favor taking steps to provide more housing. The challenge for affordable housing advocates is to activate this passive support when battles are waged over housing policies and projects. The survey results illuminate where the pockets of opposition, as well as support, are located.

More than eight in ten say it is important to make sure we have more housing for low- and moderate-income people in the Chicago region.

Area residents also believe we have a responsibility to help those in need of a decent place to call home, and that in doing so we help all of society.

The public believes there are many practical and fundamental reasons to put more tax dollars into more affordable houses and apartments. Most say, for example, that diverse communities are a worthy goal, and an adequate affordable housing supply also enhances diversity. Eight in ten Chicago area residents also agree decent housing is a basic human right; and that it facilitates families' and individuals' well-being—from successful children's schooling to finding employment. Helping elderly and long-term residents resist displacement from their neighborhoods is also a strong rationale for more affordable housing. Many believe they have a personal stake in the issue, conceding that they themselves or their families might find themselves in need of moderate- or low-income housing someday.

When it comes to specific policies, large majorities favor cutting property taxes for elderly homeowners on fixed incomes, strengthening anti-discrimination statutes, converting old buildings into apartments for homeless people, giving more low-income families assistance in paying their rent, and setting aside 1-3% of all new residential development for affordable housing.

There are, on the other hand, challenges to building community support for spending tax dollars on affordable housing. Two-thirds of Chicago metropolitan region residents worry that low- and moderate-income housing will be poorly maintained. Half agree crime usually accompanies it, or that property values will fall in areas with such housing. About half also believe that government-housing programs are giveaways that do not really help those they are intended to help.

Six in ten say there is too little housing for low-income people in their local communities, and two-thirds support building more affordable housing in their own areas.

The public says it is important to solve the housing problem out of a sense of fairness and a desire to offer others the opportunity to better themselves.

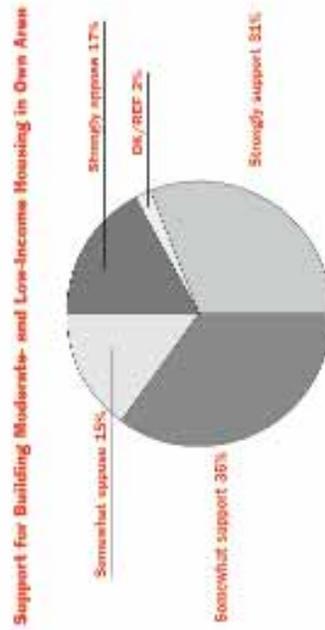
All in all, the public's belief in the value of providing more housing is strong, and support for a variety of policy proposals bears this out.

Segmentation analysis provides a way to divide the public into separate attitudinal groups based on their beliefs about housing. Four in ten fall into groups of true believers, who support all types of affordable housing initiatives and believe the outcomes will be positive. One in ten residents is not interested in helping people who have less; however, these residents may be engaged in the call for affordable housing through an appeal to securing the future of their children. The remaining half of area residents is a coalition of old and young, middle class and well off, who are largely focused on keeping what they have and are fearful of the impact affordable housing might have on crime and property values.

RECOGNITION OF A LACK OF AFFORDABLE HOUSING

The public opinion survey reveals that most Chicago metropolitan region residents believe there is a lack of affordable housing in their own communities, and they support efforts to provide more.

Specifically, two-thirds of the residents support building more affordable housing in the area where they live (31% strongly support, 35% somewhat). Approximately one-third oppose building more.



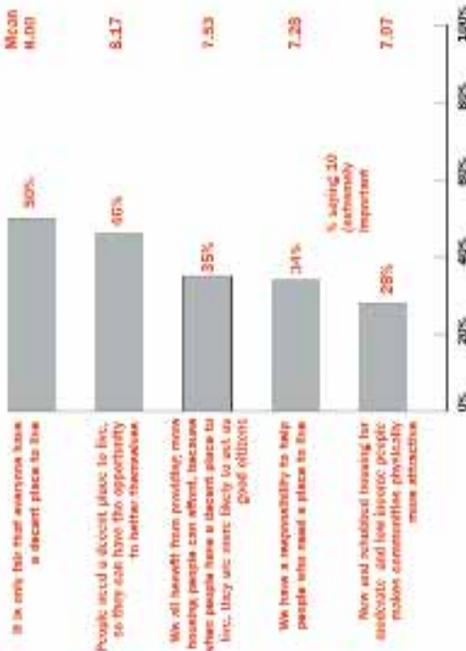
Q2a/b. Would you support or oppose building more moderate-/low-income housing where you live?

Why it matters

The public's underlying values or reasons why it is important to provide more affordable housing are, foremost, opportunity and fairness, according to the survey. When asked to rate five reasons why supporting more housing for low- and moderate-income people is important, the belief in opportunity, expressed as "Having a decent place to live is a key to open the door to opportunity for people to better themselves," obtained a high average of 8.17 on a one to ten scale of importance. The idea that "It is only fair that everyone have a decent place to live" also received a very high rating on average of 8.0.

The third most commonly identified value is responsibility to others (average score of 7.53), followed by the idea that "we all benefit from providing more houses people can afford, because when people have decent places to live they are more likely to act as good citizens" (7.38). The least commonly identified value in providing more affordable housing—one of the five we tested—is a belief that new and rehhabbed housing makes communities more attractive (7.07).

Values: Why Have More Housing for Moderate- and Low-income People

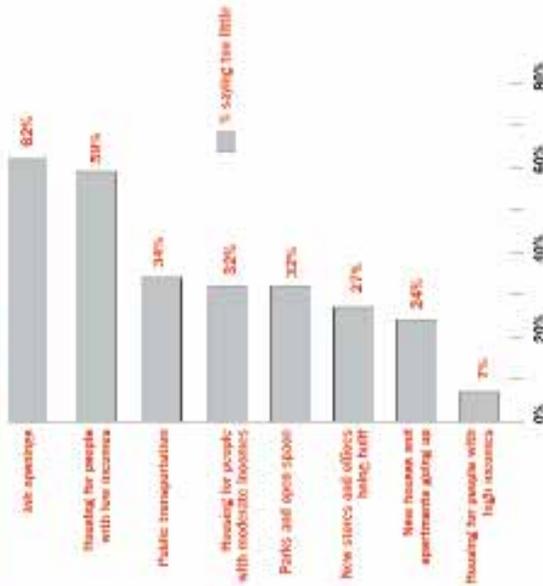


Q17. There are a few reasons some people say they believe it is important to provide more housing for moderate and low income people. As I read each one, please tell me, in your opinion, how important it is as a reason to provide more housing. You can use a scale of one through ten, in which one means it is not at all important in your opinion, and a ten means it is an extremely important reason in your view to provide more housing for moderate- and low-income people. You can use any number from one to ten.

Over eight in ten say it is important to have more housing for low- and moderate-income people in the Chicago region.

Six in ten (59%) say there is too little housing for people with low incomes in their local communities, and 37% believe there is not enough housing for people with moderate incomes. Sixty-two percent also say there are too few job openings in their communities, a trend exacerbating the need for more affordable housing.

Perception of Community Needs



Q17. Thinking about the local community where you live, please tell me if, in your opinion, there is too much, too little, or just the right amount of each of the following.

Reasons for supporting more affordable housing

One of the strongest reasons, according to public opinion, for dealing with the lack of housing is the desirability of diversity.

Also at the top of the reasons for more investment in housing is the very fundamental view that “decent housing is a basic human right” (83% agree, 59% strongly), as is the idea that adequate housing makes it more likely that the other aspects of families’ and individuals’ lives will “succeed, from health to children’s schooling, to finding a job” (87% agree, 53% strongly).

Yet another top motivation is the desire to look out for the welfare of children. Eighty-one percent agree—52% strongly—that a reason to invest in housing for low- and moderate-income people is: “When families are forced to move because they cannot afford to stay in their apartments or homes, their children’s lives are disrupted and they often do not succeed in school.”

Other secondary, yet still powerful reasons for investing in affordable housing include the desire to prevent displacement of residents when property values soar (82% strongly or somewhat agree, 48% strongly); the belief that one—or one’s family—may have a personal need sometime in one’s lifetime (79% agree, 44% strongly); and that expanding supply to keep housing costs down for all (77% strongly or somewhat agree, 41% strongly). Three-quarters agree with the idea that society will have less crime if more people have decent places to live (74% strongly or somewhat agree, 39% strongly).

In addition to the fundamental values people hold, we also looked at common and practical arguments put forth in support of providing more affordable housing. Four of these arguments garner strong agreement from more than half of the Chicago metropolitan region residents—and fully eight in ten agree in general terms with each.

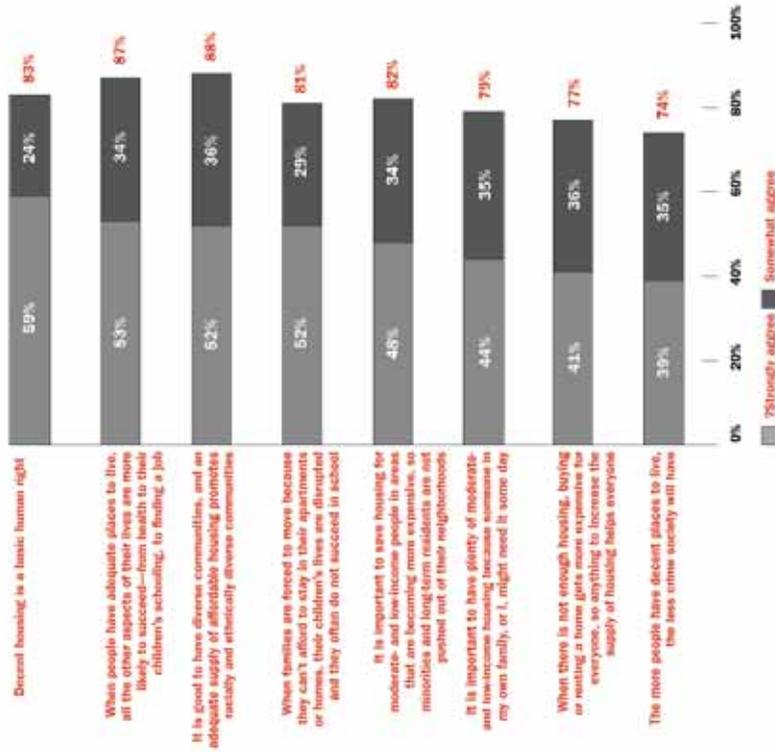
One of the strongest reasons, according to public opinion, for dealing with the lack of housing is the desirability of diversity. Fully 88% agree—52% strongly—that “it is good to have diverse communities and an adequate supply of affordable housing promotes racially and ethnically diverse communities.”

Also at the top of the reasons for more investment in housing is the very fundamental view that “decent housing is a basic human right” (83% agree, 59% strongly), as is the idea that adequate housing makes it more likely that the other aspects of families’ and individuals’ lives will “succeed, from health to children’s schooling, to finding a job” (87% agree, 53% strongly).

Yet another top motivation is the desire to look out for the welfare of children. Eighty-one percent agree—52% strongly—that a reason to invest in housing for low- and moderate-income people is: “When families are forced to move because they cannot afford to stay in their apartments or homes, their children’s lives are disrupted and they often do not succeed in school.”

Other secondary, yet still powerful reasons for investing in affordable housing include the desire to prevent displacement of residents when property values soar (82% strongly or somewhat agree, 48% strongly); the belief that one—or one’s family—may have a personal need sometime in one’s lifetime (79% agree, 44% strongly); and that expanding supply to keep housing costs down for all (77% strongly or somewhat agree, 41% strongly). Three-quarters agree with the idea that society will have less crime if more people have decent places to live (74% strongly or somewhat agree, 39% strongly).

Agreement with Reasons for Putting More Tax Dollars Into Affordable Housing

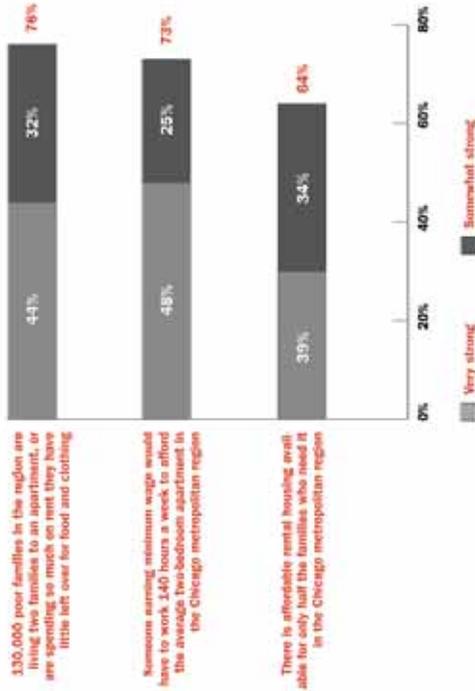


Q43.50. Here are some statements people have made in support of putting more tax dollars into providing affordable houses and apartments for moderate- and low-income people. Please tell me if you agree or disagree with each. (Is that strongly or somewhat agree/disagree?)

Facts that put a human face on the need

When Chicago metropolitan region residents learn of the magnitude of the housing shortage and its impacts on families and working people, they are further persuaded of the value of taking action to solve the crises. Three-quarters call the fact that "130,000 poor families in the region are living two families to an apartment, or are spending so much on rent they have little left over for food and clothing," a strong argument for action (76% call it a strong reason, 44% very strong). Similarly, 73% tell us the fact that a minimum wage worker would need "to work 140 hours a week to afford the average two-bedroom apartment" is a strong reason to support remedying the housing shortage (48% very strong reason). The fact that there is "affordable rental housing for only half the families who need it," is a strong reason for 64% (30% very strong).

