Center for Community Change

Housing Trust Fund Project NEWS

2007 SPRING

Louisville, Kentucky's Mayor Commits to Affordable Housing Trust Fund

On February 28, 2007, Louisville, Kentucky Mayor Jerry Abramson announced the creation of a Louisville Metro Affordable Housing Fund. The Mayor will ask the Metro Council to seed the fund with a $1 million allocation in unanticipated one-time revenues. He pledged additional funds over the next four years working with the state legislature to authorize a continuing funding source for local affordable housing trust funds in Kentucky. He also challenged the private sector to participate.

Mayor Abramson based his proposal on recommendations from the Mayor's Affordable Housing Trust Fund Task Force, a 23-member advisory group appointed last year. The group included representatives from nonprofit agencies, businesses, community and faith-based groups along with local, state and federal government officials.

"The people who served on this task force are passionate about affordable housing," Abramson said. *"I appreciate their good ideas, and we will need their continuing zeal in Frankfort to get a dedicated revenue stream necessary to make the fund truly effective."*

In addition, the Mayor will propose an ordinance, sponsored by Councilwoman Tina Ward-Pugh, to create a commission appointed by the Mayor and approved by Metro Council to oversee the distribution of grants and loans from the fund. The Housing and Community Development Division of the Louisville Metro Family Services Department will administer the fund.

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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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During the period of June through November 2006, the Mayor's Affordable Housing Trust Fund Task Force and its committees met with members of the staff of Louisville Metro Housing and Community Development to devise a detailed strategy. Specifically, it assessed the need for the creation of a trust fund, examined existing best practices in this field, and made recommendations to create a local trust fund that would meet the affordable housing and community development needs of the Louisville Metro community.

The Mayor's Affordable Housing Trust Fund Task Force outlined key recommendations and a legislative agenda for the implementation and funding of a local trust fund. The Task Force's key recommendations include the following:

Governance:

- The Trust shall fund and facilitate the rehabilitation, repair, and/or production of affordable housing and housing related support programs.
- The governing board shall have final decision-making authority for the Trust and shall be comprised of 13 members reflecting a broad-based, cross-section of interests, including: the banking community, an affordable housing consumer, a low income housing advocate, a Metro-Council member, a neighborhood representative, a member from the Metro Government directly reporting to the Mayor, a non-profit developer, a social service provider, a member from the Homebuilders Association of Louisville, a member from the Apartment Association of Louisville, a representative of homeless individuals, a member from the Greater Louisville Association of Realtors, and one at-large member.
- Board members shall be appointed by the Mayor and ratified by Louisville Metro-Council pursuant to the requirements of local and state law. Board members shall serve in staggered terms.

Program:

- Half of any public dollars allocated to the Trust shall be dedicated by ordinance or other means to serving households at or below 50% of area median income; the remaining 50% shall serve households at or below 80% of area median income.
- An initial needs assessment shall be conducted during the first year of operation. The frequency of the needs assessment shall be determined by the governing board and shall occur at least every three years.
- Trust programs shall be designed to leverage and maximize resources.
- The Trust shall offer a variety of funding including loans, forgivable loans, and grants. The Trust must remain flexible so that it can maximize and leverage resources from a variety of sources and facilitate innovative approaches.
- The Trust will ensure sustainability by instituting duration and affordability requirements perfected through financial incentives and penalties, deed restrictions and other enforceable agreements.
- Eligible applicants will include non-profit and for-profit affordable housing developers and

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West Virginia Secures Dedicated Revenue for Affordable Housing Fund

West Virginia's housing advocates have succeeded in securing a dedicated source of public funding for the state's housing trust fund. An additional $20 fee will be charged on the transfer of real property and on the sale of factory-built homes by licensed dealers. It is anticipated to generate more than $1 million a year for the state's Affordable Housing Trust Fund.

West Virginia's Housing Trust Fund was created in 2001 to increase the capacity of community housing organizations to provide safe, decent, affordable housing for low-income West Virginians. The fund was capitalized with initial one-time grants from the Benedum Foundation and the West Virginia Finance Housing Authority of $1.5 million. In 2005 and 2006, efforts failed to secure a dedicated source of revenue. Then housing entities throughout the state formed "friends" of the trust fund to have a more influential group to advocate for dedicated funding.

