



Center for Community Change



Housing Trust Fund Project NEWS

Louisiana Gets \$25 Million Boost for Its Housing Trust Fund

In response to the allocation of \$25 million to the Louisiana housing trust fund, the Louisiana Housing Finance Agency Board of Commissioners in its October meeting approved a resolution authorizing the creation of an Advisory Council, adopting operational procedures, and approving an action plan for the housing trust fund.

In April 2007, Governor Kathleen Blanco included \$25 million in her executive budget for the Louisiana Housing Trust Fund. The funds are intended to increase the availability of affordable housing statewide, “... rebuilding a stronger Louisiana – home by home.” The funds were approved by the legislature this summer.

The Louisiana Housing Trust Fund was created in 2003 and has voluntary income tax check-off as dedicated revenue, but sufficient funds have not accumulated to begin a structured program. Over the past two years, housing advocates have been exploring how to develop the state trust fund. Bolstered by the Louisiana Disaster Recovery Foundation and the Louisiana Association of

Nonprofit Organizations, along with the organization of the Louisiana Housing Alliance, the effort focused on many fronts to address critical housing needs created from Hurricane Katrina along with other hurricane damage in the state. In June 2007, the Louisiana Housing Finance Agency held its first housing trust fund forum to study housing

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LOUISIANA DISASTER RECOVERY FOUNDATION

Recovery efforts supported by the Louisiana Disaster Recovery Foundation.

trust funds and to develop a plan for moving forward.

In a broadly participatory effort, housing advocates, nonprofit developers, service providers and others created committees to

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CENTER for COMMUNITY CHANGE

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

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

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

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LOUISIANA *continued from page 1*

develop an Advisory Council, operating procedures, and the program design. Carefully constructed to address the wide range of housing needs throughout the state, the work of these committees created the foundation for the LHFA resolution enabling the trust fund to begin operation.

The fifteen member Advisory Committee was voted into existence by this group and includes a nonprofit and for-profit developer, representatives from the homeless, elderly, and disabled communities, real estate lenders, service providers, housing advocates, parish/municipalities, national community development partners, legal services, public housing and one governor appointee along with two additional members to be appointed by the Advisory Council representing renter and owner consumers.

The objectives of the action plan include producing affordable housing units; utilizing a regional allocation plan to ensure funds go throughout the state; serving extremely low income housing needs; and creating enough flexibility to allow different regions to address their particular housing needs. Funds are to serve households earning no more than 80% of the area median income with at least 30% of the funds targeted to those earning no more than 30% of the area median income.

A \$500,000 cap per application works to encourage participation by a wide range of development organizations throughout the

HABITAT FOR HUMANITY



Southern Homes builds with Habitat for Humanity St. Tammany West. With their expertise laminate flooring, steps, decks and much more were installed.

state. Assisted housing is to remain affordable for at least fifteen years. Green building principles are encouraged and developments are to contain accessible units. Permanent supportive housing is also encouraged, along with seeking and hiring low income workers, paying a livable way, and housing opportunities in rural areas.

Underlying the development of the program design is the creation of a comprehensive program that works now and can be used in the future. But a significant permanent funding source still eludes this trust fund. The goal is to quickly and economically produce affordable housing for Louisiana and to do so in a way that will build support for a permanent funding stream for the state's trust fund.

Contacts: Leslie Strahan, Louisiana Housing Finance Agency, 2415 Quail Drive, Baton Rouge, LA 70808 (225-763-8700) or Ashley Herad, Louisiana Association of Nonprofit Organizations, P.O. Box 3808, Baton Rouge, LA 70802 (225-343-5266).

Indianapolis Housing Trust Fund Secures Funds from Health and Hospital Corporation

Indianapolis continues to expand resources for the Indianapolis/Marion County Housing Trust Fund. Last March, Mayor Bart Peterson announced an agreement with the Health and Hospital Corporation of Marion County to donate \$1 million annually to the Housing Trust Fund to bolster its efforts to create more affordable housing and fight homelessness.