Facts Describing Housing Problem For Families and Minimum Wage Workers

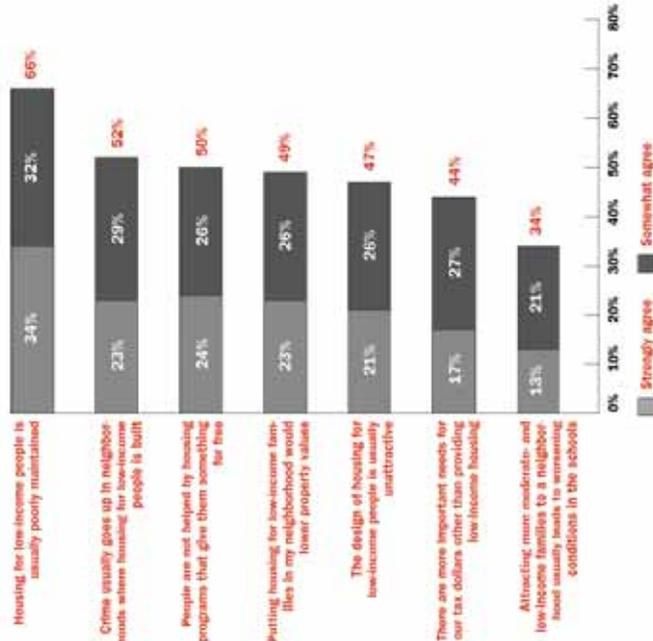


Q33-54 Here are some statements about the lack of houses and apartments for moderate- and low-income people in the Chicago metropolitan region. Please tell me if you think each is a very strong, somewhat strong, somewhat weak, or a very weak reason for putting more tax dollars into housing.

Concerns

While the public agrees with many of the reasons why building more affordable housing is important, there are also beliefs that present challenges to building community support. Among those we tested, the aspects of affordable housing that trouble Chicago metropolitan region residents most are a reputation of poor maintenance (66% strongly or somewhat agree that this is the case); the perception that crime accompanies affordable housing (52% agree); a belief that people are not helped by programs that give them something free (50% agree); the concern that it will depress property values (49% agree); and the opinion that it is usually unattractive (47% agree).

Arguments Against More Tax Dollars for Affordable Housing



Q36-42 Here are some statements people have made in opposition to putting more tax dollars into providing affordable houses and apartments for moderate- and low-income people. Please tell me if you agree or disagree with each. (Is that strongly or somewhat agree/disagree?)

Ways to address the housing problem: tax relief, targeting help to low-income people, and more

Chicago metropolitan region residents applauded a variety of policies that can be used to address the need for more affordable housing.

Among the most popular solutions are tax relief proposals, including reducing property taxes for elderly homeowners on small, fixed incomes (91% strongly or somewhat favor), and eliminating property taxes for non-profit organizations that provide housing for low-income people (70%).

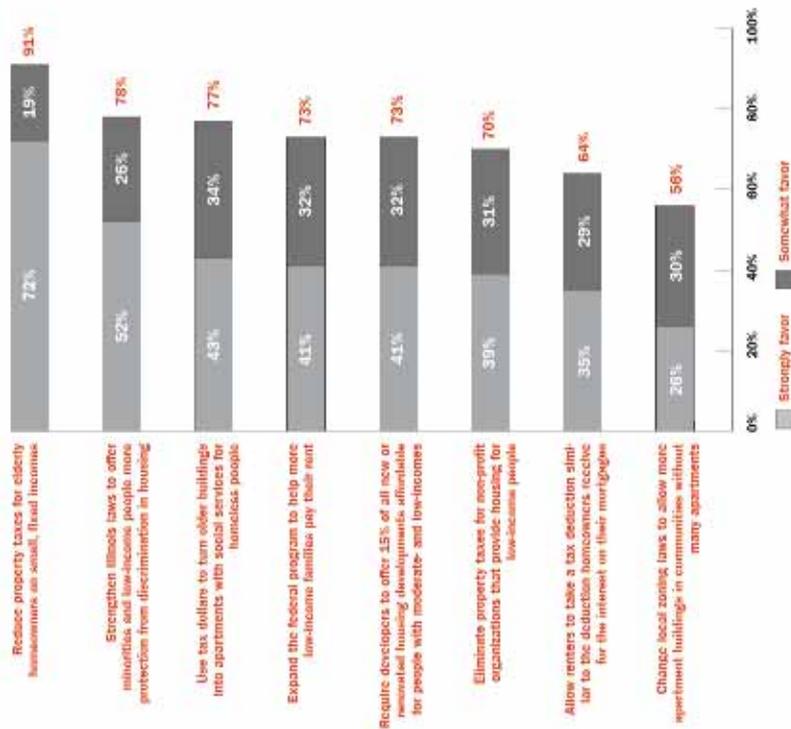
A proposal to allow renters to take a tax deduction (64%) similar to the deduction homeowners receive for the interest on their mortgages, is favorably received overall, although it receives lower scores than the other tax proposals.

Residents also endorse policies that help low-income people, including strengthening Illinois laws to offer minorities and low-income people more protection from discrimination in housing (78%); using tax dollars to turn older buildings into apartments with social services for homeless people (77%); enhancing the support for rehab reflected in other questions; expanding the program to help low-income families pay their rent (73%); and requiring set-asides for affordable housing in new and rehabilitated developments (73%).

The least popular proposal we tested is changing local zoning laws (56%) to allow more apartment buildings in communities without many apartments, endorsed overall by a small majority but strongly by few.

Among the most popular solutions are tax relief proposals, including reducing property taxes for elderly homeowners on small, fixed incomes.

Proposals for Housing Programs and Policies



Q3: 20 items are a few proposals some people have made for housing in the Chicago metropolitan region. Please tell me if you would favor or oppose each one: Would you favor/oppose that proposal somewhat or strongly?

Opposition and support

The survey reveals broad support for affordable housing; however, we also know that in many specific instances, more opponents appear on the scene than supporters. Indeed, advocates for increasing affordable housing know that as projects are brought forward, be they zoning changes, remaking an old building into housing for low income residents, or other mechanisms opposition can be fierce. The challenge for advocates is to turn a passive majority into a more active force to advance affordable housing.

Two observations should be made.

First, the survey serves a function that is distinct from individual experiences. It documents what the public believes. Minority voices can be vocal, and in fact they are often more vocal than those who hold the majority view. This is a common phenomenon seen over and over again on abortion rights, foreign assistance, justice issues, and so on. The citizens who feel passionately about a housing proposal—regardless of their numbers—are the ones who will make themselves heard. But this does not mean they are the majority point of view.

Second, while the survey reveals a big picture in which the public values and supports the idea of providing decent housing for people up and down the socioeconomic ladder, that should not obscure the fact that public opinion may run contrary to a particular proposal that a community finds undesirable or unnecessary. It is necessary to see both the forest and the trees.

Segmentation analysis of the survey allows us to look at the data through a different lens—one that divides the public into attitudinal segments and helps us visualize the opinion landscape about affordable housing.

Four in ten Chicago area residents fall into groups of strong supporters of affordable housing. These are people who believe passionately that many positive outcomes would materialize from more affordable housing, and are anxious for solutions to get underway. While they are less likely than others to be politically active, they are more likely to be involved in their neighborhoods. A common trait of most of these supporters is that they are looking at the issue of affordable housing from the bottom of the socioeconomic ladder and would benefit directly from it. Another part of the core supporters is a mixture of all ethnic groups, largely living in Chicago proper and Cook County. Their backgrounds and socioeconomic status are varied, but the members of this group share an interest in making Chicago a livable, attractive place.

Beyond the four in ten captured in these supportive groups, there are segments with less enthusiasm for doing something about affordable housing.

One in ten members of the Chicago region is less interested in helping people with fewer resources. Nevertheless, this largely white and suburban group responds positively to initiatives framed in terms of helping children have decent, stable homes.

The remaining half of the population is clustered in groups that may present obstacles to affordable housing. The common thread running through this group is homeownership. Many affluent homeowners, for example, are focused on keeping what is theirs, and while they are, at the very least, interested in preservation, they have little interest in helping the less fortunate. Other conservative, older homeowners—people who are likely to make their opinions known in the public square—would rather spend resources on matters other than housing. Ironically successful young people is another group less favorably disposed to affordable housing. They want to keep their neighborhoods the way they are, and they fear affordable housing will increase crime and lower property values.

The bottom line is that there is a reservoir of understanding among the public for the importance of helping everyone in a community have a decent home. In any particular application, however, this understanding will run up against experiences and fears real and imagined that must be answered, if affordable housing is to be significantly expanded.

Housing Illinois is a coalition of more than 30 organizations seeking to expand housing options in the Chicago metropolitan region by:

- Increasing awareness of the need for affordable housing in the Chicago region
- Promoting understanding of the positive role affordable housing plays in a community
- Supporting efforts to produce more affordable housing and preserve existing housing stock

HOUSING ILLINOIS

c/o Chicago Rehab Network
33 West Jackson Blvd
Suite 739
Chicago, Illinois 60604
312-667-3926
www.housingillinois.org

Relden Russoello & Stewart (www.rspoll.com) is a 21 year old public opinion research and consulting firm based in Washington, D.C., focusing on social issues including housing, the environment, education, health care, and civil liberties among other topics.

Belden Russoello & Stewart
1320 19th Street NW, Suite 700
Washington, DC 20036
202-827-6090

Sustaining Public Support Through a Statewide Campaign

Low-income housing gains favor

Poll sees a shift in public opinion

By William Grady
Tribune staff reporter

April 11, 2003

A newly released poll has found surprising support among Chicago area residents for building affordable housing in their communities.

About two-thirds of the poll's respondents said they would favor more low- and moderate-income housing in the towns and neighborhoods where they live, according to a survey done last fall for a coalition that includes leading Chicago banks as well as civic and religious groups.

The survey suggests that residents increasingly value diversity in their communities, but it also found evidence of persistent fears about affordable housing.

Two-thirds of those polled believe low-income housing is poorly maintained and 52 percent said low-income housing brings an increase in crime.

"These are two of the concerns that advocates really have to address in order to make their efforts successful," said Nancy Belden, a partner at Belden Russonello & Stewart, a public-opinion research firm in Washington, D.C.

The firm did the poll on behalf of Housing Illinois, a coalition formed in the fall of 2001 to raise public awareness of affordable-housing issues.

Among its 30 members are the Chicago Rehab Network, Business and Professional People in the Public Interest, the Chicago Department of Housing, the Roman Catholic Archdiocese of Chicago, the Jewish Federation of Metropolitan Chicago, Harris Trust and Savings Bank, the Lake County Affordable Housing Commission, the Metropolitan Planning Council and Protestants for the Common Good.

The coalition's report, "Valuing Housing: Public Perceptions of Affordable Housing in the Chicago Region," is to be released Friday .

Hoy McConnell, executive director of Business and Professional People for the Public Interest and co-chair of the coalition, said he was encouraged by the percentage of people who recognize that affordable housing is an issue worth supporting. Despite sometimes vocal opposition to proposals for multifamily or other types of affordable housing, McConnell said the survey indicates that often there is strong, if silent, support for high-quality projects among a significant number of people.

The poll found that 31 percent of those surveyed would strongly support building low- or moderate-income housing in their communities and 35 percent would offer some support. Only 17 percent would strongly oppose low- or moderate-income housing. "The results are surprising and fly in the face of stereotypes," McConnell said. "It suggests there are a lot of YIMBYs out there--yes, in my back yard."

The coalition's efforts come amid a flurry of affordable-housing initiatives in the Chicago area.

On Wednesday, the Chicago City Council approved an ordinance that would require developers who received subsidies from the city to set aside at least 20 percent of their units for affordable housing. The ordinance would apply to new or substantially rehabilitated buildings and condominium conversions with at least 10 units.

Sustaining Public Support Through a Statewide Campaign

A sizable minority of aldermen had pushed for a tougher ordinance but accepted the version supported by Mayor Richard Daley.

Other initiatives are pending in the state legislature, and suburbs--among them Arlington Heights and Highland Park--are pushing efforts to preserve affordable housing or include affordable housing in new developments.

"Diversity seems to be becoming a real Mom-and-apple-pie thing," Belden said.

McConnell and Kevin Jackson, executive director of the Chicago Rehab Network, said the coalition plans to use the poll results to persuade legislators and other elected officials to support affordable-housing initiatives.

The coalition also plans to develop a portfolio of public-education material that can be made available to developers or groups facing zoning or other battles over affordable housing.

Advocates say developers have built quality affordable housing in the Chicago area.

"But what people know is the stuff that is not well managed or not well designed," said Robin Snyderman, director of housing for the Metropolitan Planning Council.

MAINE: Housing Campaign Confronts NIMBYism

Maine State Housing Authority

CASE STUDY IN BRIEF

- Maine's marketing campaign began in 2001. \$15,000 was budgeted for the project.
- Newspaper ads featuring people who would be served by affordable housing—nurses, firefighters, and teachers—and who would not likely be able to afford to live in the communities where they work. The ads emphasized the benefits of affordable housing, citing a healthy business climate, diversity, growth, and vitality among the benefits to communities providing affordable housing. Each ad read, "Your community's ability to provide safe, decent housing is critical to its success."
- A video called "Work Force Housing and Maine's Future," intended as an information tool for local planning boards and other local governing bodies, groups with an interest in affordable housing, and the general public. MSHA is considering broadcasting the video on local cable TV stations, and the video is available to anyone who is interested at no charge.
- MSHA is also considering purchasing a new software program that would allow local planners to view different scenarios for growth and siting development in their communities.

The Maine State Housing Authority is spearheading the effort in that state to educate residents about the need for affordable housing in the state. An extensive marketing campaign emphasizing the lack of affordable housing for working people has been the core of the group's efforts.

MSHA, in Augusta, is an independent state agency. It is largely self-funded through bond issues, and while the director is appointed by the governor, the approximately 100 staff members are not state employed.

In fall 2001, MSHA undertook a marketing campaign to raise public awareness of the need for affordable housing in Maine communities and overcome misperceptions of who affordable housing residents are. While the campaign was not an effort to advance a particular project or housing initiative, one impetus for the work was community opposition that had stalled an affordable housing development in Portland, necessitating a referendum to allow the project to continue.