Friends of the Trust Fund planned housing day for West Virginia's 2007 legislative session. Habitat for Humanity West Virginia hosted a nail driving contest on Housing Day. Legislators competed among themselves to see how fast they could drive a nail, with prizes awarded to the top five fastest nail drivers. This successful event brought media and support to the housing trust fund campaign.

HABITAT FOR HUMANITY WEST VIRGINIA

Habitat for Humanity Women Build in West Virginia

The Housing Trust Fund has awarded $1 million to local groups, leveraging another $12.3 million in public and private funds. This funding has produced 48 shelter beds, 40 single family home purchases and rehabs, and 50 units of low-cost rental housing. The impact of this investment includes creating 100 local jobs and an estimated $760,000 in local property tax revenues.

The Affordable Housing Trust Fund is administered by the West Virginia Housing Development Fund. No more than 10% of these revenues can be used for administration of the trust fund and an annual report must be submitted to the Legislature each year.

Funds have been made available to nonprofit organizations, units of local government, public housing authorities, and regional or statewide nonprofit housing assistance organizations. Proposals designed to develop the capacity of community based organizations to sponsor or develop housing have been encouraged, but those that cause the production of housing receive greater consideration.

Proposals are encouraged that promote the provision of affordable housing services, including but not limited to building housing; purchase of sites; and constructing improvements including water lines, water supply installations, sewer lines, sewage disposal systems, gas lines, electric lines, roads, streets, curbs, gutters, sidewalks, and other land improvements necessary to prepare sites for residential housing construction. Priority is given to proposals that have other funds committed and target families with the lowest incomes, among other selection criteria.

Contacts: Lora Pierce, Habitat for Humanity of West Virginia, P.O. Box 70146, Charleston, WV 25301 (304-720-7636 www.habitatwv.org or West Virginia Housing Development Fund, 814 Virginia Street, East, Charleston, WV 25301 (304-345-6475).

Austin, Texas Voters Pass $55 Million Housing Bond

In Austin, Texas, 62.3% of the public voted to approve a $55 million bond for affordable housing last November. Bond funds will go to support the development, rehabilitation, and preservation of affordable rental and owner housing. The housing bonds were one of seven propositions, all of which passed.

The "There's No Place Like Home!" campaign to win passage of the bond focused on needs and opportunities from investing in affordable housing. More than 54,000 seniors live on fixed incomes; 4,000 Austin school children lack a permanent home; 8,700 families are on waiting lists for public housing or housing vouchers. For an average of just $4.65 year, voters agreed. Estimates are that the funds will leverage another $300 million and create more than 12,000 jobs.

The funds will be allocated over a seven year period and be administered by the Department of Neighborhood Housing and Community Development. The majority of the funds, $33 million, will be used to create special needs housing, affordable rental units, and housing with supportive services for people transitioning out of homelessness, elderly on fixed incomes and people earning minimum wage. The bond will allow a deeper level of affordability for families with incomes between 30 and 50 percent of the median family income, with a priority for extremely low-income people.

The remaining 40% of the funds will support homeownership, primarily through community land trusts and reimbursement of infrastructure costs. An emphasis will be placed on supporting homeownership for households earning no more than 80% of the median income, with priority for reaching lower income households. Both nonprofit and for-profit developers are eligible for the funds.

Housing advocates in Austin began working on a housing trust fund campaign in 1998. The City's Department of Neighborhood Housing and Community Development does operate a housing trust fund utilizing about $1 million a year to support affordable housing. There is no formal commitment that the bond funds would go into the housing trust fund, but these funds will certainly add to the mix, along with housing trust fund resources and other funds.

Housing advocates, using a political consultant, held a series of housing forums. A citizens bond committee was also formed. Endorsements were received from many organizations and individuals throughout Austin. Polling indicated support for housing that would assist the disabled community, elderly persons, and families with children. The campaign also focused on successful local models of affordable housing.