“This extraordinary commitment by Health and Hospital Corp. will go a long way toward supporting our efforts to create hope and opportunity for all who are facing housing crisis,” the Mayor said. *“We have a lot of great programs and services at work, but we must have the resources to continue to build on those successes and impact an even greater number of lives. This unprecedented move by Health and Hospital will allow us to do just that.”*

The Health and Hospital Corporation executives characterized funding for supportive housing as a wise investment in their patients’ health:

“Our partnership with the Housing Trust Fund will permit us to leverage our resources to maximize our impact on the community,” said Matthew Gutwein, President of Health and Hospital Corp. *“The Housing Trust Fund improves access to housing for our community’s most vulnerable neighbors, whom we regularly treat at Wishard and Midtown Mental Health.”*

“When our patients have access to stable housing, they remain healthier. They use Wishard’s emergency room less. They use Wishard’s ambulance service less. They have less need for long and costly stays in the hospital. This is simply a smart investment for us.”

The Mayor also announced additional funding from the city for the Housing Trust Fund; leveraging its investment in a downtown redevelopment district, the city will devote additional tax revenue that accrues from the redevelopment of the Rink-Savoy and the Blacherne -- two historic apartment buildings that have been renovated to provide

a variety of housing options, including supportive housing, downtown -- to the Housing Trust Fund. The city expects the redevelopment to generate approximately \$35,000 each year.

The Indianapolis/Marion County was established in 2000 by an act of the state legislature. It supports rental and homeownership assistance to low income families and individuals, as well as providing grants, loans, and loan guarantees for the development, rehabilitation, or financing of affordable housing for low income residents.

At least half of the funds allocated for housing must be devoted to units occupied by those with incomes at or below 50% of the county’s median income, which for 2007 is \$63,800 for a four-person household. The Trust Fund also provides technical assistance to nonprofit developers that specialize in affordable housing; revenues may also be used to cover the costs of administering the fund.

Last year, the City-County Council approved an ordinance providing the first permanent and dedicated funding source for the Trust Fund. Revenues associated with the electronic filing of property sales disclosure forms, expected to generate as much as \$300,000 annually, were dedicated to the trust fund at that time. Accordingly, officials expect with the new funding that the Housing Trust Fund will receive around \$1.3 million



PARTNERS IN HOUSING DEVELOPMENT CORPORATION

Partners in Housing Development Corporation creates and manages rental units specifically for low income and special needs populations in Indianapolis. Partnering with KaBOOM! and The Home Depot, a playground was added to Colonial Park.

Continued on page 4

annually. Trust Fund resources have also been matched with grants totaling \$750,000 from The Indianapolis Foundation, an affiliate of the Central Indiana Community Foundation.

At the time of the Health and Hospital Corp. announcement, the

balance of the Housing Trust Fund was approximately \$1.2 million. The first grants from the Trust Fund were awarded in late 2005, and the fund, through the Housing Trust Fund Advisory Committee, has awarded \$824,000 to organizations through its Rental Assistance Program.

Contacts: Margaret Banning, Department of Metropolitan Development, 200 E. Washington Street, Suite 2042, Indianapolis, IN 46204 (317-322-5355) or Kimberly Wize, Coalition for Homelessness Intervention and Prevention, 3737 N. Meridian Street, Suite 401, Indianapolis, IN 46208 (317-630-0853).

Philadelphia Housing Advocates Call for Tripling Housing Trust Fund Revenues

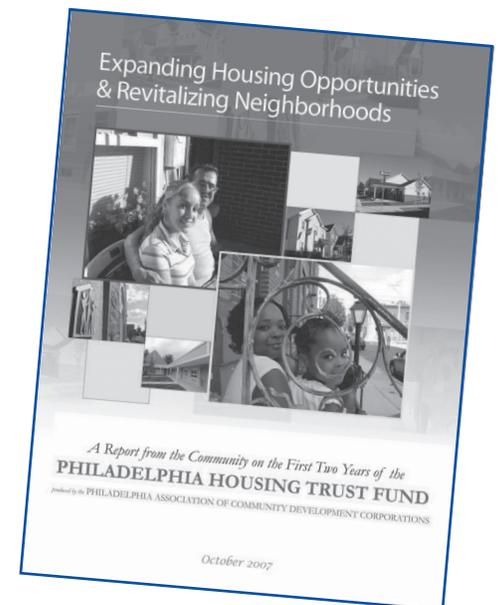
The Philadelphia Association of Community Development Corporations and more than forty allied organizations as part of the Campaign for Vibrant and Safe Neighborhoods are calling for tripling the city's Housing Trust Fund to \$45 million a year. Celebrating the second anniversary of the Housing Trust Fund, PACDC has released its report, *“Expanding Housing Opportunities and Revitalizing Neighborhoods—A Report from the Community on the First Two Years of the Philadelphia Housing Trust Fund.”*

In its first two years, the city's trust fund assisted more than 2,200 families maintain and obtain affordable housing and leveraged another \$222 million. Its current annual revenue of nearly \$15 million is collected from mortgage and deed recording fees along with initial seed funding provided by the city's Neighborhood Transformation Initiative bond funds. Established in September 2005, the Philadelphia

Housing Trust Fund was designed to respond to a growing affordable housing crisis throughout the City. It is also intended to help ensure a more systemic and equitable approach to neighborhood revitalization that could address the needs of long-term and lower-income residents while fostering the creation of mixed-income communities that can be sustained over time.

