Sacramento housing advocates won a huge victory convincing the County Board of Supervisors to pass an inclusionary zoning ordinance that mandates providing homes for lower income households. The ordinance requires that residential developments of five or more homes must include at least 15% of the project’s dwelling units leased or sold at a price affordable to low, very low and extremely low income households. Of the 15%: six percent is to be affordable to and occupied by low income households; six percent for very low income households; and three percent for extremely low income households.

For two and a half years, a coalition of housing advocates, led by the Sacramento Housing Alliance, has been fighting for an inclusionary zoning ordinance that would truly address the housing needs that exist within the region. This affordable housing program is believed to be the first in the nation to require that builders include housing for extremely low income individuals and families in new developments. With the federal assault on the Section 8 program, programs such as this will

As Thanksgiving passed and Christmas neared residents demanded that the Sacramento County Board of Supervisors, “Put the Bird in the Oven!” and vote for affordable housing.

continued on page 2
become increasingly critical to expand housing opportunities for low wage workers, seniors, persons with disabilities living on a fixed income, and others.

The broad-based community coalition included housing activists, community residents, advocacy organizations, seniors, persons with disabilities, environmentalists, labor, interfaith services and service providers. The coalition held weekly campaign meetings, Town Hall Forums, gathered signatures, and conducted phone banks to encourage County Supervisors to support the inclusionary zoning ordinance.

The Sacramento Housing Alliance conducted extensive research on inclusionary programs in the Sacramento region. They developed a resource binder and then transformed the entire guide into a website: www.inclusionaryhousing.org. The website is an online resource on inclusionary housing in the region, detailing twelve different inclusionary housing programs. The site contains references, resources for addressing nimby attitudes, community outreach and education ideas, as well as an economic analysis of inclusionary housing requirements, developed by Economic & Planning Systems.

The campaign sustained itself through various proposals and debates as the final inclusionary program took form. Members of the Real Housing for Real People Coalition sang carols and rallied for a more aggressive County policy in response to a developer proposed policy to provide land rather than units. Even though County staff had proposed a 15% inclusionary zoning policy back in 2003, advocates had to keep pressure on to ensure that the targeting requirements were incorporated into the ordinance. As Thanksgiving passed in 2004, advocates demanded that the Board of Supervisors, “Put the Bird in the Oven!” and vote for the ordinance.

The policy, which takes effect in January, could provide as many as 300 homes a year—based on current growth rates—that are affordable to those most in need of affordable housing in Sacramento County. The ordinance can project this, in part, because it discourages giving developers the option to buy out of the requirement by paying fees.

Nonetheless, concessions are made to developers to make it easier to meet the new requirements. Among these are the following conditions:

- Exemptions. Development projects of four or fewer residential units, rehabilitation of existing residential units, dwelling units produced as a density bonus, mobile home parks, and market rate units in a mixed income development on a newly created multifamily site where at least 50% of the units are affordable are exempt from meeting the inclusionary requirement.

- Dedication of land. If land within a proposed development is determined to be suitable, a developer may dedicate the site to the Sacramento Housing and Redevelopment Agency and pay an affordability fee pursuant to a formula; or dedicate the site and also sell (or donate) additional land to the Sacramento Housing...
and Redevelopment Agency, the resulting acreage which must meet site suitability criteria.

- Combination. If no land within a proposed development is determined to be suitable, the developer may construct 10% of the units affordable to very low income households and 5% for low income households either on- or off-site; or may dedicate off-site land to the Sacramento Housing and Redevelopment Agency, dedicate excess housing acreage, or obtain acreage credits, and pay an affordability fee.

- For projects that contain more than 20 units and less than 100 units, within certain zones, the developer may pay in-lieu and affordability fees according to a formula.

- For developments of 20 or fewer units or where the proposed development is on land zoned agricultural-residential, the developer may pay in-lieu and affordability fees.

Requirements exist in the ordinance to control the timely development of the affordable housing component as the residential project is built. Requirements are also spelled out that control the unit size, location and quality of the affordable units. In addition, accessibility requirements mandate that five percent of the units in a multifamily project must be accessible for persons with mobility impairments. An additional two percent must be accessible for persons with hearing or vision impairments.

