Housing advocates in Philadelphia have long recognized severe housing problems in the City and called for increased funds. The crisis was thoroughly documented in early 2003, when the Philadelphia Affordable Housing Coalition released “A Call to Action: Philadelphia’s Affordable Housing Crisis and What We Can Do About It.” In May 2003, the Philadelphia Association of CDCs (PACDC) released “Invest in Neighborhoods: An Agenda for Livable Philadelphia Communities,” which called for the creation of a $15 million annual housing trust fund, among other initiatives and committed to a major advocacy effort to reach this goal.

As the Trust Fund Campaign grew, it included community development corporations, grassroots organizations and many others. The Campaign formed a number of working committees to design the trust fund proposal and work through the campaign elements. PACDC released a proposal for a housing trust fund in its paper, “A Philadelphia Housing Trust Fund: Ensuring a Future of Affordable Housing and Neighborhood Revitalization,” which formed the basis for the campaign. The Campaign formed a steering committee, which included the Philadelphia Association of CDCs, the Philadelphia Affordable Housing Coalition, Philadelphia ACORN, the Eastern Pennsylvania Organizing Project, and several local community development corporations. The Campaign
secured more than one hundred endorsements from community development corporations, service providers, faith-based organizations, banks, environmental groups, and others.

PACDC hired a local economic forecasting firm to project the economic impacts of the proposed trust fund. And by the summer of 2004, PACDC released its report on the “Potential Economic and Fiscal Impacts of the Philadelphia Housing Trust Fund.” The study projected an impact of $85 million for Philadelphia, $142 million for the Philadelphia region, and $169 million of total economic activity for Pennsylvania.

After studying potential revenue sources, outlining preferred program directions, and detailing an administrative structure, the Campaign refined its proposal. The proposal included several potential revenue sources, but the one that virtually everyone could agree upon was to amend the State’s Act 137 legislation to permit Philadelphia to participate. Act 137 enables counties in Pennsylvania to put a 100% surcharge on deed and mortgage recording fees to provide revenues for affordable housing programs. When it was passed in 1992, the City/County of Philadelphia was exempt. It could bring as much as $15 million a year to help support affordable housing in Philadelphia.

In each project supported through the housing trust fund, a minimum of 10% of the total number of new units must be accessible to individuals with mobility impairments and a minimum of 2% must be accessible to individuals with sensory impairments. All such new construction units must be made visitable or an amount equal to $3,000 multiplied by the total number of new units is required to be spent to make as many of the units as possible visitable.

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Illinois housing advocates have won passage of the Rental Housing Support Program estimated to provide $30 million annually in rental subsidies to at least 5,500 households statewide. Governor Rod Blagojevich signed the bill into law on July 3. The three-year campaign resulted in passage of Senate Bill 75 to assist families earning less than 30% of the area median income with half of the funds earmarked for those living on less than 15% of the area median.

It Takes a Home to Raise a Child Campaign has been a collaboration between the Chicago Coalition for the Homeless and Housing Action Illinois. More than 150 organizations around the state endorsed the campaign, including 25 groups that signed on in 2004 because they supported the proposed rental bill.

Business and Professional People for the Public Interest, the Chicago Low Income Housing Trust Fund, the Illinois Community Action Association (based in Springfield), and the Office for Peace and Justice of the Catholic Archdiocese of Chicago were the lead strategy team working on the passage of the Rental Housing Support bill with Housing Action Illinois and CCH. Sponsors for the legislation included House Representatives Julie Hamos and Terry Parke and Senators Iris Martinez and Christine Radogno.

The program not only had bi-partisan sponsors and support in the state legislature, but was also endorsed by the Illinois Association of Realtors, Commercial Club of Chicago’s Metropolis 2020, the Catholic Conference of Illinois, United Way of Illinois, the AFL-CIO, the Cook County Board, the Governor’s Affordable Housing Task Force, Chicago Mayor Richard Daley, Chicago Housing Commissioner Jack Markowski, and the Daily Southtown editorial board.

The new rental assistance program will be funded by an additional $10 fee on the recordation of real estate documents. Counties will retain $1 of the charge. The program will make grants directly to local agencies. Recipients will provide subsidies to landlords, who in turn will charge affordable rents to extremely low income tenants. The program may also provide long term operating support for new or rehabilitated affordable housing. The grants will enable the homes to remain affordable over an extended period of time.