The Campaign for Vibrant and Safe Neighborhoods has identified four excellent opportunities for reaching its goal of tripling the fund:

- **Expiring Tax Abatements:** In 1998 the City began providing homebuyers with a ten-year tax abatement on properties being redeveloped. These begin to expire in 2008, resulting in new tax revenue from hundreds of properties that have paid little in taxes. Forty percent of the revenues go the City and could generate as much as \$50 million a year within ten years. The



remaining 60% goes to the School District.

- **Realty Transfer Tax:**

An existing tax of 4% is shared with the state. Revenues have more than doubled in the last five years to \$200 million a year. A portion of the growth should be dedicated to the Trust Fund.

- **Inclusionary Housing Payments:** The City is currently exploring the creation of an inclusionary housing ordinance. Permitted payments in-lieu could be

dedicated to the Trust Fund.

- **Additional sources** include matching funds from a proposed state housing trust fund, a portion of the City's revenues from proposed slot parlors, among others.

The Housing Trust Fund has expanded affordable housing opportunities through three core programs: (1) housing production to expand the supply of new affordable homes; (2) home repair to preserve the existing housing inventory; and (3) homeless prevention to keep at-risk families in their homes. The trust fund represents the largest infusion of local dollars dedicated to affordable housing in the City's history.

Nearly \$18 million has been awarded to support the development of 1,083 new affordable homeownership and rental homes by nonprofit sponsors through a competitive request for proposal process. Another 687 owner-occupied homes have been repaired

through housing preservation assistance. And 431 families have been assisted so that they can stay in their homes through homeless prevention programs.

The creation of new affordable homes by nonprofit community development organizations has been identified as the primary priority for Trust Fund investments. At least half of the Fund's resources go toward the production of new affordable homes. In addition, half of the program funds are targeted to families earning no more than 30% of the area median income and half are targeted to families earning between 30% and 115% of the area median income. All new homes must meet visitability requirements and ten percent of new housing must be accessible to people with mobility impairments with 4% accessible for persons with sensory impairments.

In FY2007, Philadelphia's Housing Trust Fund received requests for three times the amount budgeted for housing production funding. With a new Mayor and City Council taking office in 2008, the Campaign believes now is the time to build on the progress achieved thus far.

The Housing Trust Fund's record and this documentation of its success in addressing critical housing needs builds a solid foundation for increasing the Fund's resources.



New residents at St. Elizabeth developed by Project H.O.M.E. Phase V will make available 15 homes, most of which have been vacant and abandoned for more than 20 years. Each new home has multiple green building elements.

As City Councilwoman Jannie Blackwell confirms: *"Although we have achieved many successes with the funds that have been raised to date, we have not raised enough to offset the deep cuts in federal funds that support affordable housing. Ways and means must be found to increase the resources for the Housing Trust Fund. All of us, the Mayor, members of City Council and those who believe in and support affordable housing in Philadelphia, need to redouble our efforts to help the less fortunate in our communities."*

Contact: Rick Sauer, Philadelphia Association of Community Development Corporations, 1315 Walnut Street, Suite 1600, Philadelphia, PA 19107 (215-732-5829). The report and other information is available at: www.pacdc.org.

PHILADELPHIA ASSOCIATION OF COMMUNITY DEVELOPMENT CORPORATIONS



Pradera Homes is a three-phase mixed-income homeownership development sponsored by the Asociacion Puertorriquenos en Marcha in Eastern North Philadelphia.

California Renews Matching Funds for Local Housing Trust Funds

In 2006, California voters approved a \$2.85 billion housing bond. The proposition outlined various affordable housing programs that would be recipients of the new funds. In October, Governor Arnold Schwarzenegger signed SB586 into law which will set aside \$35 million as matching funds for local housing trust funds in California, as part of the allocation of these funds.