Detailed conditions define suitability of land for dedication. The in-lieu fee is $7,000 per market rate unit and the affordability fee is $3,000 per market rate unit. These fees can be reduced for development projects with fewer than twenty units. The County will offer a density bonus as an incentive.

Rental affordable units must remain affordable for a period of no less than 55 years and for-sale units must remain affordable for at least 30 years. For-sale affordable units must be sold to income-eligible owners initially. Resale procedures and prices are administered by the Sacramento Housing and Redevelopment Agency in accordance with the ordinance.

Special trust funds are established, that will be administered by the Sacramento Housing and Redevelopment Agency, to receive in-lieu fees and affordability fees. In-lieu fees are to be spent to purchase land for affordable housing and administrative expenses. The affordability fees are to be spent to assist in the new construction of affordable units on dedicated land; assist in the substantial rehabilitation of units affordable to extremely-low income households; and administrative costs.

The sustained efforts of this spirited alliance has created a program that serves as a model for the rest of the nation and the growing interest in inclusionary housing programs. Public policies too often fail to address those households with the greatest needs and Sacramento County’s new inclusionary zoning program may well demonstrate what can be done in partnership with the private market.

Contact: Ethan Evans, Sacramento Housing Alliance, 1122 17th Street, Suite B, Sacramento, CA 95814 (916-442-1198) sha@sachousingalliance.org.
Michigan Creates State Housing Trust Fund

On December 9, 2004, the Michigan Housing & Community Development Fund passed the state legislature and is on its way to the Governor for signature. The Governor is expected to sign the bill. The Michigan Housing & Community Development Fund seeks to be a permanent state revenue source dedicated to the production of quality, affordable housing, as well as, to rebuilding neighborhoods and communities. The Michigan Housing Future Coalition, housed at the Community Economic Development Association of Michigan, made the passage of these bills a priority in their policy work.

The legislation consists of two bills introduced in both the Michigan House and Senate. One bill amends the Act that established the Michigan State Housing Development Authority so that it has the power to create and implement the proposed fund. Both rental and home ownership projects assisted by the fund must provide affordable housing for households earning no more than 60% of the median income. Funding can be provided for projects with 50 units or less and mixed income housing that responds to community priorities are encouraged.

The second bill establishes the fund in the Department of Treasury to be administered by the Michigan State Housing Development Authority. The fund was established with $2 million in TANF funds.

The bill that has not yet passed outlines the funding mechanism, which would have enabled qualified taxpayers a credit of 105% on contributions made to the Michigan Housing and Community Development Fund.

The Community Economic Development Association for Michigan contracted with the Public Sector Consultants, Inc. in Lansing, Michigan to prepare the study, “Investing in Affordable Housing in Michigan” which was released in 2001. The paper analyzed whether Michigan should invest public resources in affordable housing.

The study reviewed Michigan’s affordable housing situation; examined housing trust fund and tax credit options; identified current state programs for low-income residents; summarized job, wage, and tax data on low- and middle-income housing construction; and assessed the economic and non-economic benefits of low-income housing.

The study found at least eight options for funding an affordable housing trust fund in Michigan. The most promising options were considered to be the single business tax, tobacco settlement trust fund/Michigan Merit Scholarship Trust Fund, state housing tax credit, tax increment financing, state tobacco tax, and real estate transfer tax. Each of these was determined to be capable of providing approximately $25 million in revenue each year.

In early 2001, organizations in Michigan came together to create the Michigan’s Housing Future Coalition. They established a goal of creating a statewide affordable housing trust fund with $25 million annual revenue. These same groups had succeeded in securing TANF funds for the Michigan Affordable Housing Fund which could be used to support households directly, but not for construction.

The Michigan Affordable Housing Conference in 2001 presented the PSC study and generated numerous letters of support. When Michigan
was ranked the 48th lowest state for state spending on housing (by the Governing Source Book), elected officials began to take notice.

As part of CEDAM’s 2002 public policy agenda, gubernatorial candidates were asked if they would support the Michigan Affordable Housing Fund with dedicated revenue of $25 million annually. Representative Patty Birkholz (R-Saugatuck) held hearings in the Local Government & Urban Affairs Committee. The response was overwhelming with powerful testimony from advocates and coalition members.