In an attempt to overcome similar resistance in the future, the agency developed a series of three newspaper ads produced by Hauptman & Partners, a Portland advertising agency. The ads each featured a person who would be served by affordable housing—a nurse, a firefighter, and a teacher—and who would not likely be able to afford to live in the communities where they work. The ad featuring the firefighter, for example, read: "You can call him a hero ... but you can't call him a neighbor." The copy for each ad emphasized the benefits of affordable housing, citing a healthy business climate, diversity, growth, and vitality among the benefits to communities providing affordable housing. Each ad read, "Your community's ability to provide safe, decent housing is critical to its success."

The ads ran in newspapers around the state for about a month. Development and media costs totaled \$15,000. Additional ads are being considered, which would feature people specific to Maine communities, such as fishermen.

As part of its outreach efforts, MSHA also produced a 17-minute video called "Work Force Housing and Maine's Future," intended as an information tool for local planning boards and other local governing bodies, groups with an interest in affordable housing, and the general public. The video was created in 2002 and shown at that fall's housing conference. MSHA's marketing firm, which is now NL Partners of Portland,

Sustaining Public Support Through a Statewide Campaign

created the video. MSHA is considering broadcasting the video on local cable TV stations. The video is available to anyone who is interested at no charge.

An additional concern for the housing authority is Maine's rapid growth and sprawl development, which is especially acute in the southern part of the state. MSHA sees sprawl as one consequence of NIMBYism and resistance to affordable housing. The agency hopes to see smarter growth where needed, using planning and local ordinances that favor clustered neighborhoods and public open spaces. MSHA helps groups working on these issues by providing a variety of census data to local communities trying to get a handle on their housing needs.

MSHA used this and other data to create a PowerPoint presentation that the agency Director uses during presentations to local civic, fraternal, and planning organizations who have an interest in affordable housing. The presentation includes information on local housing needs and issues.

More information on Maine's housing, including a report produced by the Maine State Housing Authority, "The State of Maine's Housing, 2002" is available online at www.mainehousing.org.

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SHE CAN SAVE YOUR LIFE, BUT SHE CAN'T BE YOUR NEIGHBOR.

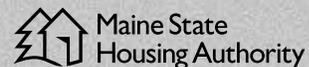


She is a certified nurse's assistant at an assisted-care living facility, in one of Maine's more affluent communities. She loves her job. She loves the people she helps. But what she could do without is the hour-long commute to and from work each day.

Diversity within Maine's communities is key to their continued growth and vitality. When a segment of the population is forced to live elsewhere, the community ultimately suffers. Businesses can't find

the employees they need to expand, community-based volunteer services disappear, and the community that was once so desirable isn't anymore.

In Maine, the ability of your community to provide safe, decent and affordable housing is critical to its success. If you'd like to see your community do more, call the Maine State Housing Authority for more information at 800-452-4668.





SHE CAN TEACH YOUR KIDS CALCULUS, BUT SHE CAN'T BE YOUR NEIGHBOR.

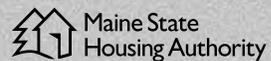


She teaches advanced mathematics at a high school in Maine. Through numbers, formulas and theories, she stretches the minds and imaginations of her students. Unfortunately for her, a very important number doesn't add up — the number of available apartments in the town in which she teaches.

Diversity within Maine's communities is key to their continued growth and vitality. When a segment of the population is forced to live elsewhere, the community ultimately suffers. Businesses can't find

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MINNESOTA: Campaign Pledges “Homes for All”

Housing Minnesota

CASE STUDY IN BRIEF

Begun in 1999, Housing Minnesota’s campaign consisted of three phases:

- **Phase 1:** Reaching out to the public and developing a brochure, radio ads, billboards, and ads on public transportation for the advocacy groups in the HousingMinnesota network.
- **Phase 2:** Engaging the labor, business, education, and faith communities, low-income housing advocates, local government, and people directly affected by the housing shortage.
- **Phase 3:** Emphasizing research, community organizing, and legislative initiatives that support the production and preservation of affordable housing for lower-income residents.

In 1999 the Minneapolis Foundation requested proposals to address what it saw as a critical need—to overcome misperceptions and a lack of understanding about people who need affordable homes. From that request, HousingMinnesota was born.

A project of the Minnesota Housing Partnership, HousingMinnesota received an initial grant of \$250,000 to engage a professional advertising agency. Additional grants came from the Family Housing Fund and the Greater Minnesota Housing Fund, and the state housing agency. The group has grown into a large coalition, with a steering committee of 30 representatives reflecting a broad range of partners.

The goals of HousingMinnesota include developing a policy platform to improve housing conditions in Minnesota over the next ten years. Because of the diversity of its members, which include rural and urban housing interests, first-time homebuyers, advocates for the homeless, and neighborhood development groups, there were many “currents and streams of thinking to reconcile,” according to Chip Halbach, who oversees HousingMinnesota, along with a staff of three and a VISTA volunteer.

The group selected the public relations firm Tunheim Partners to develop a campaign designed to “build support by building understanding” said Halbach. Aimed at business and political leaders, voters, and the media, the multi-year campaign seeks to bring together diverse constituencies to promote and achieve Homes for All by 2012.

“We believe that affordable housing at all income levels is key in the creation and sustainability of stable families, healthy communities, and statewide economic prosperity,” said Halbach in describing the essence of the campaign.

The campaign materials are designed to put people in need of affordable housing in a positive light. They feature young teachers, firefighters, police officers, seniors, cooks, day-care workers, and health-care attendants who serve the community but can’t afford to live there.

The three-phased campaign helped build momentum leading up to a very successful conference on affordable housing, held in the Twin Cities in 2002.

The first phase involved reaching out to the public and developing materials for the advocacy groups in the HousingMinnesota network. The materials included a brochure, radio ads, billboards, and ads on public transportation.

Sustaining Public Support Through a Statewide Campaign

The second phase focused on engaging the grass tops and grass roots of seven community sectors—labor, business, education, faith communities, low-income housing advocates, local government, and people directly affected by the housing shortage.

Now in the third phase, the group is emphasizing research, community organizing, and legislative initiatives that support the production and preservation of affordable housing primarily benefiting lower-income residents.

Anecdotally, there has been a very favorable response to the ad campaign within Minnesota and nationally, said Halbach. The group tracked how many times their ads ran and the potential audiences reached. They found that the press conference to launch the campaign was picked up by 24 media outlets.

HousingMinnesota has recruited a group of trustees from among the top leaders in the state, including the president of Wells Fargo Bank of Minnesota, the president of the state's AFL-CIO, and the state's bishops, one of the many positive outcomes Halbach attributes to the campaign. The past five Minnesota governors were also involved and supportive of the campaign and co-convened the 2002 conference, which attracted 1,300 people from across the state—from individuals living in shelters to more than 200 business representatives.

HousingMinnesota conducted minimal research into attitudes toward affordable housing before or after its campaign. It relied on existing research, including a poll conducted by the Metropolitan Council, the regional planning body for the Twin Cities, that pointed to the shortage of affordable housing as a key concern of Twin Cities residents, who were found to be largely sympathetic to the issue.

In 2004, HousingMinnesota is undertaking another round of research and message development reflecting the changed economic times and more conservative political environment.

The HousingMinnesota Web site, www.housingminnesota.org, provides examples of ads and communications materials, information on housing in Minnesota, affordable housing resources including federal agencies and national lenders, and talking points that address misperceptions about affordable housing.

•••

For more information, contact:

Chip Halbach
Executive Director
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chalbach@mhponline.org

Meet another member of your community who needs an affordable place to live.

HousingMinnesota
Build the foundation
www.HousingMinnesota.org

Another rent increase.
Another new neighborhood.
Another year behind in school.

HousingMinnesota
Build the foundation
www.HousingMinnesota.org

Affordable Housing

A top business priority and a bottom-line investment

Does your business find it difficult to attract and retain employees? Is your business reluctant to fund or advocate for affordable housing because doing so seemingly produces no tangible returns? It might be time to reconsider the issue of affordable housing from a bottom line perspective. Employees in urban, suburban and rural Minnesota are beginning to realize that the crisis in affordable housing compromises their growth and the stability of their work force.

"Common sense is the knack of doing things as they are, and doing things as they ought to be done."
— BOB HOOPER

Here's the Reality

- Housing costs are just one element along the profitability of affordable housing. By their nature, they are often slow, require a lots of money.
- The odds are all good. 34,500 new housing units for rent have been built in the next 5 years to keep pace with job and population growth.
- Over 40% of all housing units work full or part time.
- Only one in three low- or middle-income families has affordable housing, defined as no more than 30% of household income.
- A recent study in Cook County, IL, found that 50% of all renters are in the private rental market (PRM) as the result of the housing crisis. The study also found that 40% of all renters are in the PRM as the result of the housing crisis.

HousingMinnesota
Build the foundation

There's no Place Like Home

The affordable housing crisis directly affects thousands

If you feel stressed, frustrated, or powerless because you can't find an affordable place to live, you are not alone. There are tens of millions of people across the country competing for affordable housing as there are apartments or homes available. This competition for housing puts you against thousands of others in the same situation. When, instead, you could be allies — partners in the solution.

The crisis in housing is affecting thousands of people, many of whom are struggling to make ends meet. People who, even with full-time employment, cannot find an affordable apartment or afford a mortgage on a new house. New immigrants and refugees whose family members are forced out because there are too many people living in small apartments. Working people who miss out on jobs because they can't find housing near work. Single-parent people who have spent the night in a shelter — or have been forced away. Children who fall behind in school as their parents come to find a less expensive place to live.

"No standard of happiness has changed before civilized people in the United States. It stands for stability and permanence..."
— WALTER DILL SCOTT

Here's the Reality

- Only one in four low- or middle-income families has affordable housing, defined as no more than 30% of household income.
- Over 40% of all housing units work full or part time.
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HousingMinnesota
Build the foundation

VERMONT: Targeting Local Leadership

Vermont Housing Awareness Campaign

CASE STUDY IN BRIEF

A public opinion poll in Vermont found that:

- People believed that there were housing problems in the state but not in their communities.
- Once people understood the problem, 79% supported more housing.
- People strongly supported state funding for affordable housing.
- People responded strongly to messages describing the need for housing and the economic benefits of affordable housing.
- They also voiced a strong desire for housing development that doesn't encourage sprawl development or overtake agri-

To raise awareness of the need for more affordable housing in Vermont and build support for more housing development, a coalition of 43 organizations—including banks, business groups, state agencies, environmentalists and housing activists—created the Vermont Housing Awareness Campaign.

The coalition, which has no full-time staff of its own, relies on the resources of its members to fund and staff the campaign. Contributions from the Vermont Housing and Financing Agency, Fannie Mae, the Vermont State Housing Authority, Banknorth, and Chittenden Bank, as well as environmental, housing, and business groups, totaled about \$85,000 from 2002 through 2004. The campaign received an initial \$8,000 grant from the Vermont Community Foundation.

Housing in Vermont is out of reach for many of its citizens. The median price of a single-family home in Vermont has jumped 54% between 1996 and 2003, and 11% between 2002 and 2003 alone, and the Fair Market Rent on a two bedroom unit increased 28% between 1996 and 2004. Fully 61% of Vermont workers are employed in jobs with a median income insufficient to afford the rent for a basic two bedroom apartment at the Fair Market Rent.

As a first step, the coalition commissioned a public opinion poll in January 2002. Creative Strategies and Communications, Inc., a Massachusetts firm, conducted a survey of 300 people from around the

state about their knowledge and perceptions of housing needs and what kind of housing they would be willing to accept in their communities. The pollsters also tested messages the coalition would later use in its outreach campaign.

Among the poll's findings:

- People believed that there were housing problems in the state but not in their communities.
- Once people understood the problem, 79% supported more housing.
- People strongly supported state funding for affordable housing.
- People responded strongly to messages describing the need for housing and the economic benefits of affordable housing.
- They also voiced a strong desire for housing development that doesn't encourage sprawl development or overtake agricultural land.

Armed with that information, the coalition identified its primary audiences— town officials, local planning bodies, civic leaders, and the media—who had local influence and could help create a climate favorable to affordable housing. Because housing development is strongly tied to local control, the coalition's strategy is to reach leaders

Sustaining Public Support Through a Statewide Campaign

at the local level.

Coalition members specifically targeted the leadership in towns with housing projects already in the pipeline, according to John Fairbanks, director of public affairs for VHFA. “Local officials decide what gets built,” he said. “We want to reach them and reach other community leaders who can create support for housing development.”

The strategy includes what Fairbanks calls the “ground game”—public forums and breakfasts with the Rotary Clubs, Chambers of Commerce, and other civic and religious groups to make them aware of the need for affordable housing throughout the state.

A committee of coalition members developed a campaign theme “Housing is the Foundation of Vermont’s Communities,” and produced a PowerPoint presentation describing the housing shortage and its economic impacts.

The campaign also produced a brochure addressing the myths of affordable housing, several radio and newspaper ads, and a series of posters featuring people who need housing but can’t afford it. One of the radio ads featured then-Governor Howard Dean, as well as the state’s two U.S. Senators, talking about the need for affordable housing in Vermont, and the other included individuals, one of them a single mother, talking about the difficulty they were having finding housing they could afford. “We wanted to put a human face on the problem,” Fairbanks said. Thousands of posters were distributed, largely to several banks that are members of the coalition. The banks posted them in their branches. More than \$25,000 was spent running the newspaper and radio ads.

In the advertising and in their day-to-day communication the campaign makes an effort to avoid using the term “affordable housing,” said Fairbanks, because of the pejorative nature of the term to many people. Instead they talk about “housing that average Vermonters can afford.”

The campaign was also very successful garnering earned media coverage, said Fairbanks. In 2002 the press paid little or no attention to the issue of affordable housing, he said, but the campaign’s efforts to build relationships with reporters paid off, and now every major media outlet in the state regularly reports on the campaign’s efforts and the need for affordable housing.