TEXAS LOW INCOME HOUSING INFORMATION SERVICE

Lyons Gardens provides family eldercare in this 53 home senior complex in East Austin. The Housing Trust Fund made an equity contribution.

There will be an annual process for deciding funds spent each year. This will occur as part of the annual consolidated plan process, including public hearings, a community survey, and other meetings. The Council is responsible for adopting accountability guidelines.

Contact: Karen Paup, Texas Low Income Housing Information Service, 508 Powell Street, Austin, TX 78703-5122 (512-477-8910).

Illinois Open Doors, Open Lands Campaign Proposes Progressive Transfer Tax Restructuring

The Open Doors, Open Lands Campaign of Illinois has proposed a restructuring of the Illinois real estate transfer tax. The proposal would provide tax cuts for 93% of property sellers and generate an estimated $215 million per year, including $99 million in new funding. Since 1989, this has been the revenue source supporting the Illinois Affordable Housing Trust Fund.

Currently, the state imposes a real estate transfer tax on property sellers at a rate of $.50 per $500. Half of the money generated by these funds is dedicated to the Affordable Housing Trust Fund. The remaining funds are used for the acquisition of open space and natural areas. The Affordable Housing Trust Fund is used primarily for developing and preserving affordable housing for low-income households.

The Open Doors, Open Lands Campaign is proposing to enact a tax cut of 10 cents per $500 to sellers of properties priced at less than $500,000 (from $.50 to $.40). Properties priced above $500,000 would pay the tax rate of $.40 per $500 (.08%) for the first $500,000 in value of the property. Value above $500,000 would be taxed based on a progressive rate structure.

In addition, the Open Doors, Open Lands Campaign is proposing that 20% of the Affordable Housing Trust Fund be targeted for the development of supportive housing. Supportive housing is defined as permanent affordable housing with support services attached for individuals and families who have been homeless and/or have special needs, such as mental illness or chronic physical illness, such as HIV/AIDS.

The campaign partners include Business and Professional People for the Public Interest, the Chicago Coalition for the Homeless, Housing Action Illinois, the Illinois Environmental Council, Openlands Project, and the Supportive Housing Providers Association.

Thirty-five states collect a real estate transfer tax and only Colorado has a lower rate than Illinois. Not only is this revision seen as a fairer proposal, but it would generate an estimated $215 million a year, including $49.5 million in new funding for the Illinois Affordable Housing Trust Fund. In Fiscal Year 2006, the real estate transfer tax generated roughly $116 million for affordable housing, conservation, and open space through a flat tax on the sales price of properties. This proposal would create a four-tiered progressive rate structure.

The Illinois Affordable Housing Trust Fund is administered by the Illinois Housing Development Authority and last year received nearly $60 million in revenues to support affordable housing. Nonprofit and for-profit developers, as well as local governments may seek funds. Acquisition and rehabilitation of existing housing, new construction, adaptive reuse of non-residential building, special housing needs, and technical assistance for nonprofit organizations are eligible activities. Funds are allocated to three geographic categories: 64% to metropolitan Chicago counties; 18% for other metropolitan counties; and 18% for non-metropolitan counties.

Funds have been used to support a wide range of activities and the Fund has made a significant contribution to the preservation of affordable housing throughout the state.

Contact: Tammie Grossman, Housing Action Illinois, 11 East Adams Street, Suite 1601, Chicago, IL 60603 (312-939-6074) www.housingactionil.org.

ILLINOIS HOUSING DEVELOPMENT AUTHORITY

Walken Oaks, in Woodstock, is one of the development preserved in 2005 by the Illinois Housing Development Authority. The property has 125 one-bedroom units for the elderly and 67 townhome units for families that include both market-rate and project-based Section 8. The State's Affordable Housing Trust Fund will allow the property to remain affordable for the next fifty years.

Oregon Housing Alliance Pushes 2007 Housing Opportunity Agenda

The Oregon Housing Alliance's 2007 Housing Opportunity Agenda has seven key elements that would dedicate new sources of funds to meet critical housing needs and allow local communities to use successful policy tools to meet their community goals for housing.