The Local Housing Trust Fund Matching Grant Program was begun in 2003, after passage of a \$2.1 billion dollar bond for affordable housing. The Local Housing Trust Fund Matching Grant Program received \$25 million and most of the funds were committed early in 2004. Eighteen jurisdictions received these funds and the demand for additional matching funds has been very high.

The program provided matching grants to qualified housing trust funds for amounts ranging from \$1 million to \$2 million. A total of about \$24 million was available of which \$9.5 million was allocated for new trust funds established after January 1, 2003. In order to qualify for a matching grant, a jurisdiction was required to have:

- (1) An adopted housing element that is in substantial compliance;
- (2) A housing trust fund account with a minimum balance of \$1 million in funds from sources that are not restricted by the Federal or State government to use for housing (i.e. qualified

funds);

- (3) A program that meets a minimum threshold of rating points, which will require program policies to favor extremely low income (30% AMI) and/or special needs populations; preservation of at risk housing; rental housing; larger (2-3 bedroom) units; and a fund that has multiple funding sources; and

- (4) Committed on-going revenues to the housing trust fund for a period of at least five years.

Earlier this year, AB2638 was passed by the California legislature which altered some of the conditions of the Matching Grant Program. It allows eligible projects to use both matching grant funds, as well as, other state affordable housing funds and extended the time period by which housing trusts must encumber the funds. It also expanded the use of the funds to include emergency shelters and home ownership and increased the targeted populations to include moderate-income households.

While the detailed requirements that must be met have not been released by the Department

of Housing and Community Development, half of the funds are set-aside for newly created housing trust funds. And a priority has been established for housing trust funds that use 65% or more of the funds for homebuyer assistance.

The passage of the Local Housing Trust Fund Matching Grant Program was an achievement of many advocates, including the Silicon Valley Leadership Group, Housing California, and the Housing Trust Fund Network of California, among others.

Contact: Julie Snyder, Housing California, 801 12th Street, Suite 512, Sacramento, CA 95814 (916-447-0503) www.housingca.org.



Hacienda Guadalupe is a 26-unit affordable condominium development in Oxnard developed by Cabrillo Economic Development Corporation.

Albany County, New York Builds On Its Housing Trust Fund Efforts

In September, the Albany County Legislature approved the first funding awards from the recently-created Albany County Housing Trust Fund. The awards were the culmination of a two year, wide-reaching campaign by a coalition of community-based organizations, financial institutions, municipal leaders and private citizens to establish a county-level housing trust fund.

“The County Housing Trust Fund is a first step in our commitment to develop resources for affordable housing. This collaborative community effort will fund multiple projects that will address a balanced variety of affordable housing needs throughout the County,” said Albany County Executive Mike Breslin.

The campaign, led by the Affordable Housing Partnership, the Albany Community Land Trust, and United Tenants of Albany began in earnest in 2006, when local affordable housing advocates started to explore the concept of a housing trust fund at the county level. Their emphasis on early communication with local government leaders paid off when County Executive Michael Breslin and Deputy County Executive Joseph Pennisi proposed \$300,000 in seed funding for the trust fund in the county budget in early 2007.

The funding was appropriated from the proceeds of county tax foreclosure auctions received in 2006. The 2007 budget appropriation was unanimously approved by the County legislature, though officials have not yet

committed to directing future tax auction revenues to the Housing Trust Fund.

Following approval of the budget, the coalition, known as the Albany County Housing Trust Fund Task Force and Albany County officials jointly developed funding priorities for the Trust Fund. The Trust Fund supports the preservation and production of affordable housing throughout the County, with an emphasis on projects that either add affordable units or preserve affordability, will have a lasting impact, and leverage additional resources. Municipalities, housing authorities, and non-profit and for-profit developers may apply for funding. *“We felt strongly that any entity that wants to develop affordable housing should be eligible and encouraged to apply,”* said Eric Dahl, a task force volunteer who worked on the application guidelines.

Awards from the Trust Fund are made on a competitive basis. The first Notice of Funding Availability was released on May 24th of this year to distribute the seed funding appropriated by the County. The Task Force appointed a Screening Committee to score applications for consistency with established housing priorities and make funding recommendations to the County.