And the coalition’s work is continuing. A small working group is collaborating with a professional videographer to produce two videos describing Vermont’s housing shortage. The first is 9 minutes long and can be viewed now on the Web site. The other will be 20 to 30 minutes long and will be distributed to 19 local cable stations around the state. The budget for the videos is \$12,000.

In February, 2004, the coalition published the third annual edition of its report, “Between A Rock and A Hard Place,” produced in cooperation with the Vermont Housing Council, a state government advisory group. The next installment of this report will be available next winter.

•••

For more information, contact:

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802-652-3449
jfairbanks@vhfa.org
www.housingawareness.org



We need emergency workers. They need affordable homes.

There's a severe shortage of affordable housing in nearly every part of Vermont. And it affects everyone.

Our communities need emergency medical technicians, child care workers, and police officers. Yet none of these professions earns an average wage high enough to afford a modest two-bedroom apartment, at statewide average rents.

When hard-working Vermonters can't afford decent housing, we all risk losing essential services, community vitality, and economic energy.

We need to build more housing and we need to do so in a way that respects our state's character and environment.

Vermont Housing Awareness Campaign

802 652-3449 www.housingawareness.org



HOUSING—THE FOUNDATION OF VERMONT COMMUNITIES



To build affordable housing, they need your support.

There's a severe shortage of affordable housing in nearly every part of Vermont. And it affects everyone.

Builders and nonprofit housing organizations need you as a partner.

When affordable housing is proposed in your community, go out and support it. Speak up! Write letters! Circulate a petition! And keep going to public meetings until it's approved. It matters.

When hard-working Vermonters can't afford decent housing, we all risk losing essential services, community vitality, and economic energy.

If you'd like to become part of the solution, please call, or visit our website.

Vermont Housing Awareness Campaign

802 652-3449 www.housingawareness.org



HOUSING—THE FOUNDATION OF VERMONT COMMUNITIES



We need child care workers. She needs an affordable home.

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Vermont Housing Awareness Campaign

802 652-3449 www.housingawareness.org



HOUSING—THE FOUNDATION OF VERMONT COMMUNITIES



Does your town need affordable housing? Let your local officials know.

There's a severe shortage of affordable housing in nearly every part of Vermont. And it affects everyone.

Let your local officials know you support housing development, and that it's good for your community. Support them when they support housing.

Work with your town officials to create zoning laws that encourage housing working families can afford.

When hard-working Vermonters can't afford decent housing, we all risk losing essential services, community vitality, and economic energy.

If you'd like to become part of the solution, please call, or visit our website.

Vermont Housing Awareness Campaign

802 652-3449 www.housingawareness.org



HOUSING—THE FOUNDATION OF VERMONT COMMUNITIES

"Vermont's special quality of life can be traced directly to the strength and vitality of its communities. No single factor is more responsible for the health of our cities, towns and villages than housing."

— G. Kenneth Perine, President,
National Bank of Middlebury

"As new options for economic development are considered, the availability and accessibility of affordable housing and transportation must be included in the planning process." —Congressman Bernie Sanders

WHY DO WE NEED MORE HOUSING?

Despite Vermont's strong economic growth in the 1990s, we haven't been building enough housing to meet our needs. This has resulted in a severe housing shortage.

To make matters worse, the shortage is pushing up rents and purchase prices much faster than incomes. Often families must wait many months to find suitable housing that they can afford.

Over the last several years, key employers in the state have described how the housing shortage limits their ability to recruit and retain good employees or expand their businesses.

Recent studies show there is an ongoing need for thousands of new housing units.¹ We need to address the demand for new housing if we are to meet our economic potential. At the same time, we must preserve economic diversity within our communities by offering a range of housing opportunities to meet the various needs of our citizens.

¹ *Upper Valley Housing Needs Analysis, Applied Economic Research, Laconia, NH, August 2002, and Housing in Northwestern Vermont: A Review of Demand and Supply of Housing in the Six County Region, Economic and Policy Resources, Inc., Williston, Vermont and Thomas L. Karet Consulting, August 2006.*

on the cover: Battenkill Housing is an award-winning development by the Regional Affordable Housing Corporation of Bennington.

THE VERMONT HOUSING AWARENESS CAMPAIGN

is a partnership of business, community and nonprofit groups and government agencies working to encourage support for the development of housing for households with different needs and income levels by:

- promoting balanced communities with a diverse supply of housing sufficient for Vermont's workforce, for families and individuals with special needs, and for seniors;
- encouraging understanding about affordable housing and the people who need it;
- motivating community members to take an active role in welcoming families into our neighborhoods by supporting the construction, conversion, and rehabilitation of housing that they can afford.

WANT TO LEARN MORE? INTERESTED IN GETTING INVOLVED?

The Vermont Housing Awareness Campaign encourages citizens, businesses, and organizations to take an active role in deciding how and where their communities will grow. Please contact us to learn how you can get involved with housing issues in your community.

We welcome invitations from groups and organizations to speak about housing issues and to discuss solutions. Let us show you examples of thoughtfully designed, mixed-income housing developments in your area.

You are invited to join the Vermont Housing Awareness Campaign. Working together, we can support the development of sufficient housing opportunities in each of our cities and towns.



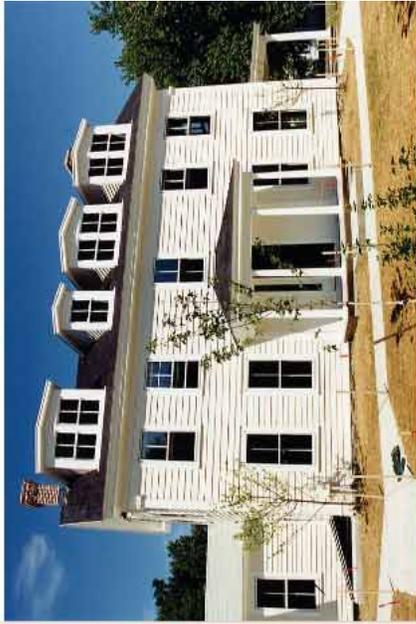
Vermont Housing Awareness Campaign

Contact us at 802-652-3449

or visit our website:

www.housingawareness.org

Affordable Housing in Vermont: Myths and Realities



Eight affordable apartments were created in this historic home in Arlington, Vermont.

What is affordable housing?

Who lives there?

How will it affect my town?



Vermont Housing Awareness Campaign

Affordable housing ...why should you care?

- Thousands of people in Vermont can't find an affordable place to live.
- Thousands of Vermont families pay too much of their income for housing, leaving less income for critical expenses such as food and medical care.
- Well-kept, reasonably priced housing provides families with a safe and healthy place to live.
- Housing development creates jobs and helps local economies.
- A lack of affordable housing close to employment centers stifles economic growth, increases traffic problems, and lowers our quality of life.
- People have more time for their families and volunteering in their community if they don't have to commute long distances.

A lack of affordable housing affects all of us directly

- Is your child's day care provider able to live in your town?
- Is your local hospital having a hard time finding nurses because of the tight housing market?
- Can retail and service workers and volunteer firefighters that you rely upon afford to live in your community?

**HOUSING IS
THE FOUNDATION OF
VERMONT COMMUNITIES**



Affordable Housing in Vermont:

Myths and Realities

myth: People in affordable housing won't fit into my neighborhood.

reality: The word "affordable" simply means that housing shouldn't cost more than 30 percent of household income—the same standard used by banks in approving home mortgages. As housing costs rise, many of us struggle to keep up, sometimes paying as much as 50 percent of household income for rent. Most residents of affordable housing developments have full-time jobs. They earn entry level or moderate wages working as police officers, hairstylists, cashiers, carpenters, executive secretaries, social workers, and loan officers. People working at these jobs in our towns need affordable housing.

myth: Affordable housing will reduce property values.

reality: Studies have shown that well-designed, properly managed affordable housing developments do not have a negative effect on neighboring property values. In fact, these developments can increase property values, especially in the case of rehabilitation projects. Vacant and blighted properties that have been developed into housing have spurred investment in neighboring properties, raising property values.²

myth: "Affordable housing" means large, ugly projects.

reality: The latest generation of affordable and mixed-income housing is based on good planning, minimal impact, and re-creating the neighborhood design of historic New England villages. Smaller, mixed-income developments and affordable single family homes can be distributed throughout a town. Buildings in more rural settings are clustered to leave areas of open space, utilizing efficient, attractive design.

myth: Affordable housing will increase crowding and social problems.

reality: Rehabilitation of vacant buildings can reduce crime by increasing activity in downtowns in the evening, making neighborhoods safer. Most affordable housing is no more crowded than the surrounding neighborhood.

With affordable housing, families have more resources available to provide for basic needs such as food and medical care, with the result that children perform better in school and are more likely to be healthier. A stable housing situation allows children to remain in the same school, whereas families without adequate, affordable housing may move around, double up with friends or relatives, or become homeless.

²Green, Malpezzi and Saab, *Low Income Housing Tax Credit Housing Developments and Property Values*. The Center for Urban Land Economics Research, University of Wisconsin, Madison, Wisconsin, June 14, 2002.

The Vermont Housing Awareness Campaign is indebted to the Upper Valley Housing Coalition of White River Junction, Vermont and the Workforce Housing Coalition of Portsmouth, New Hampshire for the brochure concept and to Cathleen Gent and Bob Eddy for the use of their photographs.

RHODE ISLAND: Building Awareness of the Importance of Workforce Housing to Rhode Island's Future

Housing Works

CASE STUDY IN BRIEF

- Framing the issue around the fact that housing is unaffordable for people with jobs in the service, hospitality and healthcare sectors rather than focusing on the needs of the very poor has proven to be an effective message.
- By making connections with local business associations the campaign is able to speak directly to a critical audience.
- Rhode Island's small media market allows for total market coverage with modest media purchases. development or overtake agricultural land.

Launched in April, 2004, HousingWorks! is a statewide advocacy effort led by a coalition of government, business and nonprofit organizations aimed at increasing awareness of Rhode Island's affordable housing crisis. The campaign's objectives are to encourage the involvement of the business community in addressing the housing shortage, to create links between economic development decisions and housing policies, to reduce barriers to the production of housing, to create incentives for the production of housing and to build awareness of the importance of workforce housing to Rhode Island's future.

"It has become increasingly difficult to find communities willing to host affordable housing," said Chris Barnett, communications director for Rhode Island Housing, which staffs HousingWorks! "Opponents write letters, show up at public hearings, and even hire consultants to testify against affordable housing proposals." There has been a dramatic reduction in the number of new housing units being created and an increase in the number of households in the state, added Barnett. The growing imbalance between housing supply and demand has caused housing prices to rise six times faster than income since 1998. And the number of clients at homeless shelters increased more than 25% between 2002 and 2004.

Beginning in late 2003, Rhode Island Housing - a quasi-public housing finance corporation and the state's principal housing agency - began recruiting partners to design and launch the campaign. The Coalition grew quickly as members like Fleet Bank, the Rhode Island League of Cities and Towns, the Rhode Island State Council of Churches and numerous local chambers of commerce came on board. The group researched communications efforts around affordable housing in other states and drafted a plan for Rhode Island.

While Rhode Island already has a strong housing advocacy network, which includes social service agencies, CDCs and other nonprofits, Barnett said "we needed to reposition affordable housing as something other than 'the right thing to do.' That argument isn't as compelling as it needs to be in today's no-growth environment." As such, the campaign looked at the issues that municipal and state policy-makers value most, and found that economic development was clearly a priority. "This had to be a campaign about the importance of housing to the state's economic growth and the economic benefits of housing beyond just construction."

The campaign has a two-part approach: an advocacy element and a communications element. Barnett called the advocacy effort "the heart of the campaign," wherein the Coalition makes presentations to chambers of

Sustaining Public Support Through a Statewide Campaign

commerce, trade organizations, civic groups and other business associations on a regular basis about the housing needs of the state. The presentations, which include a video, PowerPoint presentation and literature, is geared toward putting the housing crisis in terms that make business people understand what it means to them. “We emphasize that skyrocketing rents and housing prices mean consumers have less to spend on goods and services and make it harder for businesses to recruit and retain employees.”

The six-minute video is comprised of a series of 20-to-30-second sound bites from a range of individuals: a service worker looking for rental housing; another one hoping to buy a home; a health care worker who lives in substandard housing; the president of the state’s largest bank; the executive director of the Rhode Island Public Expenditures Council, a research and advocacy group funded by the state’s businesses; and a small business owner. Each of these sound bites addresses public policy points relating to affordable housing and show business leaders and policymakers how the shortfall in housing production affects them. “We stress that this is not about poor people; it’s more about middle class people who viewed homeownership as a birthright, and are now finding they can’t afford it,” said Barnett.

The presentations are followed up with a request that businesses and associations join the Coalition and commit to help spread the campaign’s message through their own newsletters or email lists, by hosting additional meetings on the issue or contributing money to the campaign.

The communications effort consists of print, TV and radio ads, all of which follow the same theme as the campaign video. They detail the struggles working people face when trying to find housing in Rhode Island. Because the small state is a single media market, a relatively modest buy reaches the entire population.

Prior to placing the ads, the visuals and text of the ads were tested on the three key publics - state policy makers, municipal officials and business leaders. Their input not only helped to guide the use of photos and language, but also which ads were most effective. An ad featuring a photo of a young woman graduating from college and a headline reading “I grew up in Rhode Island, but I can’t call it home” resonated the most with the focus groups, and was used in all three media.

Copy and rough design of the ads was done in-house. Outside designers and producers were hired to fine-tune them and professionally produce them.

Finally, HousingWorks! has a website with information about the campaign, housing data and talking points enumerating the steps the business community, municipal officials and state policymakers can take to encourage housing production.

The campaign’s budget is about \$150,000, including a 10 percent contingency. Rhode Island Housing committed up to \$120,000; the balance came from other Coalition members. Of that budget, \$90,000 has been spent on placement of ads, \$11,000 on the ad production. In addition, \$10,000 is earmarked for a housing study, which has not yet been designed or commissioned, but will serve as a springboard for additional earned media coverage of the affordable housing crisis in the state.