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The program will be administered by the Illinois Housing Development Authority. Funding will be distributed based on census data indicating where the need for the program exists. Accordingly, estimates are that approximately 30% of the rental subsidies would go to Chicago; 28% to rural areas of the state; 21% to suburban Chicago, and 21% to small metropolitan areas statewide.

The Rental Housing Support Program is modeled after the Chicago Low Income Housing Trust Fund. The Chicago program has been in operation for fifteen years and subsidizes more than 2,000 apartments annually. The program is widely regarded as successful and currently has a waiting list of landlords wanting to participate in the program.

Fifteen years ago, the Illinois Affordable Housing Trust Fund was established to fund development costs for affordable housing. This trust fund receives dedicated revenues from the state’s real estate transfer tax and is also administered by the Illinois Housing Development Authority.

The effort to pass the bill was run by the six member strategy team. The Rental Bill Strategy Team met every two weeks to discuss day-to-day strategy for moving the bill forward including: identifying important targets, coordinating meetings with elected officials, organizing public actions/action alerts, and implementing a media strategy.

Strategy Team members had to commit a minimum of ten hours of staff time weekly, make passage of rental subsidy bill a top legislative priority, bring to the table either an important constituency that can be mobilized to help pass the legislation or financial resources, and have a presence (either staff or constituents) monthly in Springfield during the legislative session. There was also a larger group of allies that worked with the strategy team to pass the bill.

The campaign had many twists and turns. But advocates stayed with it, including participating in lobby days; delivering easter eggs on Easter to Speaker of the House Madigan; and organizing an assembly by United Power for Action and Justice with 1300 people!

The campaign actually stalled at one point over how much the county recorders’ offices would receive from the increase, based on a position taken by Cook County Recorder of Deeds Eugene Moore. About 35 members of the Chicago Coalition for the Homeless, wearing bright yellow T-shirts and pins, sat in the gallery during budget hearings. Many held up signs reading: “5,500 more families could have housing. Why do you need $1 Moore?”

After extensive negotiations and attempts, Moore agreed to the bill at the United Power assembly. Many letters to the Governor convinced him to sign the bill, including one from Chicago’s Mayor Daley.

An affordable rent for someone earning minimum wage is $268 in Illinois. This is far below the HUD-established fair market rent in all areas of the state. In Illinois, there are 368,147 households earning less than 30% of the area median income who are paying more than one third of their income for rent (the standard used in determining whether a household is rent burdened). Moreover, 77,041 households are on public housing waiting lists and another 56,417 wait for housing vouchers.

Contacts: Julie Dworkin, Chicago Coalition for the Homeless, 1325 S. Wabash, Suite 205, Chicago, IL 60605 (312435-4548) and Bob Palmer, Housing Action Illinois, 11 E. Adams, Suite 1501, Chicago, IL 60603 (312-939-6074) or www.chicagohomeless.org or www.housingactionil.org.
Washington state housing advocates won unprecedented victories during the 2005 legislative session. These include the long sought after goal of a $100 million biennial commitment to the state’s housing trust fund and a new $10 increase in the fee for recording documents to help cut local homelessness in half by 2015 [see Spring 2005 Housing Trust Fund Project News for the Homeless Trust Fund].

Washington’s innovative and successful state housing trust fund receives revenues largely from the state’s capitol budget providing general obligation bond support for affordable housing initiatives statewide. The Campaign sought to increase the level of funding from its current $80 million per biennium to its goal of $100 million. The Department of Community, Trade and Economic Development, administrator of the trust fund, was also permitted to increase its administrative rate from four to five percent.

The Housing Trust Fund is the state’s largest public funding source for the creation of affordable homes for low income families and individuals, investing more than $420 million in new and improved housing since 1989. The Housing Trust Fund has developed, preserved, or rehabilitated more than 26,000 housing units and leveraged more than $1.5 billion of public and private funds. While the Legislature has incrementally increased the Housing Trust Fund in recent years, funding has not kept pace with the need for low cost housing, nor the availability of private matching funds. Some nonprofit housing developers wait up to two years before funding becomes available.

Washington state housing advocates came together in 1997 to launch the Housing Our Community Campaign to increase the state Housing Trust Fund to $100 million per biennium. The Fund had stayed at a $50 million per biennium level for several years and increased to $78 million in the late 1990s. Hundreds of organizations from around the state were involved in the grassroots network with a database of thousands of contacts. The highly efficient campaign included weekly alerts and large actions with hundreds gathered for Housing Advocacy Day in Olympia.