The legislation requires that the Michigan State Housing Development Authority develop rules and create an annual plan providing for the allocation of funds. The allocation plan is to determine how funds are distributed throughout the state based on poverty and housing data and to identify eligible applications, preference for special population groups, and preferences for geographic targeting in designated revitalization areas.

No less than 25% of the fund is to be earmarked for rental housing; no less than 30% of the fund is to be earmarked for serving extremely low income households; and all housing is to serve households earning no more than 60% of the median income.

Grants and loans are to support acquisition of land and buildings; rehabilitation; new construction; development and predevelopment costs; preservation of existing housing; infrastructure improvements, economic development projects, or community facilities that support housing development; insurance; operating and replacement reserves; down payment assistance; security deposit assistance; and supportive services. The Fund may support mixed income housing and projects with no more than 50 units. An annual report on the expenditures of the Fund is required.

This impressive beginning to the creation of a housing trust fund for the state of Michigan was a bi-partisan effort at the legislative level. The establishment of the fund gives advocates a good opportunity for participating in future legislative sessions.


Courtyard units in the Midtown Centre of downtown Traverse City. HomeStretch purchased eight units scattered through the condominium development for affordable housing. The Midtown Centre Courtyard is part of the Community Land Trust.

The Housing Future Coalition
Founding Members

Community Economic Development Association of Michigan
Corporation for Supportive Housing
Habitat for Humanity of Michigan
Great Lakes Capital Fund
Michigan Coalition Against Homelessness
Michigan Community Action Agency Association
Michigan Housing Trust Fund
Michigan LISC along with regional members: Community Development Advocates of Detroit, Detroit LISC, and Kalamazoo LISC.
The Pima County, Arizona Board of Supervisors unanimously endorsed a recommendation from the County Administrator to impose a fee on new residences built in the unincorporated portions of Pima County. This strategy culminates a plan to utilize the Pima County Housing Trust Fund, established in May 1997. The recommended fee is based on a sliding scale applied to homes that exceed $135,000 in estimated value and could generate more than $3 million a year, based on current growth patterns. The overall goal is to increase homeownership for households earning no more than 80% of the median household income by ten percent before the end of this decade.

In 1997, the county approved an ordinance that adopted a Bond Improvement Plan and established the Pima County Housing Trust Fund. The purpose of the trust fund was to facilitate affordable housing programs patterned after the Arizona state housing trust fund. The bonds were endorsed by Pima County voters and in 2000, the Arizona legislature approved legislation that authorizes counties to establish housing trust funds.

In 2004, the voters of Pima County approved an additional $10 million bond for affordable housing programs. These two bond authorizations, while providing significant progress for improved and expanded housing opportunities in the County, were not considered sufficient in and of themselves to address the growing affordability gap in housing for lower income citizens of Pima County. Moreover, under Arizona law, bond proceeds are limited to the construction of public buildings and infrastructure and cannot be used for projects that provide equity to individual homeowners or for purchase of land to build affordable housing.

This new initiative is seen as a strategy for addressing home ownership opportunities, in particular. The goal is to increase home ownership and to provide these households with the opportunity to accumulate housing equity and begin the process of building wealth. To achieve this goal, the housing trust fund will increase the number of new affordable homes; improve access of lower income households to affordable financing; conserve existing affordable housing and neighborhoods; and assist lower income households, when necessary, to maintain their home ownership, their financing, and their equity.

Specifically, the proposal outlines three general programs:

(1) Down Payment and Other Direct Assistance Programs. Forgivable loans and other up-front assistance for first-time homebuyer households with incomes at and below 80% of the area median household income. The program may involve pre-purchase financial counseling and homeowner education. The program may also be combined with other program initiatives to provide additional assistance, such as employer assistance programs for workforce housing, mortgage revenue bonds, and secondary market initiatives.

(2) Qualified Non-Profit Agency. Loan, grant and infrastructure assistance to housing development and production programs that are sponsored by nonprofit agencies and are affordable to the targeted population. The objective is to assist builders in reducing the cost of housing.