Among these is a request for $100 million this biennium to build and maintain affordable housing. The funds would be raised from a combination of biennial appropriations and dedicated revenue streams, and distributed through existing, proven programs to help meet community needs and priorities across the state.

Funds would come from:

- An increase to the existing state document recording fee as an ongoing funding source for affordable housing (at least $60 million per biennium);
- Allocation of lottery funds to support the economic development that is tied to affordable housing ($25 million);
- General Fund appropriation ($10 million); and
- Continued utility public purpose fee ($5 million).

Contained in the Governor's Budget is $39.7 million, which includes $15.8 million from Lottery proceeds; $15.6 million from the General Fund (plus $2 million to restore the housing finance account); and $6.3 million of utility public purpose funds.

Senate Bill 38 would increase the document recording fee and place 75% of the revenues into the Housing Development and Guarantee Account; 10% into the Emergency Housing Account; 9% into the Home Ownership Assistance Account; and 6% into the Housing and Community Services Department Revolving Account.

The Housing Alliance is advocating for $80 million to develop new housing for low income households, rehabilitate existing rental housing, support vulnerable populations with permanent supportive housing, and finance resident purchase of manufactured home parks.

At least $10 million would end and prevent homelessness by providing housing and emergency intervention. Another $4 million would maintain a vital network of community-based housing providers and support priority initiatives. And $6 million would support homeownership throughout the state.

The Oregon Housing Alliance has fifty member organizations. During March and April they encouraged turnout during Ways & Means Committee hearings throughout the state. Their website is full of information to use and advice on how to advocate for and communicate about affordable housing needs throughout the state. In addition, the Alliance has developed fact sheets for every county in the state, as illustrated here for Washington County.

Other items included in the 2007 Housing Opportunity Agenda are:

- giving local communities the freedom to create affordable housing through inclusionary zoning by lifting the legislative prohibition against this useful tool;
- assisting residents who are displaced by the conversion of apartments to condominiums through notice requirements to protect renters' rights and requirements for owners to pay the equivalent of three months rent as relocation assistance;
- preserving affordable housing throughout Oregon by convening a broad based work group on preservation issues;
- assisting residents whose homes may be lost by closure of manufactured home parks;
- allowing flexibility to use Urban Renewal funds for affordable housing by permitting expenditure of URA funds outside the URA borders for affordable housing when doing so meets a demonstrated community need; and
- authorizing deed restrictions and affordability covenants by statute.

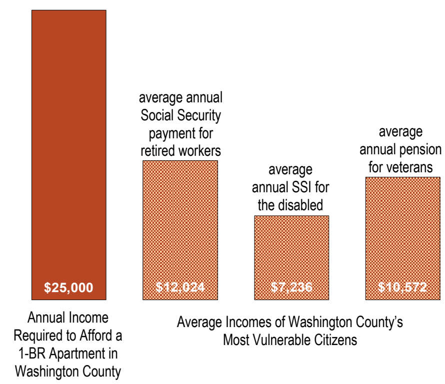
Contact: Janet Byrd, Oregon Housing Alliance c/o Neighborhood Partnership Fund, 1020 S.W. Taylor Street, Suite 680, Portland, OR 97205 (503-226-3001 x102). www.oregonhousingalliance.org.

In **WASHINGTON COUNTY**, housing prices have moved out of reach for ordinary people.

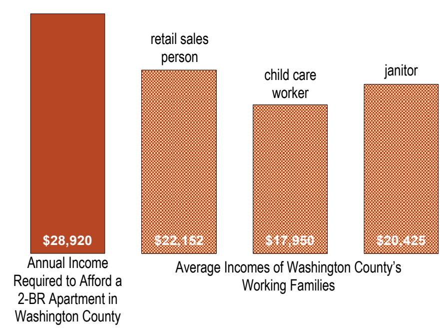
What can we do to close the gap?

Our hardworking families, children and our neighbors on fixed incomes deserve the opportunity to succeed in life — that success is tied to having a safe, stable place to call home.