Members of the Washington Low Income Housing Alliance provided outstanding grassroots advocacy support on its housing legislative agenda. Working in collaboration, strong advocacy efforts by the Washington State Coalition for the Homeless, realtors, financial institutions, the Statewide Poverty Action Network, United Way of King County, and many others demonstrated a broad coalition fighting to end homelessness and ensure that everyone has the opportunity for a decent and affordable home.

A record crowd of more than 300 energized advocates traveled to Olympia for Housing Advocacy Day in February 2005. Housing Advocacy Day is organized by the Washington Low Income Housing Alliance in partnership with the Washington State Coalition for the Homeless. Highlights included a performance by the Voiceless Among Us choir, a call to action by Representative Mark Miloscia, advocacy trainings, a presentation on effective communication, an inspiring press conference on the new Washington Families Fund in front of the Capitol Building, and, of course, constituent visits with legislators throughout the day. Legislators were particularly receptive and supportive of the...
Housing Alliance and Coalition for the Homeless’ legislative agendas this year. Reports of enthusiastic support for appropriating $100 million for the State Housing Trust Fund were common.

The Campaign drew on support statewide, used skilled lobbyists, and employed campaign materials that outlined economic benefits of housing, the remarkable success of the housing trust fund, and data on the severity and impact of homelessness in Washington. Years of advocacy has built bi-partisan support and strong leadership in the legislature that ensured the bills moved through the legislative process to a successful and impressive victory.

Contacts: Shane Rock, Washington Low Income Housing Alliance, 811 First Avenue, Suite 408, Seattle, WA 98104 (206-442-9455) or Seth Dawson, Washington State Coalition for the Homeless, P.O. Box 955, Tacoma, WA 98401 (253-572-4237).

New York City Creates Battery Park City Housing Trust Fund

The Housing Here and Now Campaign has succeeded in convincing New York City to keep its promise of using Battery Park City funds to build and preserve affordable housing by creating a local housing trust fund. ACORN and Housing First created a broad coalition of New Yorkers calling for the housing production and preservation initiative. The New York City Housing Trust Fund would generate $130 million in revenue to create or preserve 4,500 affordable housing units for more than 11,000 New Yorkers over the next four years.

The Battery Park City Authority collects revenues from development that occurred on the land fill years ago and, in the late 1980’s, made a commitment to use surplus revenues for affordable housing. While the agreements requiring the use of the funds for housing have expired, the unfulfilled commitment to the original vision remains. The campaign was spurred by the City’s consideration of using $30 million in annual revenue to securitize $350 million in debt for expansion of the Jacob K. Javits Convention Center.

The Battery Park City Authority is a public benefit corporation created by state law. Battery Park City is a 91-acre development that leases the land from the city and receives revenues generated from rents and payments in lieu of taxes equivalent to what the city would have collected in real estate taxes from developers. The Battery Park City Authority, the Mayor, the City Comptroller must all agree on the use of the funds, along with the Governor’s approval.

In late 1989, Mayor Ed Koch and Battery Park City Authority president David Emil signed an agreement committing $600 million in funding for off-site affordable housing. The agreement stipulated that the funds were to be made available through annual payments to the City beginning in 1994 and that they should augment, not substitute for, city spending. A broadly worded exception, however, permitted the City to use the funds for other purposes in order to maintain fiscal stability. This
past March, the Battery Park City Authority announced that it had satisfied its obligation under the 1989 agreement. But a recent report by the New York City Independent Budget Office confirmed that none of the $600 million provided to the City for affordable housing was used as intended. The funds were used for general budget purposes, regardless of the City’s actual fiscal condition in the year the funds were received, according to information provided by Housing First.

The City and the Battery Park City Authority have projected that BPCA will generate at least $392 million between 2005 and 2008. This is a minimum of $75 million each year and does not take into account expected new development.

More than sixty groups endorsed the Housing Here and Now five-point plan for affordable housing. The plan calls for: (1) Keep the promise – use Battery Park City money to build and preserve affordable housing; (2) Guarantee housing for low and moderate income people in neighborhoods being rezoned; (3) Win back New York City’s right to determine our own rent laws; (4) Provide permanent affordable housing for homeless people living with AIDS; and (5) Support legislation to strengthen tenants’ rights to a healthy home through better inspections and tougher penalties. ACORN and other groups organized a February rally at City Hall attended by some 7,000 protesters.