The group measures its success by monitoring op-ed pieces written for newspapers by individuals who have attended a presentation, letters written to public officials and businesses speaking out in support of affordable housing in their communities. As the campaign continues, leaders will also look for increased discussion of municipal and state housing policies and increased financial support ranging from the purchase of federal housing tax credits to employer-assisted housing programs to donations to community development cor-

Sustaining Public Support Through a Statewide Campaign

porations and other nonprofit organizations with affordable housing missions.

Since the issue of economic development resonates more with business leaders and public officials, the campaign crafted a message about the economic benefits of supporting affordable housing.

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For more information, contact:

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www.rihousing.com
44 Washington St.
Providence, RI 02903-1721
Turning Hope into Homes

Sustaining Public Support Through a Statewide Campaign



“ I can save your life, but I can't call you neighbor. ”

Real estate prices are climbing out of sight. And that means it's getting harder and harder for Rhode Islanders to find a place they can afford. Today the average price of a single family home in Rhode Island is more than a quarter of million dollars. That means you've got to earn about \$80,000 a year to buy

the average home. But, 95 percent of Rhode Island jobs pay less. The economy can't grow if there's no place for the workforce to live. And that affects everyone. We need to create more housing the workforce can afford. The HousingWorks Coalition is doing something about it. *You can help.*

Find out more at:

www.housingworksri.com

HousingWorks 

For Rhode Island's Future.



**“ I grew up in Rhode Island,
but I can't call it home. ”**

Rhode Island ranks dead last in housing growth. That's 50th out of the 50 states. And Rhode Island ranks almost as low in job creation. No wonder our young people are worried. All they want is the same shot at the American Dream their parents had. They don't want to leave friends and family behind,

Find out more at:

www.housingworksri.com

but skyrocketing rents and real estate prices may leave them little choice. The economy can't grow if there's no place for our young people to live. And that affects everyone. We need to create more housing the workforce can afford. The HousingWorks Coalition is doing something about it. *You can help.*

HousingWorks 

For Rhode Island's Future.

Sustaining Public Support Through a Statewide Campaign



NEIL STEINBERG
CEO, Fleet Bank

“ Every business wants to grow and prosper. If the lack of affordable housing is holding us back, that is our business. ”

Skyrocketing rents and real estate prices are hurting Rhode Island's economy. Housing prices grew faster here than anywhere else in the nation last year. And business is feeling the impact. Consumers have less disposable income and it's harder to recruit and retain

good employees. The economy can't grow if there's no place for the workforce to live. And that affects everyone. We need to create more housing the workforce can afford. The HousingWorks Coalition is doing something about it. *You can help.*

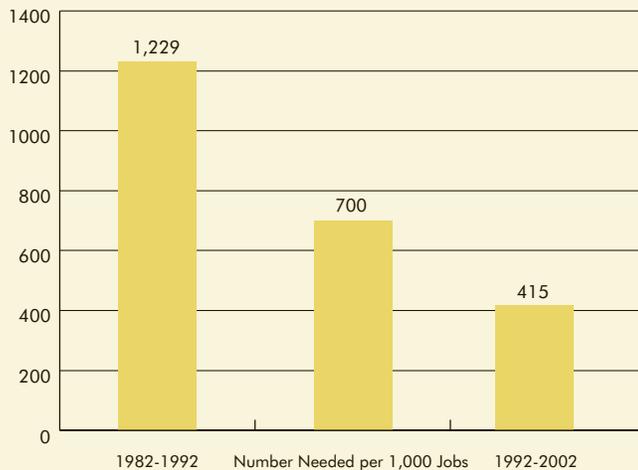
Find out more at:

www.housingworksri.com

HousingWorks 

For Rhode Island's Future.

A Jobs-Housing Imbalance Is Taking Hold In Rhode Island
New Housing Units Constructed Per 1,000 Jobs Added, 1982-2002



The bar graph above shows the drastic drop in housing construction relative to job creation in Rhode Island over the past two decades. National studies have shown that about 700 new housing units are required for every 1,000 jobs added to a local economy. However, from 1992-2002, Rhode Island added only 415 housing units for every 1,000

jobs created in the state. The U.S. Dept. of Commerce estimates that each public dollar invested in housing leverages an additional \$9 dollars as it ripples through the economy.

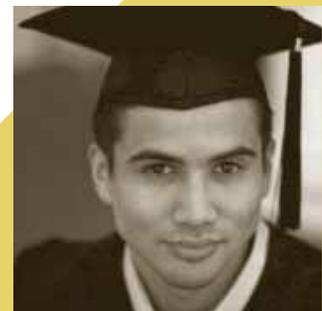
Lack of residential growth means lost retail sales, less business expansion and foregone tax and other revenue.



The state's goal of creating 20,000 new jobs over the next four years will mean a need for roughly 3,500 new housing units per year.¹⁰ However, only about 2,500 new housing units are being built in Rhode Island per year. It is estimated that construction of another 1,000 homes would generate 2,448 full-time jobs, \$79.4 million in wages and \$42.5 million in revenue.¹¹

For more information on the Rhode Island housing market, please visit the HousingWorks! web site at www.housingworksri.com or contact Michael Doherty, Research Coordinator at Rhode Island Housing, 401-457-1267 or mdoherty@rihousing.com.

⁰¹ Office of Federal Housing Oversight, House Price Index: Fourth Quarter 2002, March 3, 2003.
⁰² RI Association of Realtors, Existing Single Family Home Sales press release, 2/5/04.
⁰³ RI Housing, 2003 Rent Survey.
⁰⁴ U.S. Census Bureau, "2001 Supplementary Survey," Rhode Island statewide data.
⁰⁵ U.S. Census Bureau, "2001 Supplementary Survey."
⁰⁶ U.S. Census Bureau, "2001 Supplementary Survey."
⁰⁷ U.S. Census Bureau, Table ST-EST2002-07 - Estimated Components of State Population Change: April 1, 2000 to July 1, 2002, released 12/20/02.
⁰⁸ U.S. Census Bureau, Table HU-EST2002-03 - State Housing Unit Estimates, Population Division, U.S. Census Bureau, Release Date: July 18, 2003; <http://eire.census.gov/popest/data/household/HU-EST2002-03.php>
⁰⁹ Rhode Island Emergency Shelter Information Project, Annual Report, July 1, 2002 – June 30, 2003.
¹⁰ U.S. Census Bureau, CPS Annual Demographic Supplement, Table HINC01: Selected Characteristics of Households, by Total Money Income in 2001; RI Dept. of Labor & Training, "Current Employment Statistics," "Local Area Unemployment Statistics," March 2002 (seasonally adjusted).
¹¹ "Housing: The Key to Economic Recovery," National Association of Home Builders, <http://www.nahb.com/>



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 401-457-1146
info@housingworksri.com
www.housingworksri.com



Housing Fact Sheet

Rhode Island's skyrocketing housing costs are undermining the state's economic competitiveness. The state ranks near or at the bottom of many national housing indicators such as homeownership rate, housing growth and affordability. A growing imbalance between supply and demand is driving up rents and real estate prices. And that is slowing economic growth. This fact sheet reports on the magnitude of the state's housing crisis and its impact on Rhode Island's workforce and business community.

How bad is the housing crisis in Rhode Island?

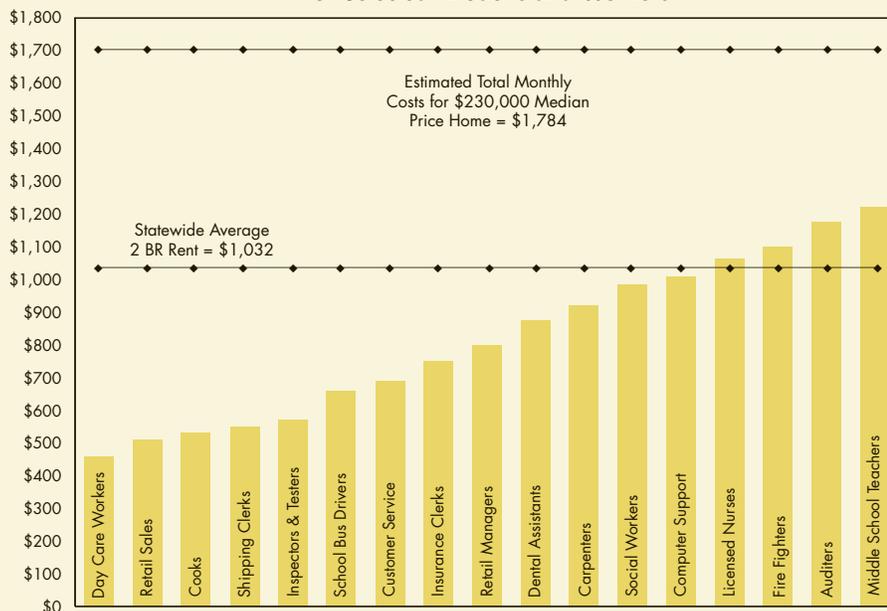
Last year, Rhode Island's home prices grew faster than any other state in the country.¹ In 2003, half of all single family homes in Rhode Island sold for more than \$230,000, a \$42,000 jump over 2002.² In 2003, average two-bedroom rents in the state reached \$1,032 per month, including utilities,

a jump of \$155 since 2002.³ Every day, Rhode Islanders are being squeezed by this relentless run-up in housing prices. The bar graph below illustrates the affordability gap for many crucial employment categories. Customer service and day care workers cannot afford typical rents.

Computer support personnel and licensed practical nurses cannot afford the median-priced single family home.

Due to Rhode Island's high prices, many renters and homeowners pay too much for housing, cutting into what they can spend on other goods and

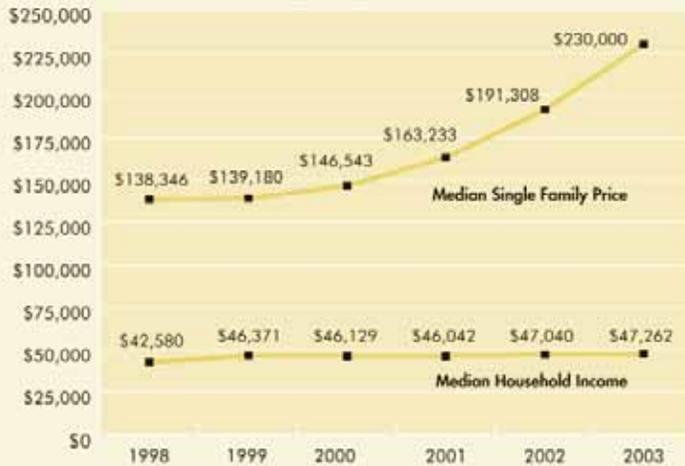
The Gap Between Affordable vs. Actual Housing Prices For Selected Rhode Island Workers



All data as of 2003. Affordable housing payment defined as 30% of monthly wages. Home payment assumes 30-year, fixed-rate mortgage of \$207,000 at 6.5%; annual property taxes and insurance = \$4,500; annual private mortgage insurance = \$1,100.

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www.housingworksri.com

Home Prices In Rhode Island Jump Dramatically Far Outpricing Household Incomes



All data adjusted to constant 2003 amounts. Sales price adjusted with CPI-U shelter index for Northeast urban areas of size B/C. Median household income adjusted with CPI-URS inflation index. Median income for 2002 & 2003 estimated by Rhode Island Housing.

services. In 2001, the U.S. Census Bureau estimated that more than one in three renters and one in five homeowners in Rhode Island spent too much for their housing.⁴ For those with limited incomes, the housing situation in Rhode Island has reached crisis proportions. Finding an affordable place to live is also now a problem for middle-income families. The preceding graph shows that the median price of single family homes sold in Rhode Island (adjusted for inflation) soared from \$138,346 in 1998 to \$230,000 in 2003, a jump of over 66%. The income needed to buy a median-priced home in Rhode Island is now about \$70,000, but the typical Rhode Island household earns just over \$47,200.

The gap between the state's median home price and the median income is now the 3rd worst in the Northeast

and the 9th worst in the nation.⁵ More and more families are being shut out of homeownership as prices spiral upwards. Given the growing gap between housing prices and incomes, it is not surprising that Rhode Island's homeownership rate ranks 47th among the 50 states.⁶

What is causing Rhode Island's housing crisis?

Rhode Island's housing crisis is being driven by basic supply and demand. More people need a place to live, but the supply of available homes is limited. Therefore, prices are rising. Shrinking household size, a growing population and a booming transient college population are causing demand to grow faster than supply. Despite unprecedented demand, housing starts have been constrained by regulatory and market barriers.

A major, but sometimes overlooked, reason for our state's housing imbalance is the fact that more and more Rhode Islanders live alone, with a roommate, or with a smaller number of family members. In 1970, an average of 3.07 persons lived together in the typical Rhode Island household. By the year 2000, this figure had dropped to 2.47 persons. **Fewer people living in each home translated into a need for over 70,000 more housing units, just to accommodate peoples' changing living circumstances.** Population growth has only added further to this demand. During the 1990s, Rhode Island gained about 45,000 new persons, and the U.S. Census Bureau estimates that the state gained another 20,000 persons between April 2000 and July 2002.⁷ As a result, overcrowding increased 34 percent statewide between 1990 and 2000.

Rhode Island's crisis is being driven by basic supply and demand.

Housing supply in Rhode Island is not expanding as rapidly as demand. In fact, between 1990 and 2000, more than 5,000 Rhode Island homes went from being vacant to occupied. As a result, vacancy rates fell and prices began to rise dramatically. Today, the lack of easily developable land, high land prices, caps on the number of building permits and impact fees in many Rhode Island communities is making the situation worse. **Between 2000 and 2002, Rhode Island ranked 50th among the states in the rate of increase in its housing stock.**⁸

Effects Of The Housing Crisis

The housing crisis creates both economic and quality-of-life problems for Rhode Islanders. Not only has the construction of affordable apartments and starter homes virtually disappeared, but middle-income families also find it difficult to compete in the market. The mismatch between home prices and incomes in Rhode Island is clear, and the workforce is feeling its impact.