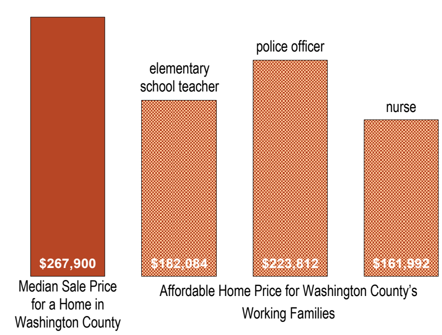
In **Washington County**, people on fixed incomes—like seniors and people with disabilities—can't afford a one-bedroom market-rate apartment.



Washington County's hard-working families should not have to choose between rent, groceries and prescription medications. High housing costs have put basic economic security out of reach.



Homeownership in **Washington County** is now beyond the means of many hard-working families.



quick facts
Oregon

Over half of renters in Oregon are paying more than they can afford for rent.

▼

Over 13,000 of our K-12 students were homeless during the 2005-2006 school year. Nearly half of the homeless students were in grades K-5.

▼

72 = the number of hours a worker earning Oregon's minimum wage had to work each week in 2005 to afford a two-bedroom apartment.

▼

The statewide median home price rose 21.78% in 2005. Over the past 5 years the price to purchase a home has skyrocketed by 62.28%. Meanwhile, Oregon was one of only eight states that saw declines in median income during that period.

WANT TO KNOW MORE?

Call the Housing Alliance
503-226-3001
or visit online at
oregonhousingalliance.org

Housing Alliance c/o Neighborhood Partnership Fund • 1020 SW Taylor St, Ste 680 • Portland, OR 97205 • 503-226-3001 x102

Michigan Seeks Funding for Housing and Community Development Fund

The Living in Michigan Campaign is seeking full funding for the Michigan Housing and Community Development Fund. The Fund is intended to concentrate resources and activities in downtowns, neighborhoods, affordable housing and supportive housing throughout the state. The objective is to allow Michigan cities and communities to compete for, attract, and retain the brightest and best workers in the country.

The Campaign is seeking $100 million a year to support the Fund. The goal of the Fund is to provide housing opportunities for all Michigan residents and to help transform the state's economy by improving the quality of life throughout the state, especially in those areas with high concentrations of poverty. Michigan's Housing and Community Development Fund will focus on:

- Financing downtown and neighborhood improvements to make them attractive places to live and do business.
- Financing affordable and market rate housing for young people, workers, immigrants, early retirees, and people with low and moderate incomes.
- Financing supportive housing for the homeless and people with disabilities.

The Housing and Community Development Fund would leverage additional funding from public and private sources. It is estimated that a $100 million program would leverage an additional investment of $280 million, create more than 6,000 good paying jobs and generate approximately $21 million in state and local taxes.

Priorities for the Fund will be determined annually based on need and resources. Funds will be distributed throughout the state, including both metropolitan and rural areas.

Funds might be used for a variety of downtown and neighborhood improvements, including: façade improvements, signature building rehabilitation, demolition of blighted buildings, pocket parks, targeted neighborhood redevelopment, local land banks, community centers, cultural events, and promoting green building.

The Michigan Housing and Community Development Fund would also be used to enhance the state's affordable housing market. Funds might be used to support such activities as: individual development accounts; mortgage down payment assistance; employer assisted housing; community land trusts; foreclosure prevention; predatory lending education; rental housing for families, the elderly and people with disabilities; assisted living for the elderly; workforce housing; and preservation of existing affordable rental housing.

Finally, the Fund also intends to provide financing for supportive housing needs for the state's poorest residents. Supportive housing would assist homeless youth, homeless families, veterans, chronic homeless, youth aging out of foster care, and domestic violence victims.

The Coalition for Michigan's Housing and Community Development Fund includes: Community Development Advocates of Detroit, Community Economic Development Association of Michigan, Corporation for Supportive Housing, Great Lakes Capital Fund, Habitat for Humanity of Michigan, Local Initiatives Support Corporation, Michigan Association of Home Builders, Michigan Association of Homes and Services for the Aging, Michigan Association of Planning, Michigan Coalition Against Domestic and Sexual Violence, Michigan Coalition Against Homelessness, Michigan Community Action Agency Association, Michigan Disability Rights Coalition, Michigan Housing Council, Michigan Interfaith Trust Fund, Michigan Land Bank Fast Track Authority, and Michigan Network for Youth and Families.