Housing First developed a vast amount of information and data to spur the campaign forward. Housing First involves hundreds of community, business, civic, labor and religious organizations working together to promote solutions to New York City’s affordable housing crisis and has developed six principles for a comprehensive solution, including securing additional funds such as the Battery Park City revenues. Information on their website (www.housingfirst.net) provided background on housing needs in New York City, why affordable housing is a smart investment for New York City, and the relationship between housing and health, education, economic development, and safe neighborhoods.

The proposed housing trust fund would target assistance to households earning 30% of the area median. Funds would be used to preserve existing affordable housing, land acquisition, and predevelopment costs.

Contacts: www.housingfirst.net or nyacorn@acorn.org.
The Connecticut legislature not only approved $100 million in general obligation bonds for a Housing Trust Fund for Economic Growth and Opportunity [see Housing Trust Fund Project News Spring 2005 issue], but also passed an additional $30 fee for recording documents to support a multi-purpose fund supporting four purposes: farmland preservation, open space, historic preservation, and affordable housing.

The Connecticut Housing Finance Authority will receive an estimated $6 million in funds annually for existing or new programs. The newly established Land Protection, Affordable Housing and Historic Preservation Account will hold and transfer 25% of the revenue to CHFA every three months.

SB 410 was largely the effort of the Working Lands Alliance, along with support from the Connecticut Housing Coalition and many others. SB 410 increases funding for farmland preservation, expands tools available for farmland preservation, and increases resources for farm viability, in addition to creating the new dedicated revenue source. SB 410 was signed by Governor Jodi Rell at a ceremony on July 7, 2005.

“At Home in Connecticut” has been a campaign of the Women’s Institute for Housing & Economic Development, the Connecticut Housing Coalition, Fannie Mae, Local Initiatives Support Corporation, Partnership for Strong Communities, and the Connecticut Housing Investment Fund. They have been seeking a new development initiative that would insure a positive climate for businesses; offer economic opportunity to families and individuals; revitalize neighborhoods and strengthen urban communities; respond to the diversity of Connecticut communities and residents; create and maintain healthy living environments; and provide quality housing alternatives for individuals with special needs.

Connecticut’s housing market is tight, with vacancy rates that are 50% below the national average. There is a housing supply shortfall in Connecticut of at least 67,915 units affordable to households between 0-80% of area median income. Connecticut has 808,620 pre-1978 housing units likely to contain some lead-based paint.

Contacts: Jiff Martin, Working Lands Alliance, c/o Hartford Food System, 191 Franklin Avenue, Hartford, CT 06114 (860-296-9325) or Jeff Freiser, Connecticut Housing Coalition, 30 Jordan Lane, Wethersfield, CT 06109 (860-563-2943).
Fairfax County, Virginia Dedicates Revenue to its Housing Trust Fund

This year, Fairfax County celebrates its 17th anniversary of the County’s Housing Trust Fund and it is an especially significant year as the fund also celebrates its first year with a dedicated revenue source. On April 25, 2005 the Fairfax County Board of Supervisors approved the dedication of one cent of each dollar of the real estate transfer tax, for the preservation and production of affordable housing in the county.

A diverse coalition of affordable housing activists advocated for dedicated funding for affordable housing in Northern Virginia and the creation of the One Penny for Housing Flexibility Fund. The Coalition came together under the umbrella of the Northern Virginia Affordable Housing Alliance and includes the Washington Regional Network for Livable Communities; Reston Interfaith; nonprofit housing developers, such as Wesley Housing and AHC; service providers, including New Hope Housing; the Tenants’ and Workers’ Support Committee; bankers and others.

The County’s Housing Trust Fund was established in 1988 by the Fairfax County Board of Supervisors. It was designed to raise private, corporate and public funds to stimulate the production of affordable housing. The fund is administered by the County Department of Housing and Community Development. Programs funded include new construction, rehabilitation, pre-development, acquisition, and matches to other funds. Funds are available in loan and grant form.

Since its inception, the Fund has helped to produce more than 1,000 affordable housing units, leveraging seven dollars from outside sources to every one dollar of housing trust fund money. Nonetheless, the amount of public funding invested into affordable housing was variable and primarily dependent on yearly budget allocations and developer proffers amounting to about $1 million a year. Fairfax County will now dedicate more than $18 million a year to support affordable housing.