Rhode Island Single Family Homes For Sale
By Price Range, February 2004



The pie chart above shows the price range of single family homes for sale in Rhode Island as of February 2004. With the recent run-up in prices, 90% of the 2,300 homes for sale in Rhode Island were priced above \$175,000, thereby beyond the reach of a family earning \$60,000. Those buyers earning more modest incomes had a total of only 227 homes priced under

\$175,000 from which to choose. Young workers and others may not be able to stay in their hometowns. In addition to sales prices, rents have also risen rapidly in Rhode Island. Since 1998, average two-bedroom rents, adjusted for inflation, have jumped 47%. To escape high rents, families often occupy cheaper, unsafe housing with lead paint and other

hazards that create long-term health care and special education costs for the state. Children move from school to school or their families double up to lower housing costs. At the extreme, families can be forced into homelessness. From July 2002 to June 2003, emergency shelters housed a record 5,686 persons, a 29% increase from 2000-2001.⁹

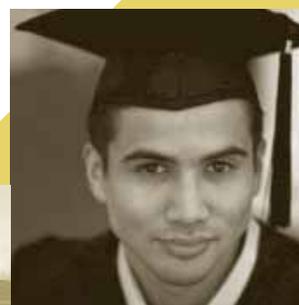
The Consequences If We Do Not Act Now

Housing is essential to Rhode Island's economic future, helping both to create and sustain income and job growth. However, soaring housing prices are increasing costs on our workforce and business community.



What the business community can do.

- Make state and municipal officials aware of the importance of public policies and resources that support the development of workforce housing.
- Urge your local Chamber of Commerce to form a committee to advocate for policies and programs that create workforce housing.
- Donate money, materials, services and expertise to nonprofit housing providers in your markets.
- Invest in state and federal tax credit programs that provide equity for housing development while reducing corporate tax liability.
- Serve on boards of nonprofit housing providers and invest in programs that build their capacity or enhance housing opportunities.
- Create employer-assisted housing programs that provide down payments and security deposits and sponsor employee participation in home-buyer education classes.
- Participate in local planning efforts, sit on local housing-related boards and sponsor and allow staff to volunteer for community housing activities such as Habitat for Humanity.
- Get to know the organizations in your markets that provide housing and invite them to make presentations at meetings of business organizations to promote a better understanding of the housing needs of the community.



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info@housingworksri.com
www.housingworksri.com

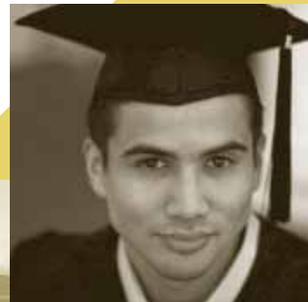
HousingWorks

For Rhode Island's Future.



What municipal officials can do.

- Recognize that economic growth and housing growth are directly linked.
- Exempt affordable housing from fees and building caps, and create flexibility in other requirements to bring down the cost of creating workforce housing.
- Work with nonprofit housing providers to convert municipally owned land and buildings suitable for residential use to housing.
- Update your community's Comprehensive Plan and development regulations to ensure there is adequate housing to accommodate future job growth.
- Make affordable housing a priority for CDBG and other municipal resources.
- Work with local colleges and universities to ensure that they are producing an adequate supply of student housing.
- Promote strategies such as inclusionary zoning, which requires new housing developments to include a certain amount of housing for low- and moderate-income households, and mixed-use zoning, which allows commercial and residential development in a town center.
- Provide nonprofit housing providers with regulatory, financial and technical support to help meet your community's housing needs.
- Provide home-buyer assistance to municipal workers through down payment or closing cost subsidies, tax incentives and home repair funds.



HousingWorks!
401-457-1146
info@housingworksri.com
www.housingworksri.com



Nonprofit Housing Providers/Resources

(For a comprehensive resource listing visit www.shac-ri.org)

Statewide Organizations

Housing Network of Rhode Island

Brenda Clement, Executive Director
48 Nashua Street
Providence, RI 02904
(401) 521-1461
www.housingnetworkri.org

Local Initiatives Support

Corporation (LISC)

Barbara Fields Karlin, Director
229 Waterman Street
Providence, RI 02906-5297
(401) 331-0131
www.liscnet.org/rhode_island

Rhode Island Coalition for the Homeless

Noreen Shawcross, Executive Director
50 Niantic Avenue
Providence, RI 02907
(401) 421-6458
www.rhomeless.com

Rhode Island Housing and Mortgage Finance Corporation

Richard Godfrey, Executive Director
44 Washington Street
Providence, RI 02903
(401) 751-5566
www.rihousing.com

Rhode Island Housing Resource Commission

Susan Baxter, Chair
41 Eddy Street
Providence, RI 02903
(401) 450-1356
www.hrc.state.ri.us

Statewide Housing Action Coalition (SHAC)

44 Washington Street
Providence, RI 02903
(401) 457-1285
www.shac-ri.org

Nonprofit Affordable Housing Developers

Blackstone Valley

Blackstone Valley Community Action Program

Vincent Ceglie, Executive Director
32 Goff Avenue
Pawtucket, RI 02860
(401) 723-4520

Pawtucket Citizens Development Corporation

Nancy Whit, Executive Director
210 West Avenue
Pawtucket, RI 02860
(401) 726-1173

REACH

Bill Siemers, Executive Director
445 Dexter Street
Central Falls, RI 02863
(401) 723-8730

Valley Affordable Housing Corporation

Peter Bouchard, Executive Director
573 Mendon Road
Cumberland, RI 02864
(401) 334-2802

Newport County

Church Community Housing Corporation

Stephen Ostiguy, Executive Director
50 Washington Square
Newport, RI 02840
(401) 846-5114

Northern Rhode Island

Woonsocket Neighborhood Development Corporation

Joseph Garlick, Executive Director
141 Olo Street
Woonsocket, RI 02895
(401) 762-0993

West Bay & Northern Rhode Island Habitat for Humanity

P.O. Box 6743
Warwick, RI 02887-6743
(401) 732-6407



HousingWorks!

401-457-1146

info@housingworksri.com

www.housingworksri.com

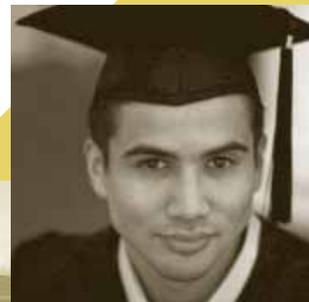
HousingWorks!

For Rhode Island's Future.



What state policymakers can do.

- Establish a long-term commitment to fund housing programs and make housing a priority for state government.
- Provide at least \$5 million annually to fund the Neighborhood Opportunities Program.
- Improve the Low And Moderate Income Housing Act and the incentives it provides for all communities to provide a range of housing opportunities.
- Support housing and community development as an integral part of economic development policy.
- Establish policies that support workforce housing production such as exempting affordable housing from impact fees and building caps and maintaining the 8% property tax assessment limitation for affordable housing.
- Encourage cities and towns to increase their workforce housing stock by providing education aid bonuses for every family unit created and technical assistance updating the housing and land-use elements of their Comprehensive Plans.
- Support statewide policies such as restricting predatory lending and maintaining balanced landlord/tenant laws that help people find and keep housing.
- Support the role of the Housing Resources Commission with adequate staffing and resources.
- Establish a permanent legislative commission or caucus on housing.



HousingWorks!
401-457-1146
info@housingworksri.com
www.housingworksri.com

NEW HAMPSHIRE: Building Awareness from the Grassroots Up

New Hampshire Housing's Housing Awareness Project

In New Hampshire, a state-chartered agency champions local efforts to educate the public about the need for affordable housing. Now in its third year, New Hampshire Housing's Housing Awareness Project provides local workforce groups with information and up to \$5,000 in grants for community education about the need for affordable housing.

The project was founded for the purpose of educating and raising awareness about the need for affordable housing in the state. Communications Administrator Jane Law describes the project as a "grassroots effort," targeting civic organizations, church groups, and local governments with information and small grants to build understanding of and support for affordable housing in local communities. The awareness project thus far has steered away from advertising, preferring instead to empower local groups and civic leaders to carry the message.

The grant program utilizes a simple, user-friendly three-page application so that those applying can spend their time in pursuing their mission rather than in grant writing, explained Ms. Law. To date eleven grants have been awarded. The groups have sought grants for a variety of purposes including producing workshops and educational materials, running forums on housing issues, and otherwise broadening the arena to bring businesses and other nontraditional players into the housing discussion.

New Hampshire Housing, an independent public-benefit organization established by the state legislature in 1988, receives no state funds and employs 110 people. The group conducts research, which it updates and republishes annually, presenting analyses on New Hampshire's job growth and housing market conditions. The data demonstrates that the housing supply has not kept up with job growth, resulting in a critical shortage in rentals and single-family homes affordable to low- and moderate-income workers.

The project has produced a pamphlet, "The State of Housing in New Hampshire," containing statistics on the state's housing needs and the relationship of housing to economic growth. The pamphlet accompanies a PowerPoint presentation, which the New Hampshire Housing staff uses in its educational efforts and makes available to local groups, who use the materials to make the case with Rotary Clubs, church groups, schools, nonprofits, town councils, and planning and zoning boards.

Housing production has met with strong resistance, particularly where residents are concerned about maintaining the rural character of their communities. Development in any form is often unwelcome. According to Clair Monier, executive director of New Hampshire Housing, "It has been easier to build affordable housing for the elderly than lower-priced, single-family housing, which many see as a strain on local schools."

A key goal of the Housing Awareness Project is building support among business and community leaders who can effectively lobby the legislature for funding and support. They have found allies among local business people who are failing to recruit employees because of the lack of affordable housing.

The Housing Awareness Project's budget is \$150,000, which includes funds for the grant program and for research conducted by New Hampshire Housing itself as well as a variety of outside consultants. Funds are

Sustaining Public Support Through a Statewide Campaign

from New Hampshire Housing's own resources. The organization is currently seeking funding partners for several specific research studies.

•••

For more information about the New Hampshire Housing Awareness Project, visit www.nhhfa.org/hap

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New Hampshire Housing Finance Authority



THE STATE OF HOUSING IN NEW HAMPSHIRE



February 2003

Summary

New Hampshire's economic growth over the last decade created many benefits for most of our citizens. It also generated a demand for housing that has not been met with an appropriate level of new production. The results are rising home purchase prices, record low vacancy rates, higher rents and, in general, a housing market which creates a significant affordability challenge for many of our citizens and a barrier to labor force development.

Businesses have experienced increased difficulty in recruiting and retaining employees who are unable to find reasonably priced housing. In this context, the lack of an adequate and diverse supply of housing is a limiting factor to economic growth. Where housing supply is constrained, economic growth or recovery will be slowed or stopped. Further, the current housing shortage is so significant that it is unlikely to be corrected through a short-term economic downturn.

While this issue affects nearly all segments of our state's population, those most severely affected are moderate and lower-income families seeking to purchase a home and very low-income families and seniors simply trying to find (or hold on to) a decent, affordable apartment. The social and personal impacts of this situation can be significant – especially for the most vulnerable members of our communities who face the very real prospect of homelessness.

There are a number of complex factors that contribute to the acute shortage of housing, and particularly affordable housing. They include builder capacity, financial risk and the availability of subsidies. However, one major factor often cited by housing developers is community resistance to residential development and the degree to which the implementation of zoning, planning and other regulatory policies has created artificial barriers to the private market's ability to create needed new housing. The amount, type and affordability of housing in our communities is greatly influenced by local decisions. Those decisions are based on established laws and policies whose application and interpretation are critical to the development of a balanced housing supply.

Broad public awareness of this problem and its ramifications is vital to our state's continued economic and social well-being. An adequate and balanced supply of housing must be seen as essential to the state's future and local decisions should take this reality into account.

The purpose of this booklet is threefold. First, to help the citizens of New Hampshire understand that an adequate supply of housing, affordable to people with different incomes, is an essential component of the state's economic and social infrastructure. Second, to urge citizens to participate in local and state decision making processes and to support public officials in their efforts to address the housing shortage. Finally, to urge business and community leaders to participate in housing advocacy.



Housing In New Hampshire

In the late 1980's New Hampshire, along with the rest of the Northeast and much of the nation, experienced a severe economic downturn. The housing sector was particularly hard hit, due to speculative over-building which resulted in excess inventory of available housing. As a result, purchase prices of homes plummeted, rents stabilized and vacancy rates increased.



However, by 1994 the state's economy had begun to rebound and increases in economic activity led to employment growth, creating a labor shortage which could only be met through the immigration of new workers. In the last decade, New Hampshire's population grew by 11.4% – the highest percentage increase in New England.

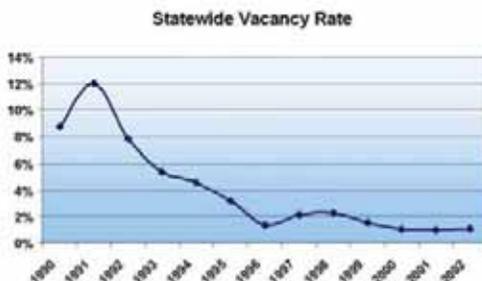
Typically, economic growth, and especially employment growth such as that which New Hampshire experienced in the late 1990's, leads to housing development. Employment growth causes demand for new housing and the housing industry responds with new construction activity. During the first part of the state's economic recovery, the demand for housing could be met by using the existing surplus of housing. However, by the mid-1990's demand began to exceed the supply of housing, creating the seeds of New Hampshire's current housing shortage.

PRODUCTION SHORTFALL

While the need for housing has grown substantially, housing production has increased only slightly. In the 1990's New Hampshire produced less than one-half the number of housing units per 1,000 jobs created than in either of the previous two decades.