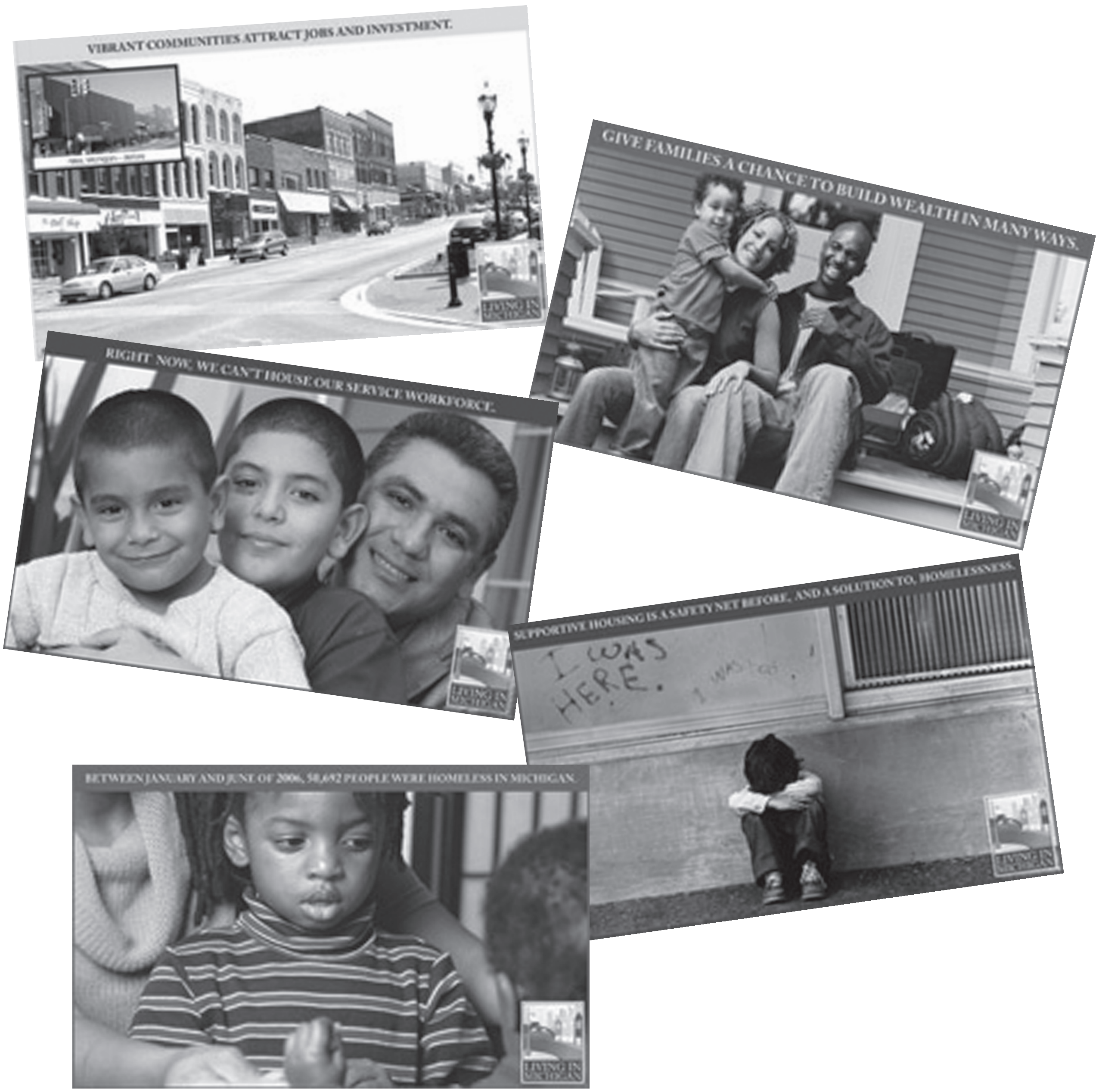
Contact: Ken Bensen, Chairperson, Coalition for Michigan's Housing and Community Development Fund (517-485-1006 x17) www.livinginmichigan.org.