The concept of “one penny for housing” originated in September 2003 with the establishment of a citizen task force, charged with developing an action plan for preserving 1,000 affordable housing units by 2007. In early June 2004, a Preservation Forum was held, bringing together a variety of community players to discuss local issues and strategies for affordable housing. The 35-member Affordable Housing Preservation Action Committee was created by the Board of Supervisors to digest the results of the Forum as well as to assess the best practices in affordable housing, promote collaboration between the private sector, nonprofit organizations and the county government and to develop a set of recommendations which would result in the preservation of 1,000 affordable housing units over the next three years.

Of the twelve recommendations presented by the committee nearly five months after the Forum, the housing trust fund was the top recommendation.

Currently, workshops are being planned to assist eligible entities (nonprofit and for-profit developers) in accessing housing trust fund money for projects.
On April 25, 2005, the Duluth, Minnesota City Council approved the creation of a $3 million Housing Investment Fund. The City will divert $600,000 of its share of Fond-du-Luth casino revenues over the next five years for the fund. The funds will be used to develop affordable and supportive housing and revitalize Duluth’s aging housing stock. One third of the funds must support housing affordable to households earning no more than 80% of the area median income.

The Housing Investment Fund came out of Duluth Housing 1000—an initiative of the Duluth Affordable Housing Coalition. Duluth Housing 1000 adopted a goal of 1000 additional housing units by the year 2010 with the stipulation that one third of the units be affordable. The campaign gained the support of Mayor Herb Bergson, a majority of the City Council, the Chamber of Commerce, the Greater Downtown Council, and eight of Duluth’s ten Neighborhood Districts.

More than 100 housing advocates cheered inside Council chambers when the Council approved the measure by a 7-2 vote. After three hours of testimony with forty-five speakers, it was an important victory for housing advocates, given the substantial pressure to use the funds for other city projects. The vote was consistent, however, with four years of work on the part of the Duluth Housing Commission, the Affordable Housing Coalition and the City Council. The Council had endorsed eleven key strategies in 2000 and, later endorsed the Housing 1000 Campaign. One of the strategies supported was to develop additional financial resources for affordable housing development.

The Community Development Division and the Duluth Housing Commission will finalize criteria and recommend the requirements for allocating the funding to the City Council for approval. Individual applications will be reviewed and recommended to the Council by the Duluth Housing Commission.

Duluth has averaged a net gain of approximately 100 new units of housing per year from 1997-2002, with only thirteen net units gained in the first six months of 2004. Limited construction of new units has subsequently hindered affordable home ownership options. The median home sales price has increased 50% since 1995, while two-thirds of the workforce is employed in industries where the average salary is below median. One out of every four households is spending more than a third of their income for housing costs. About 41.5% of Duluth renters spend more than 30% of their income on rent and nearly half of these households spend more than half of their income on rent.

The Duluth Housing 1000 Campaign established the Expanding the Pie Committee which worked to identify funding gaps and to seek out new sources of revenue to meet the 1000 goal.

Sponsors of Duluth Housing 1000 include: Affordable Housing Coalition, Citizen Action Committee to End Homelessness, Community Action Duluth, Duluth Area Chamber of Commerce, Duluth Greater Downtown Council, Duluth Local Initiatives Support Corporation, The Gabriel Project, Housing and Redevelopment Authority of Duluth, and Spirit Valley Citizen’s Development Association. Some thirty-four partners joined forces with Duluth Housing 1000.

Contact: Terri Roeber, Affordable Housing Coalition, c/o Housing Access Center, 206 West 4th Street, #201, Duluth, MN 55806 (218-722-6808) www.housing1000.org.
On Tuesday, June 7, 2005, the Sonoma County, California Board of Supervisors approved a mix of fourteen new programs intended to encourage greater production of affordable housing. The Board passed a “jobs housing linkage fee” which requires new commercial developments to pay a fee to be used to support construction of lower income housing. Also among the new programs is an inclusionary zoning ordinance requiring 20% of the units in new single family residential developments to be affordable to low and moderate income households. Together, the inclusionary and jobs-housing program are expected to generate some $2 million annually to support needed affordable housing.