Six proposals of the ten that were submitted were selected to receive a



total of \$304,700 in funding from the Trust Fund. The awards will support projects valued at more than \$7.8 million that will rehabilitate or newly develop 68 units of affordable housing. The projects selected represent a wide range of affordable housing – from the rehabilitation of multi-family buildings, to new single family homeownership, to scattered-site renovation of owner-occupied homes in rural areas of the county.

The Task Force is working now to identify additional resources for the Fund and encourage towns and villages throughout the county to adopt resolutions supporting efforts to provide affordable housing. Five municipalities have passed resolutions so far. It has also started to explore additional tools available to produce affordable housing, including incentive zoning, and to expand the public campaign to raise awareness of the need for affordable housing throughout the County.

Contact: Roger Markovics, Albany Community Land Trust, 255 Orange Street, Albany, NY 12210 (518-426-1296).

Vermont Housing and Conservation Board Celebrates Housing Trust's 20th Anniversary

Twenty years ago, then-governor Madeleine Kunin signed the Vermont Housing and Conservation Trust Fund Act into law to respond to development pressures that were pushing housing prices out of reach of Vermonters and threatening the state's open space. Establishing the innovative Vermont Housing and Conservation Board, the 1987 law outlined the aspirations for its work:

In the best interests of all of its citizens and in order to improve the quality of life for Vermonters and to maintain for the benefit of future generations the essential characteristics of the Vermont countryside, Vermont should encourage and assist in creating affordable housing and in preserving the state's agricultural land, historic properties, important natural areas and recreational lands."
 -10 VSA Chapter 15

The following year, upon the recommendation of the Governor's Commission on Vermont's Future, the Legislature appropriated \$20 million of its budget surplus to the Vermont Housing and Conservation Board (VHCB). The Trust receives on-going dedicated revenue from the state's real estate transfer tax.

Two decades later, Vermonters are celebrating the extraordinary legacy of those critical first successes. Since its establishment, the VHCB has:

- Provided \$200 million in loans and grants;
- Supported more than 1200 projects in 220 towns;
- Leveraged \$750 million from private and public sources;

- Preserved and created 8,500 units of affordable housing;
- Conserved 427 farms and 118,500 acres of agricultural land;
- Preserved 250,000 acres of recreation lands and natural areas;
- Restored historic community buildings for public use.

Even today, the work of the VHCB is pioneering in its comprehensive approach to affordable housing and community development linked to land conservation and historic preservation. The benefits of the Board's investments in permanently affordable housing and the conservation of Vermont's finest farmland, forestland and water resources go far beyond its exceptional record.

Reinvestment in older housing in town and village centers, revitalization of downtown neighborhoods, the creation of town parks and the restoration of historic public buildings rebuilds a sense of community while spurring other private investment. New construction projects have added to the state's stock of affordable housing and replaced downtown

buildings destroyed by fire.

With nonprofit organizations and municipalities working at the local level to identify and develop affordable housing and conservation projects in each community, the effects of VHCB investments are discernible in every part of the state.

Last year (FY 2006), VHCB distributed more than \$10 million to support 20 affordable housing projects across the state, including housing for seniors and at-risk youth, as well as rental housing and homeownership opportunities.

The 20th Anniversary celebrates the original coalition of affordable housing, conservation, and historic preservation advocates that harnessed their concerns regarding the pace and pattern of development in the state into a campaign that created one of the nation's first housing trust funds, and the twenty years of hard work by VHCB to realize the coalition's goals.

Contact: Larry Mires, Vermont Housing and Conservation Board, 149 State Street, Montpelier, VT 05602 (802-828-3250) www.vhcb.org.

Please save the date and join the conversation!
 Towards a Shared Vision:
 Challenges for the Next Decade
 a Housing & Conservation Conference
 Tuesday, November 6, 2007
 Union Institute & University,
 Montpelier, Vermont
 9:00 a.m. - 4:30 p.m.
 Plenary Session, Workshops and Field Trips
 Keynote Speaker: Dr. Bill Grace
 Awards Presentation
 4:30 p.m. - 6:00 p.m.
 Awards Reception, cash bar.
 Details to follow.
 For more information, call 828-5075.

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 Vermont
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Celebrating 20 Years
 of Land Conservation,
 Affordable Housing Development
 and Historic Preservation
 in Vermont

California Reports on the Success of Inclusionary Housing Programs

California now has available impressive resources on the status of inclusionary zoning programs throughout the state. The California Coalition for Rural Housing has launched a free and searchable database of California inclusionary housing policies—the first of its kind in the United States.