GETTING INVOLVED IN MICHIGAN'S HOUSING AND COMMUNITY DEVELOPMENT FUND CAMPAIGN

Visitors to www.livinginmichigan.org are encouraged to express their support for the Housing and Community Development Fund by contacting their legislators. Each participant can select a postcard, enter his or her own name and address, and the card will automatically be sent to the proper lawmakers.

Five themes are available and each postcard displays its own message:

(1) Vibrant Cities, Towns and Villages–"Vibrant communities attract jobs and investment";
(2) Homeownership–"Give families a chance to build wealth in many ways";
(3) Rental Housing–"Right now, we can't house our service workforce";
(4) Supportive Housing–"Supportive housing is a safety net before, and a solution to, homelessness"; and
(5) Ending Homelessness-"Between January and June 2006, 50,692 people were homeless in Michigan".



Indiana Considers Legislation for State and Local Housing Trust Funds

Legislation has been proposed in Indiana to generate additional dedicated revenues for the state Affordable Housing and Community Development Fund, as well as, create funding opportunities for local housing trust funds in the State.

There are currently five different revenue sources contained in HB 1351. Three would generate revenues for the state fund and generate a projected $13 million annually. The remaining two funding sources would become effective when local jurisdictions, with housing trust funds, elect to do so.

The revenue sources proposed for the state fund include: interest from the state's abandoned property fund and interest from the state's property custody fund, as well as, revenues from the sales and use tax collection allowance. All three would become effective July 1, 2007 and would generate, respectively, $308,825; $119,742; and $12.6 million. In addition, the Public Depository Insurance Fund interest will become effective January 1, 2012 and is expected to generate another $5.3 million for the Fund.

Currently, four jurisdictions in Indiana have been identified as having local housing trust funds: Indianapolis, Ft Wayne, Evansville and Bloomington. The proposed legislation enables these four jurisdictions to increase the document recording fee and the local government bond issuance surcharge. Forty percent of the revenues generated would go to the state fund and 60% would be retained by the local housing trust fund. These two additional revenue sources, if enacted locally, would generate an estimated $2 million or more for the state fund.

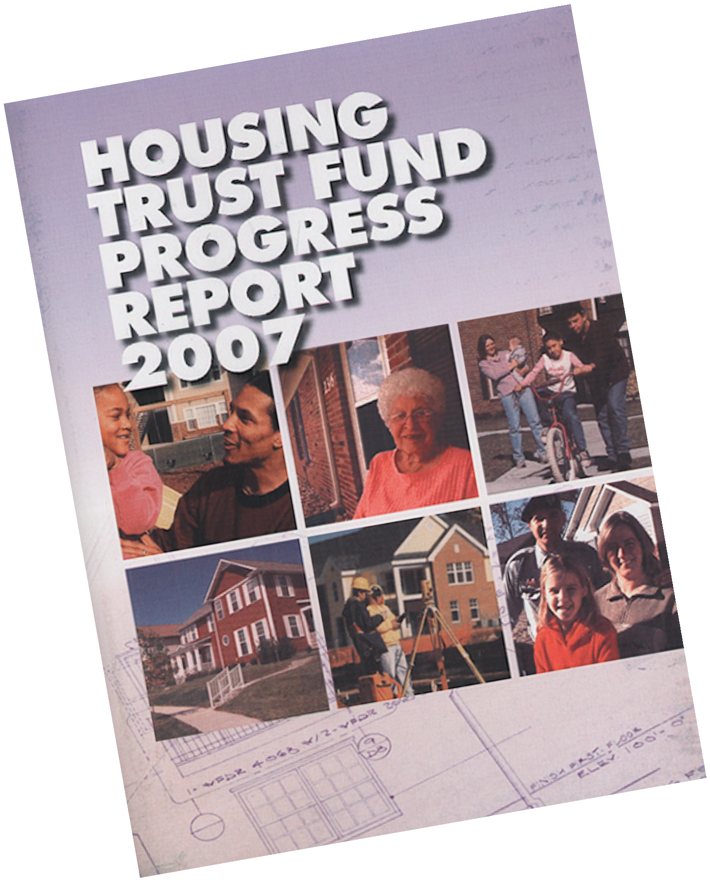
The Indiana Affordable Housing and Community Development Fund Advisory Committee released its report and recommendations in June, 2006 [see Housing Trust Fund Project News, Fall 2006], highlighting the success and accomplishments of the Fund to date as well as making recommendations for a more effective affordable housing trust fund. The Advisory Committee's primary recommendation was to secure a dedicated revenue source for the Development Fund.