A broad coalition urged adoption of the inclusionary and jobs-housing ordinances, including developers, labor leaders, environmental groups, and the Petaluma Chamber of Commerce. The Housing Advocacy Group and Greenbelt Alliance were leaders in the passage of the new policies and began the campaign more than two years ago.

In March 2003, the Housing Action Forum, was sponsored by SEIU, New Economy - Working Solutions (NEWS), the Faith Based Coalition, the Housing Advocacy Group, the Greenbelt Alliance, the Leadership Institute for Ecology and Economy, the Living Wage Coalition, the Sonoma County Latino Democratic Club and Petaluma Tomorrow. Of the 75 people in attendance, most agreed to work on the campaign and to develop a campaign plan to win passage of the new policies.

A county-wide model ordinance was developed to encourage local jurisdictions to pass jobs-housing linkage ordinances. Even though Santa Rosa voted down the fee, by the spring of 2004 both Petaluma and Sébastopol had adopted linkage ordinances. All cities in Sonoma County have approved inclusionary zoning ordinances.

During the summer of 2004, County planning staff prepared a draft jobs-housing linkage ordinance and inclusionary zoning ordinance for the County. When hearings began in October, both ordinances received wide support from housing advocacy and environmental groups. The Realtors Association was the only group in opposition. The Sonoma County effort partnered with the Nonprofit Association of Northern California, the California Affordable Housing Law Project, Nine County Housing Advocacy Network, the Western Center on Law and Poverty, among others, as part of their program to increase inclusionary housing policies throughout the Bay Area. Advocates turned out more than 100 people at the Board of Supervisors hearing where the ordinances were approved.

The Sonoma County inclusionary housing ordinance requires that one-fifth of the new units in developments of five houses or more be affordable to low or moderate income households. Developers are given flexibility in determining how the affordable unit obligation is to be met, including options to donate land. Developments of less than five houses, are given the option of paying a fee in-lieu.

The Petaluma Chamber of Commerce urged the County to approve the two measures. The Chamber recognized that local employers cannot attract workers, if they are unable to afford to live within the County. Excessive commuting times from home to work creates burdens on the local economy and makes the area less attractive to tourists.

Contacts: Margo Merck, Housing Advocacy Group, 13412 Chalk Hill Road, Healdsburg, CA 95448 (707-433-5533) and Kelly Brown, Greenbelt Alliance, 631 Howard Street, Suite 510, San Francisco, CA 94105 (415-543-6771).
Not subject to these requirements is a 15% set aside for administration of the housing trust fund. The Ordinance also states that these funds are to provide net new resources for affordable housing activities in Philadelphia. Funds will be released through a request for proposal process and flow through nonprofit organizations.

The Housing Trust Fund will be administered by the Office of Housing and Community Development. The Ordinance establishes a Housing Trust Fund Oversight Board, composed half of community representatives nominated by the Housing Trust Fund Campaign and half of City representatives. The Board is responsible for making recommendations on the types of projects and programs to be funded, income levels of the targeted beneficiaries, and the proportionate share of funds allocated for the various purposes. The Oversight Board is responsible for an annual review process. The Oversight Board is also to study additional funding for the trust fund and report no later than December 31, 2005 on its findings and recommendations.

The Campaign won Mayor John Street’s support for the proposal after negotiating over six key issues—all of which were agreed to. At the end of January 2005, a press conference was held announcing the Mayor’s support for the housing trust fund. More than 200 people attended the event, including local and state legislators. The Ordinance passed City Council unanimously on June 9, 2005 with 50 housing advocates who “brought down the house” with their cheers.

None of this would have been possible without advocates working to ensure housing for very low income people. Organizations, such as the Philadelphia Affordable Housing Coalition and many others, involved their constituencies so they were present at every step of the way, including the Mayor’s budget hearing, accountability sessions with elected officials supporting the proposed housing trust fund, and the press conference in January.

The State legislation (HB139) passed the House in May, following a unanimous vote from the House Urban Affairs Committee. The Campaign then focused its energies on the State Senate, reaching out to other key strategic allies such as the Housing Alliance of Pennsylvania as well as bankers and for-profit builders to educate state legislators. And in July 2005, the final piece of the puzzle was completed, with a unanimous vote in the Senate.

Estimates are that the Philadelphia Housing Trust Fund will help produce 275 affordable homes; help homeowners repair more than 900 homes; and provide grants to prevent nearly 1,000 families from becoming homeless each year.

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