Then in June 2007, *“Affordable By Choice: Trends in California Inclusionary Housing Programs,”* was released by the Non-Profit Housing Association of Northern California. Both projects were a collaboration of the California Coalition for Rural Housing, the Non-Profit Housing Association of Northern California with the Sacramento Housing

Alliance and the San Diego Housing Federation.

The California Inclusionary Housing Database contains information on the key characteristics of California inclusionary housing policies existing in 2006. It is estimated that there were about 170 such policies in the state at that time. The California Coalition for Rural Housing retrieved electronic and hard copy versions of approximately 80% of these policies and summarized key characteristics on the database.

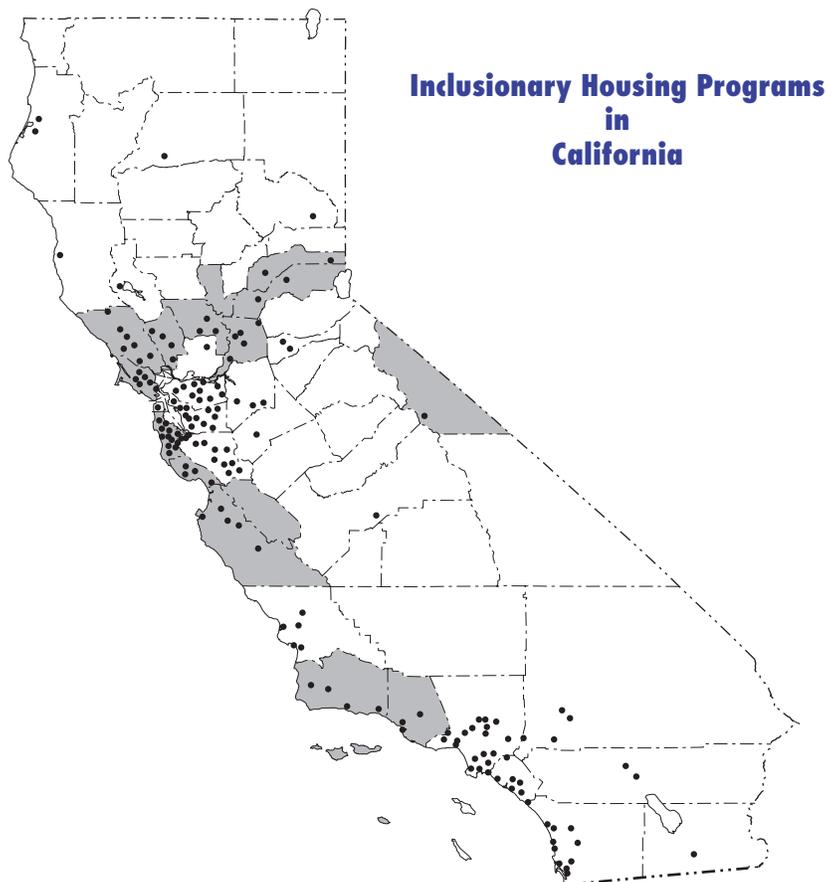
Users of the database may search for these summaries by jurisdiction name or by more than 30 other

characteristics or criteria. For example, users may select all jurisdictions with populations between 50,000 and 100,000 that have mandatory ordinances, require 15%-20% of units be affordable to low- and moderate-income households, allow land dedications or payment of in-lieu fees. In addition, each summary provides a link to the jurisdiction’s full policy. A glossary defines key terms. This innovative and useful resource is worth exploring in or out of California.

Perhaps the most promising conclusion of the “Affordable By Choice” report is that inclusionary housing programs in California continue to expand. In 1994, some 12% of jurisdictions in California had inclusionary housing programs; in 2006, nearly one-third do.

More than 80,000 Californians have obtained housing through inclusionary housing programs. The programs are producing integrated housing and nearly three-quarters of the housing produced is affordable to people with incomes below 80% of area median income. Of that, 25% of the units are affordable to very low income households and another 4% to extremely low income households.

The database is accessible at: www.calruralhousing.org or contact Rob Wiener, California Coalition for Rural Housing, 717 K Street, Sacramento, CA, 95814 (916-443-4448). “Affordable By Choice” can be ordered from www.nonprofithousing.org or by contacting: Nonprofit Housing Association of Northern California, 369 Pine Street, Suite 350, San Francisco, CA 94104 (415-989-8160).