The campaign, Our Indiana Home, is working with Hoosiers throughout the state to raise awareness and understanding not only about the importance of affordable housing in Indiana, but also the importance of having adequate revenue for the Indiana Affordable Housing and Community Development Fund in order to be successful in addressing critical needs throughout the state.

House Bill 1351 and Senate Bill 500 are winding their way through the state legislative process. The legislative session ends April 29th.

Contact: Christie Gillespie, Indiana Association for Community Economic Development, 2105 N. Meridian Street, Suite 102, Indianapolis, IN 46202 (317-920-2300) www.ourindianahome.org.

Indiana Affordable Housing and Community Development Fund			
Rental Housing	$12,149,997	59%	750 homes
Homeownership	$6,212,660	30%	400 homes
Emergency, Transitional, Permanent Supporive Housing	$1,807,500	9%	250 homes
Training	$339,254	2%	



Housing Trust Fund Progress Report 2007 Released!

The Housing Trust Fund Project of the Center for Community Change is pleased to release its new report on the status of housing trust funds in the United States.

There are nearly 600 housing trust funds in cities, counties and states that in total contribute some $1.6 billion each year to help address critical housing needs. The report outlines characteristics of city, county and state housing trust funds. Emerging trends within the housing trust fund movement are treated in more detail: state legislation enabling local housing trust funds; regional housing trust funds; and housing trust funds serving the lowest incomes.

Copies are $10.00 each. To order, please fill out the order form, include payment, and send to Maribel Molina-Villa, Center for Community Change, 8736 Nogal Avenue, Whittier, CA 90606 (mvilla@communitychange.org).

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LOUISVILLE *continued from page 2*

service providers, public housing authorities, and units of government.

• The governing board shall develop a transparent fund distribution process.

Revenue:

• The objective is to lay the foundation for a trust fund that annually invests $10 million dollars into affordable housing projects. A multi-year approach will be necessary to achieve full and adequate funding for the Trust.

• No single source of funding will measure up to the Trust's funding objective. The Trust must be created through a combination of several dedicated, renewable, public income streams and an endowment of other private resources and contributions.

• Several revenue source options were identified by the Task Force. First priority was given to: a 3% rental car fee; a percent of a proposed increase in the rate and/or dividends from the Louisville Water Company, a bingo sales tax, a restaurant fee, an increase in the hotel/motel tax, and the county clerk's surplus (some, but not all, of which would require state legislation to enact).

• Other revenue sources that could be committed now include a general fund commitment, annual Arena bond surpluses, and metro bond financing.

• A significant investment of public revenue sources must be sought prior to private contributions. It is recommended that the Trust be initially seeded with a contribution from Louisville Metro Government.

• To build public and political support for the necessary changes in state legislation and budgetary authority, a concerted educational campaign must be undertaken. With Mayor Abramson taking a lead role, the goal is to spread community awareness regarding the importance of securing a local affordable housing trust fund.

The Mayor's announcement comes after a long campaign by housing advocates in Louisville including the Coalition for the Homeless, the Metropolitan Housing Commission, CLOUT (Citizens of Louisville Organized and United Together), Habitat for Humanity, Kentuckians for the Commonwealth, Kentucky Jobs With Justice, Women in Transition, the Kentucky Alliance Against Racist and Political Repression, and others.

Contact: Tyler Fairleigh, Metropolitan Housing Coalition, P.O. Box 4533, Louisville, KY 40204-4533 (502-584-6858).

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