In fact, throughout the last decade, production of all types of housing has lagged well behind the pre-1990 experience. This is especially true with regard to **multi-family housing**, where it appears that (after taking into consideration demolition and conversion of rental condominium units to ownership) the net increase in rental housing units between 1990 and 2000 was only 800 units.



Demand for rental housing has outpaced the creation of additional units, thus rent levels have been rising in direct response to this increasing demand. **Vacancy rates** are at record lows (less than 1% or "turnover" rate in most areas). This situation has created a true rental housing shortage in most areas of the state, and especially in the southern tier. In fact, in 2000 New Hampshire would have needed 5,300 more vacant rental housing units to meet the national rental vacancy rate of 6.8%.

Since less than 1,000 rental units were produced in 1999, achieving this vacancy rate would have required a five-fold increase in the number of units built.

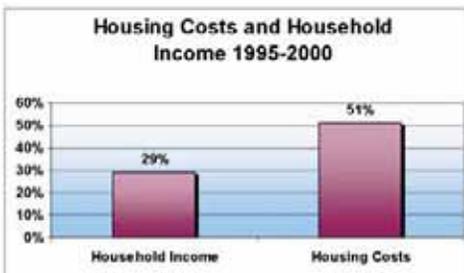
The inventory of **single family homes** is also at record low levels. Again, to have met the national average vacancy rate in 2000 (1.7%), New Hampshire would have needed 2,500 more vacant single family homes – or 50% more than the total number constructed in that year statewide.

Although the production of single family homes has recovered from the slump of the early 1990's, new construction has mainly been in more expensive homes. In addition, demand for homes that was fueled by the state's growing work force has driven up purchase prices. This increase in purchase prices is directly related to a shortage of both single-family and multi-family housing and has created an affordability barrier to home ownership for many low to moderate-income families.



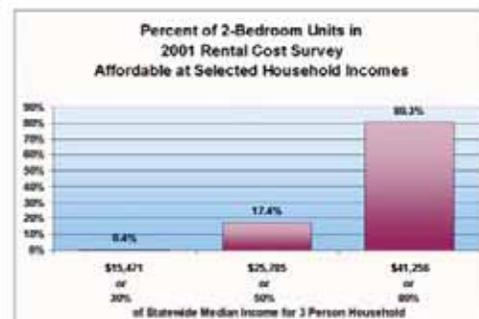
AFFORDABILITY GAP

It is a simple fact of economics that when demand for a product exceeds supply, prices will rise. Thus, even as most New Hampshire families experienced significant increases in their incomes during the late 1990's, housing costs increased at a much more rapid pace, creating a significant **affordability gap**.



Purchase prices have been increasing steadily since 1993 (a 77% increase to October 2002). For the year prior to October 2002, New Hampshire's purchase prices for single family homes increased by 9.96% – 62% higher than the national average. The price increase is especially significant in the area of new construction.

In general, purchase prices have been rising at a level that makes home ownership a significant challenge for low and moderate-income households. The ability of households at 80% and even 100% of median income to purchase a home has been declining steadily since 1995. For over 100,000 low-income households (those at 50% of median income or less – or \$25,800 in 2001) the affordability challenge is even more significant as only 7.8% of the homes sold in 2001 would have been affordable to them.



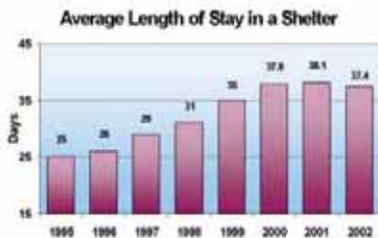
As is the case with purchase prices, **rents** have been rising steadily since 1995 and now reflect, on a statewide basis, a median gross rental cost for a 2-bedroom apartment of \$884 – an amount which requires a household to have an income of \$35,360.

Rent levels have risen throughout the state, however, three counties – Merrimack, Hillsborough and Rockingham – show the highest rent levels. These counties are also the location of almost two-thirds of the state’s rental housing.

Just as is the case with single family homes, this housing shortage has created a significant affordability gap for many New Hampshire families. Only 11.7% of the rental units statewide are affordable to households at 50% of median income, and **virtually no units are affordable to extremely low-income households** (those at 30% or less of median).

Impacts

New Hampshire’s housing challenge affects many people in different ways. The shortage of rental housing, and particularly of moderately-priced rental housing, has enormous impacts on lower-income households. One aspect of this is long waiting lists for government-assisted housing. Another is an **increase in homelessness** and of families living in temporary housing (such as motels) or in emergency shelter facilities – often at significant cost to local governments. The lack of available and affordable housing also makes it more likely that those households that are placed in temporary or emergency housing will need to remain there much longer.

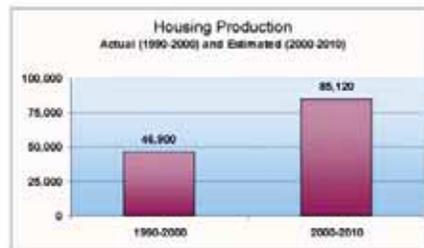


Although these effects are significant, other populations are also impacted. For instance, more moderate-income growing families may be forced to put off home ownership and its benefits indefinitely, and for many employers the housing shortage may mean an **inability to attract new workers**, hampering or reducing operations.

Each of these outcomes is important, however, the last has the potential to significantly impact the state’s long-term economy.

HOUSING INFRASTRUCTURE

New Hampshire’s economic well-being requires an adequate and balanced supply of housing to support a diverse and growing workforce. In this sense, housing is just as much a part of the state’s **economic infrastructure** as roads, utilities and telecommunications systems. Without an adequate and balanced supply of housing, or the ability to produce it, the state’s economy simply cannot continue to grow.



For instance, to match the job growth of the 1990’s New Hampshire would need to add more than 85,000 housing units over the next decade, or almost twice the number of units added in the 1990’s. **Put another way – if we continue to produce housing at recent levels of activity our future job growth could be half that of the 1990’s.**

Production Constraints

Typically, housing production will follow economic growth, as housing producers will strive to satisfy the demand created by an expanding labor force. The production shortfalls of the 1990's point to constraints that prevent the market from reacting in a timely and efficient manner. Those constraints include:

- The capacity of the housing development industry whose labor force dropped to half of its size in the late 1980's;
- Changes in banking and contractor attitudes regarding risk as they avoid the extended build-out periods of large multi-family projects and thus avoid the risk of market contraction during a longer than expected economic expansion;
- Relatively high construction costs;
- Less favorable tax benefits resulting from federal tax law changes;
- Limited subsidies from the federal government; and,
- Community resistance to residential development.

Housing developers most often point to **community resistance** as the primary reason that housing production in New Hampshire has not kept pace with demand. Efforts to limit housing development and growth in many communities are related to diverse and often valid concerns, including the desire to maintain the historic or rural character of some communities, the desire to manage vehicle traffic and protect important environmental resources, and especially, concern about the potential impact of housing development on demand for municipal services, particularly the cost of public education.

Residential development is perceived as not paying its share of such costs. While municipalities often seek to accommodate a variety of non-residential uses which are viewed as net property tax generators, housing for families with children — the core of the labor force — is often unwelcome. Although there has been no widespread imposition of new development controls by municipalities, developers perceive slower and more meticulous project reviews and the imposition of impact fees as impediments to residential development. The application of local zoning ordinances, growth control measures, impact fees and other municipal regulations (whether intended or not) have created a major barrier to the construction of low cost single family housing, multi-family rental housing and manufactured housing parks. Beyond this, many of the regulatory strategies used to discourage housing production have actually resulted in sprawl and other forms of development with negative consequences for our communities.

Chart Sources:

Chart 1: U.S. Department of Labor and the New Hampshire Office of State Planning

Chart 2: New Hampshire Office of State Planning

Chart 3: New Hampshire Housing Finance Authority, 2002 Rental Housing Cost Survey

Chart 4: New Hampshire Housing Finance Authority

Chart 5: Applied Economic Research

Chart 6: New Hampshire Housing Finance Authority, 2002 Rental Housing Cost Survey

Chart 7: New Hampshire Division of Health and Human Services

Chart 8: Applied Economic Research

Potential Responses

The lack of an adequate and balanced supply of housing poses a significant threat to the economic health of New Hampshire and to the well-being of many of our families. Addressing this challenge requires that a broad range of individuals and organizations become engaged in efforts to change community attitudes towards housing development.

INFORM AND EDUCATE

It is critical that the broadest number of citizens – representing the public and private sector – be aware of the full scope of facts related to our state’s housing needs, and it is particularly important that as many of our citizens as possible understand the nature, origins and potential implications of the housing challenge we all face.

SUPPORT APPROPRIATE HOUSING DEVELOPMENT

Most public policies that affect the production of new housing – and especially housing which will serve the needs of low-income people – are formulated at the local community level. In New Hampshire, these policy decisions are made through processes which include substantial opportunity for participation by business and community leaders and private citizens. It is vital that the importance of an **adequate and balanced housing supply**, and its relationship to the continued economic and social well-being of the state, be included in these local decision-making processes. Local policy makers need to know that their constituents want a balanced approach to housing development and need to be supported by the public when they act to encourage reasonable housing development initiatives.

Local regulatory decisions have enormous impact on the amount, type and affordability of housing available in our communities. Although these decisions are guided by established law and policy, the application and interpretation of policy at the local level is a critical part of the housing dynamic. Given the participatory, public nature of New Hampshire’s local decision-making processes, these local permitting and other regulatory decisions can be affected by the nature and type of public comment such bodies receive. Put simply, if the only public comment received regarding a specific housing proposal is negative, it is likely that discretionary decisions regarding this proposal will also be negative. When they consider such proposals, local officials need to know that many citizens do indeed understand the need for appropriate housing development and will support regulatory decisions that favor such development.

PARTICIPATE IN THE PROCESS

Besides individual input in public policy-making processes – such as through participation in public hearings – citizens can impact our state’s housing environment by helping to form or participating in **local housing advocacy organizations** which involve business and community leaders and concerned citizens. Such groups have been formed and are active in many New Hampshire communities. Contact information for these groups, as well as additional resources on the housing crisis in New Hampshire, can be found on NHHFA’s Housing Awareness Project web site at www.nhhfa.org/hap.

NORTH CAROLINA: Because Everything Begins at Home

The Campaign for Housing Carolina

With a broad group of supporters and funders, including corporations, foundations, and public agencies, a North Carolina group has undertaken an ambitious advocacy and education campaign aimed at broadening acceptance of affordable housing among the public, elevating the housing issue in North Carolina politics, and increasing the approval and production of affordable housing at the local level.

The Campaign for Housing Carolina is a project of the North Carolina Housing Coalition, a 15-year-old statewide nonprofit based in Raleigh. The campaign advocates for the preservation of the existing affordable housing stock and the creation of new housing for low-income North Carolinians. It also promotes policy and funding initiatives for affordable housing.

Original Design

The Campaign was originally designed after the successful Housing Minnesota campaign. However, the campaign never really got off the ground due to the lack of funding to undertake such a broad, media-driven marketing campaign. Once the startup funding was spent on the design and layout of materials and a Web site, there were not enough remaining resources to undertake the cost-intensive media campaign that was originally envisioned.

The Campaign was originally designed to take shape in three phases:

- Phase I (spring 2002 to spring 2003) was to focus on campaign development, including fundraising, audience surveys, media plans, and developing community partners.

During this phase, the Coalition was able to generate enough resources to hire a full-time Campaign Coordinator, design and put up a Web site for the Campaign, design and print campaign materials and hold a kickoff event announced by the Secretary of State at the Coalition's Annual Conference in May 2003. However, at that point the Coordinator had already left the organization, the Executive Director and Policy Director announced they were leaving at the Annual Conference and there was no more money to carry on the campaign as originally envisioned. Public Service Announcements had been created but proposals for donated media time had been rejected.

The other two phases were designed as follows:

- Phase II (spring 2003 to spring 2004) was to commence after the Media Campaign Kickoff and was to focus on grassroots organizing, public education, and expanding partnerships.
- Phase III (spring 2004 into the future) was to focus on innovative affordable housing programs and policy and legislative initiatives that increase opportunities for affordable housing.

Reshaping the Campaign

Four months after the former Executive Director resigned, Chris Estes took over as director and has worked

Sustaining Public Support Through a Statewide Campaign

to refocus the campaign to have the greatest impact given the resources that were available. The Campaign will now be identified solely with the Coalition (it had been originally set up as almost a separate entity from the Coalition with its own logo, materials, and Web site) and will focus on assisting local communities where housing issues are at the forefront.

In 2004, the Coalition will target four communities where affordable housing is a topic of major interest or there is significant debate over the approval of an affordable housing development by the local public. The goal will be to assist local organizations to educate and advocate for affordable housing by providing them with research, statistics, and strategic guidance on how to educate the local public and local political leaders.

The primary barriers to the development of affordable housing in local communities are negative perceptions about potential residents and the predicted loss in property values in surrounding communities. To combat these negative stereotypes, the Coalition is collecting research from around the country that demonstrates the economic and social benefits of affordable housing to communities and refutes the fears of property value loss.

The campaign will also feature people who live in affordable and subsidized housing telling their stories about how access to good housing has made a difference in their lives. The campaign emphasizes housing as essential for jobs, families, and education and will advocate for increased funding for NC's Housing Trust Fund as one of its primary policy items.

With additional funding the message will be reinforced through billboards, bus posters, Public Service Announcements for television and radio, and campaign buttons, all utilized on the local level where affordable housing issues are up for consideration.

The campaign is also a vehicle to distribute data and research on the state of housing in North Carolina's 100 counties and impacts of affordable housing on communities. The National Low Income Housing Coalition's report, *Out of Reach 2003*, documents that 41% of North Carolina's renter households (393,460 households) cannot afford a two-bedroom apartment at fair market rate. The average wage needed to afford a two-bedroom apartment is \$11.60 an hour. This is twice the minimum wage, and is beyond the reach of many workers, including many teachers, janitors, police, and day-care workers.