National Housing Trust Reports on Preservation and State Housing Trust Funds

Eighty percent of all housing trust funds support affordable housing preservation, as highlighted in a recent report from the National Housing Trust. The information is summarized from the “*Housing Trust Fund Progress Report 2007*,” from the Housing Trust Fund Project, but highlights the support state housing trust funds have shown for preservation activities.

Nearly all state housing trust funds make financing or grants available to preservation. Some states,

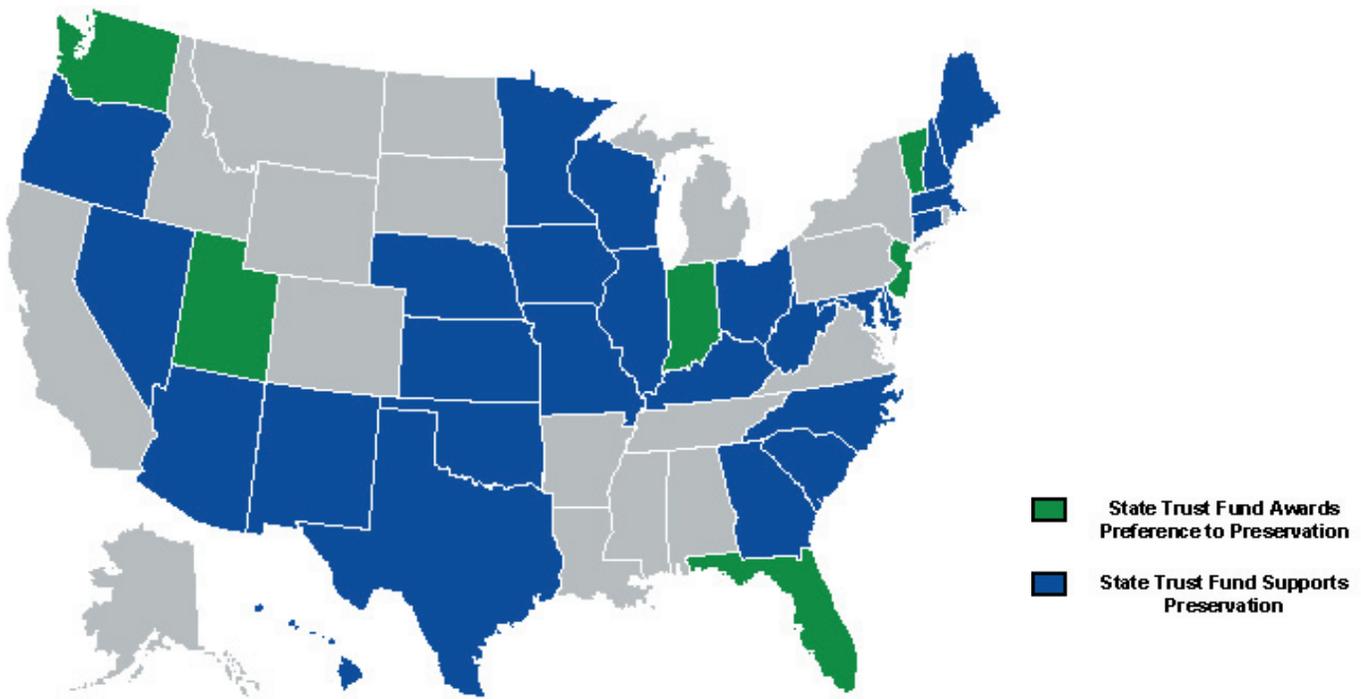
including the District of Columbia, Florida, Indiana, Montana, Utah, Vermont, and Washington prioritize preservation as a preferred activity. At least one state, New Jersey, goes even farther by setting aside a specific portion of its trust fund money for affordable housing preservation activities.

In Utah, the state housing trust fund has become an important source of funding for preserving the state’s invaluable supply of Section 8 and Section 515 subsidized rental

units. According to the multi-family director for Utah’s Olene Walker Housing Loan Fund, the fund’s success can be attributed to the recipient’s ability to combine trust fund loans or grants with other funding sources. “*Historically we’ve found that our projects leverage up to \$11 in other funding sources for every dollar they receive from the Fund*,” said Shellie Goble.

Contact: Tracy Kaufman, National Housing Trust, 1101 30th Street, N.W., Suite 400, Washington, D.C. 20007 (202-333-8931) www.nhtinc.org.

Every state with an active housing trust fund makes financing or grants available for affordable housing preservation, but some states award a preference for affordable housing preservation activities.



National Housing Conference Documents

Sources Connecting Affordable Housing with Health and Education Issues

Successful housing trust fund campaigns have increasingly included an educational component connecting affordable housing to other critical community issues, such as health and education. Housing is indeed more than “bricks and mortar,” as the National Housing Conference points out in its introduction to *“Vital Links: Housing’s Contributions to the Nation’s Health and Education Objectives.”*

The National Housing Conference, in collaboration with Enterprise Community Partners, collected and analyzed research that frames the ways in which our homes and the neighborhoods we live in have health and educational consequences. The information is presented in four ways:

- (1) **Access Evidence Quickly** contains research summaries that present the most promising findings on the impact of affordable housing;
- (2) **Framing the Issues** includes literature reviews with more in-depth looks at the research evidence as scholarly support for the hypotheses;
- (3) **the Evidence in Detail** contains annotated bibliographies summarizing existing studies; and
- (4) **Fact Sheets** providing brief summaries highlighting key data and promising hypotheses.

The intersection of affordable housing and educational success is summarized in seven hypotheses:

- Stable, affordable housing may contribute to children’s

educational achievement by reducing the frequency of unwanted moves that lead children to change schools.

- Certain types of housing subsidies may improve individual educational outcomes by allowing families to move to communities with stronger school systems.

- By enabling families to afford decent-quality homes of their own, affordable housing can reduce overcrowding that leads to negative developmental and educational outcomes for children.

- Well-constructed, maintained, and managed affordable housing can help families address or escape housing-related health hazards (e.g., lead poisoning and asthma) that adversely impact learning.

- Affordable housing developments may function as a platform for educational improvements.

- Homeownership may provide a platform for helping children do better in schools.

- Affordable housing may support children’s educational achievement by reducing homelessness among families with children.

The impact of affordable housing on health issues is summarized in these hypotheses:

- Affordable housing may improve health outcomes by freeing up family resources for nutritious food and health care expenditures.

- By providing families with greater residential stability,

affordable housing can reduce stress and related adverse health outcomes.

- Homeownership may contribute to health improvements by fostering greater self-esteem, increased residential stability, and an increased sense of security and control over one’s physical environment.

- Well-constructed and managed affordable housing developments can reduce health problems associated with poor quality housing.

- Stable, affordable housing may improve health outcomes for individuals with chronic illnesses and disabilities, and the elderly.

- By providing families with access to neighborhoods of opportunity, certain affordable housing strategies can reduce stress, increase access to amenities, and generate important health benefits.

- By alleviating crowding, affordable housing can reduce exposure to stressors and infectious disease.

- By allowing victims of domestic violence to escape abusive homes, affordable housing can lead to improvements in mental health and physical safety.

- Use of “green building” and “transit-oriented development” strategies can lower exposure to pollutants.

More information can be found at: www.nhc.org or www.enterprisecommunity.org. Documents are available in a pdf format.

National Affordable Housing Trust Fund Passes the House

The National Affordable Housing Trust Fund Act of 2007 (H.R. 2895) passed the U.S. House of Representatives on October 10 by a vote of 264 to 148. More than 5,600 supporters across the country celebrated this victory for low income people. A bill is expected to be introduced in the Senate in November 2007.

The House previously passed two sources of funding for the Fund, which the Congressional Budget Offices estimates have a combined value of \$800 million to \$1 billion a year.

As the National Affordable Housing Trust Fund is currently constructed, at least 75% of the funds will sup-

port housing for households who earn no more than 30% of an area's median income. Sixty percent of the funds will go to participating local jurisdictions and 40% to state, Indian Tribes and insular areas. A proportionate amount of funds to states must go to rural areas.

The bill requires a match for trust fund dollars equal to 12.5% if provided from state, local and private resources or 25% if provided from federal sources. Up to 33% of this match may be provided through binding commitments to provide services for residents.

"The National Affordable Housing Trust Fund addresses the affordable housing crisis as it affects every level of society. Right now, housing costs are outstripping wages for more households than ever before, and working is simply no longer a guarantee of being able to afford housing," said Representative Maxine Waters, Chairwoman of the Financial Services Subcommittee on Housing and Community Opportunity. "It has been seventeen years since the federal government last enacted a major affordable housing production program."

Go to www.nlihc.org to learn what you can do to support this campaign.



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Housing Trust Fund Project

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