While the new focus of the campaign is to target local communities, the Coalition will continue to promote affordable housing through media, conferences, and speaking engagements across the state. A key strategy of the campaign is to inspire champions for the cause among business and community leaders, foundations, policymakers, media, faith-based activists, and affordable housing advocates. The campaign has 170 "sign-on" partners including Habitat for Humanity, the North Carolina Housing Finance Agency, North Carolina Justice and Community Development Center and the state Association of Educators.

Tools and Resources

As this new focus for the Campaign is developed and implemented in 2004, staff will document the entire process and develop a Campaign Resource Manual, which will allow other states to replicate the campaign. The manual will compile materials with information on strategic planning processes, fundraising, partnership development, public relations and marketing plans, campaign structure and strategies, outreach and grassroots organizing, policy development, campaign tools and products. Additional tools incorporated in

Sustaining Public Support Through a Statewide Campaign

the handbook will include a media toolkit, NIMBY guide, a guide to development of an interactive Web site, statewide housing database, and an online clearinghouse.

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For more information, contact:

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TEL: 919.881.0707
FAX: 919.881.0350
cestes@nclihc.org
www.nclihc.org

Sustaining Public Support Through a Statewide Campaign

THERE IS HOPE FOR THE FUTURE

Policymakers, businesses, and nonprofit organizations are finding solutions that preserve existing affordable housing and promote the creation of a wide range of affordable housing.

Housing Carolina— Because Everything Begins At Home

The North Carolina Low Income Housing Coalition and the Center to Create Housing Opportunities are collaborating with a network of organizations on a **statewide public awareness and education campaign** that significantly impacts the way people perceive affordable housing and those who live in it. This multi-year campaign encourages the general public and policy makers to identify and ultimately support solutions to the state's affordable housing dilemma. Building on a successful model in Minnesota, Housing Carolina combines a **media campaign, community outreach & grassroots organizing, and education** to eliminate public apathy toward housing issues.



HOUSING CAROLINA GOALS:

- ▶ Generate increased receptivity and more positive attitudes toward affordable housing in North Carolina.
- ▶ Stabilize and expand supportive housing for vulnerable families.
- ▶ Increase the amount of affordable housing preserved and produced.
- ▶ Improve institutional infrastructure necessary to sustain safe, affordable housing through legislative and policy initiatives, community organizing, and education.
- ▶ Achieve permanent elevation of the states' affordable housing issue in the public sphere.
- ▶ Elevate housing to a higher priority for policymakers by emphasizing that housing is essential for jobs, families, and education.
- ▶ Increase policymakers to champion affordable housing.
- ▶ Promote community understanding, engagement and support of affordable housing through media, community relations, public relations, and advertising.



WHAT WE CAN DO...



CHALLENGE stereotypes, when you hear someone say about affordable housing or from it.

ADVOCATE for communities that create housing that people

SUPPORT local housing in construction of the widest variety of your community.

ENCOURAGE local group neighborhoods, fraternal organizations to the creation of housing that

JOIN other North Carolina issues. Visit the **Housing Carolina** background information, resources, opportunities for action.

PARTICIPATE in Housing

“We as a community and as human beings need to come together and let people know we're here to help”

—Rev. Thomas Walker, Rocky Mount Telegram 3/09/2003

SOURCES ▶ 2000 Census ▶ 2000 Census Supplementary Survey ▶ 2001-2005 NC National Low Income Housing Coalition, *Out of Reach Report* ▶ AARP ▶ NC Division

A MIRACLE HOME

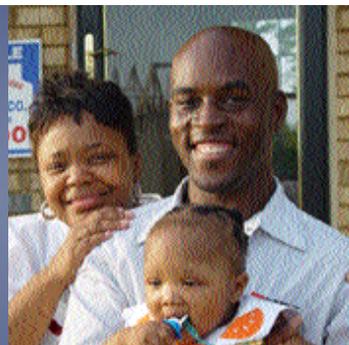
Trenita and Eric Rogers can't stop smiling. They have a beautiful nine-month-old daughter, and have moved into their first home.

“This is a miracle house,” said Trenita, a 34-year-old medical assistant in Greenville. “My pastor has prayed with us. I was denied so many times. I was told this would never happen right now, that we needed to wait a few years.”

Trenita and Eric, a 28-year-old courier, had wanted to buy a house for almost two

years. After being turned down several times, they spent five months persistently searching for homes and lenders, while consolidating bills and cleaning up their credit. And now, for only \$25 more than their previous rent charges, they are investing in their own brand new three-bedroom, two-bathroom home.

“I know where my money is going,” Trenita said. “It's going [toward] something that I can one day give to my children.”



Housing Carolina is a network of organizations dedicated to educating residents and elected officials about the inherent value of affordable housing. To view a current list of partners or for more information, please contact us at:

3948 Browning Place, Suite 210 / Raleigh, NC 27609
Ph: (919) 881-0707 / Fax: (919) 881-0350
Visit our web site at www.HousingCarolina.org



This publication is made possible by grants from Z. Smith Federal

Sustaining Public Support Through a Statewide Campaign

HOUSING PROBLEMS

INCREASE IN NUMBER OF "HIGHLY CROWDED HOUSEHOLDS" WITH MORE THAN 1.5 PEOPLE FROM 1990 TO 2000:

163%

HOUSEHOLDS LACKING INDOOR PLUMBING:

13,156

HOUSEHOLDS WITHOUT HEAT:

8,891

EXISTING HOUSING STOCK WITH LEAD PAINT:

22%



HOUSING CAROLINA

HOUSING COSTS

MEDIAN HOUSING VALUE IN 1990:

\$65,300

MEDIAN HOUSING VALUE IN 2000:

\$108,300

AVERAGE HOURLY WAGE NEEDED TO AFFORD A TWO-BEDROOM APARTMENT AT FAIR MARKET RENT IN 2002:

\$11.57

SPECIAL NEEDS HOUSING

ALMOST 4,000

DEVELOPMENTALLY DISABLED PEOPLE ARE IN NEED OF RESIDENTIAL SERVICES

673

SUBSIDIZED HOUSING PROJECTS EXIST EXCLUSIVELY FOR ELDERLY

AN SSI RECIPIENT CAN AFFORD MONTHLY RENT OF NO MORE THAN \$154, WHILE THE FAIR MARKET RENT FOR A ONE-BEDROOM UNIT IS

\$497

GENERAL DATA

OWNER-OCCUPIED HOUSING UNITS:

70%

RENTER-OCCUPIED HOUSING UNITS:

30%

MOBILE HOMES AS A PERCENTAGE OF ALL HOUSING UNITS:

18%



North Carolina is a beautiful, vibrant state with a strong natural heritage and a rich history. Like the state's coast and mountains, its people are our treasures. While many are working to maintain the beauty of our coast and mountains, our most important treasure—the people—have been overlooked. Many North Carolinians are unable

to realize the dream of finding any type of decent, affordable housing. Whether rented or owned, a home has become increasingly elusive for many because of an inadequate supply of affordable housing. ♦ If we are to protect and nurture our citizens of North Carolina, we must address the issues and find solutions to the affordable housing dilemma.



BECAUSE EVERYTHING BEGINS AT HOME

Set the record straight
something inaccurate
he people who benefit

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le can afford.

itiatives that encourage
riety of housing in

s—congregations,
anizations—to contribute
it people can afford.

ms working on housing
lina.org website for
ources, ideas, and

Carolina events.

Consolidated Plan
on of MH/DD/SA



w.ncilhc.org
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rom Warner Foundation,
1 Reynolds Foundation and
Home Loan Bank of Atlanta.

Sustaining Public Support Through a Statewide Campaign

Overall, one in five North Carolina households suffers from one or more housing problems — defined by the Census as living in housing with incomplete plumbing or kitchen, being overcrowded or paying more than 30% of income for housing costs (including utilities).



THE FACES OF AFFORDABLE HOUSING



North Carolina has a dilemma; the basic human necessity of shelter is out of reach. Few human needs are more fundamental than the need for a home.

EVERYDAY IN NORTH CAROLINA...

A family falls asleep in a house that has dangerous defects. One out of five households either lives in substandard housing—or goes without food or medicine to pay monthly cost of housing. Thousands of school age children go “home” to a shelter—or are shuffled from place to place in search of permanent housing. An elderly woman must make her way to an outhouse, even on the coldest morning, because she has no indoor plumbing. She is only one of thousands of our neighbors who begins the day this way—not in the North Carolina of a century ago, but today.

Everyday in North Carolina, someone is suffering because of the lack of affordable housing.

Our children suffer when thousands of children are forced to move frequently because of housing problems, and cannot keep up in class.

Our communities suffer when industries choose not to locate in a region because of a lack of housing opportunities for workers.

Our cities suffer when people cannot afford to live where they work. In search of reasonable housing, they move to the rural fringes of metropolitan areas and commute long distances every day, adding to traffic problems and changing our quality of life.

Our elderly population suffers when they must choose between paying rent and buying medication.

WHAT IS AFFORDABLE HOUSING?

Affordable housing is safe and decent housing for families with low to moderate incomes, and is often financed with government subsidies. Low-income describes a household at or below 80 percent of the median income. A home is affordable if a low to moderate income household is paying less than 30 percent of income on rent or mortgage.

IN NORTH CAROLINA...

- ▶ The median income is \$46,335.
- ▶ A low-income household makes \$36,068 or less a year.
- ▶ 20.7 percent of homeowners spend more than 30 percent of income on mortgage.
- ▶ 33.4 percent of renters spend more than 30 percent of income on rent.

We’ve allowed housing to be no one is left untouched. As rents have climbed significantly more people than ever need access are medical assistants, restaurant workers, bank tellers, firefighters whose hard work is not place to call home.

CARLO MARZELLA is a career firefighter. However, the 40-year-old’s take home pay is only \$24,000. Many of his younger cohorts survive on less than \$15,000 a year. On such a tight income, buying or renting a home in Asheville’s tight real estate market is near impossible.

Despite the high land costs, Carlo, who shares custody of his four-year-old daughter, wanted a



HOUSING...A BASIC

▶ **CHILDREN:** Children were the fastest growing population at North Carolina emergency homeless shelters, increasing from 5,193 in 1996 to 6,619 in 1997. One in four households with children in the state suffer from one or more housing problems.

▶ **DISABLED:** The National Institute of Health Statistics reports that 80,000 North Carolinians have physical disabilities, where many are in need of housing.

“I have employees who can’t find places to rent...”

— Stan White, Outerbank Sentinel 4/19/2002

“...area salaries are not commensurate with the cost of housing.”

— John Bone, Outerbank Sentinel 4/19/2002

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USING



come so scarce and expensive, the costs of home prices and rent rise much faster than incomes, making it difficult to find affordable housing. They affect firefighters, teachers, child care workers, and others—thousands of our neighbors who don't earn enough to earn them a decent



place for them to call home. Fortunately, Carlo was able to use his construction expertise to cut costs by drawing his own plans and building most of his house on his own. "I feel lucky to have this background experience. Most people don't have that knowledge."

Carlo hopes that firefighters eventually will be paid a living wage that can be matched with the price of housing.

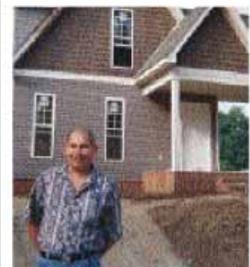
BENEFITS OF AFFORDABLE HOUSING

The foundation of a healthy community—education, jobs, economic prosperity—begins at home. Providing housing to serve a wide array of income levels creates the strong residential base needed to support small businesses and commercial expansion, thus shaping economic growth. The robust housing market has been instrumental in alleviating the severity of the state's economic downturn through job creation. When more North Carolinians enjoy safe, quality housing, the economy is strengthened, and all of North Carolina benefits. An adequate supply of affordable housing also gives children the opportunity to be nurtured in a safe, stable home, in which they can focus on school, play, and making friends.



AFFORDABLE HOUSING:

- ▶ Provides housing for the local workforce, especially lower wage earners
- ▶ Revitalizes distressed areas
- ▶ Increases jobs
- ▶ Expands tax base
- ▶ Reduces traffic and improves air quality by decreasing commuter miles
- ▶ Promotes economic and social integration while building community
- ▶ Attracts new businesses by providing a range of housing options for employees



“You can't beat it...The quality of life is tremendous. It is the best investment a person can make, to have a stable, well-constructed home to live in.”

—Bonnie Brown, retiree living in Jacksonville, NC

THE HUMAN NEED FOR ALL

MIGRANT AND SEASONAL FARM WORKERS: About 31,000 of the 114,000 migrant and seasonal farm workers employed each year in North Carolina are estimated to have no permanent home.



HOMELESSNESS: Based on estimates from the NC Department of Environment and Natural Resources and the National Commission on AIDS, 100-8,000 North Carolinians with HIV/AIDS are either homeless or in imminent danger of becoming homeless.

RURAL NC: Even before devastating Hurricane Floyd hit in September 1999, the US Department of Housing and Urban Development (HUD) estimated a need for over 57,000 safe, decent and affordable rental units in 30 eastern NC counties.



FINDING PARADISE

Pat Kealy, 63, refers to her studio apartment at Capital Towers in Raleigh as paradise. Kealy, who relies on a wheelchair, can't imagine life without the tree-filled view, the responsive staff, the daily activities, the church services, and the grocery vans that the subsidized elderly apartment building provides.

"I'd be a sad person if I had to move out. With SSI, it's a stretch. But to live in the outside world, there would be no existence whatsoever for me."

Before she found Capital Towers, Kealy said she was close to looking for a safe place to park her car to sleep at night. Now this movie-buff never has worries, thanks to the friends that she made in the building. When she got sick last year, they brought her meals and kept her spirits high.

"With my income, it is amazing that I can live somewhere safe and sound with lots of activities. I couldn't afford to live anywhere else. I don't know where I'd go and that's scary."