(3) Housing Conservation and Rehabilitation Programs. Assistance provided to programs that conserve existing homes and existing neighborhoods for homeowners and purchasers who earn no more than 80% of the median household income. The program also involves pre-purchase financial counseling and homeowner education. The program may also be combined with other program initiatives to provide additional assistance, such as employer assistance programs for workforce housing, mortgage revenue bonds, and secondary market initiatives.
income. The program may include purchase-rehabilitation-resale projects, emergency repair and emergency rent and mortgage assistance programs, targeted programs for elderly and disabled home owners, and projects that rehabilitate rental units and guarantee sustained affordability for households earning 65% of median household income or less.

The program may include purchase-rehabilitation-resale projects, emergency repair and emergency rent and mortgage assistance programs, targeted programs for elderly and disabled home owners, and projects that rehabilitate rental units and guarantee sustained affordability for households earning 65% of median household income or less.

The action by the Board of Supervisors establishes an eleven-member Commission. Two Commission members are to be appointed by each of the Board of Supervisors and one by the County Administrator. The Commission is to provide oversight for the housing trust fund and to monitor the housing trust fund and other affordable housing strategy issues that are placed before the Board of Supervisors for consideration. The Commission will also hold public hearings and report to the public on the activities and progress of the fund.

It will be the Commission’s responsibility to develop a set of recommendations for the operation of the housing trust fund. This includes making recommendations on the revenue generated from the so-called rooftop fee. The recommended contributions per residence are based on the estimated value of each home. No fee would be charged for homes valued at less than $135,000. For homes valued above the baseline, $320 would be charged to homes valued between $135,000-$185,000; $870 for homes valued between $184,000-$250,000; $1,800 for homes valued between $250,000-$350,000; $3,400 for homes valued between $350,000-$500,000; $7,500 for homes valued between $500,000 and $1 million; and $15,000 for homes valued above $1 million.

The proposal indicates that as much as $3 million or more could be generated from the recommended fees based on the total number of permits expected to be issued in unincorporated Pima County in 2004. However, the number of permits which require a development plan, and consequently the number of contributions, could be far lower than this estimate suggests.

From August 2003 to August 2004, Pima County experienced a 12.3 percent increase in the median new housing price. An increase of $21,000 brought the median home price from $169,229 to $190,093 in 2004. This translates to an additional $120 more needed each month to meet mortgage payments. During this same time period, the median household income in Pima County rose only 2.4 percent, from $49,200 to $50,400. Clearly, the increase in family income does not match the increase in market price for housing.

With mortgage interest rates at 6.5 percent, a family earning the median income in Pima County could afford to purchase only 18.8 percent of the new houses sold in the Pima County private market. Families earning no more than 80 percent of the median income could afford only 2.5 percent of new homes. Families making 60 percent or less of median are largely excluded from the private sector housing market.

The 1997 bond proceeds have supported infrastructure to subdivisions that make homes affordable to families at or below the 80% area median income level. The 2004 bond proceeds are available to nonprofit organizations, units of government, or licensed builders in the private sector for housing project funding. Applications are judged, in part, on the level of community support. Funds are intended to expand home ownership opportunities and provide access to affordable housing for low income residents of Pima County.

Contact: Betty Villegas, Pima County Department of Community Development and Neighborhood Conservation, Kino Service Center, 2797 E. Ajo Way, Tucson, AZ 85713 (520-243-6750).
The Napa County, California Community Affordable Housing Advisory Board stands as one of a few examples of how a regional housing trust fund might be structured. The Napa County Community Affordable Housing Advisory Board (CAHAB) was created in 2002 as a way to further the cooperative efforts among Napa County jurisdictions to assist in the development and preservation of affordable housing throughout the County.

Each CAHAB member appoints two elected officials to represent them on the Board and there are two citizen representatives, selected through an application process. CAHAB allows its members to jointly administer their affordable housing funds and assist the best available housing opportunities that meet the housing needs of the entire community.

The purpose of the CAHAB housing trust fund is to create and preserve housing for very low to moderate income households. In order to meet these goals, CAHAB members have set the following long term guidelines for the use of their housing resources: 56% to housing needs of families; 19% to special needs populations; 13% to homeless/transition programs; and 12% to the elderly population. Emphasis is placed on providing housing affordable to very low income households.

CAHAB represents the County of Napa, the cities of Napa and St. Helena, and the Town of Yountville who have entered into an agreement to cooperatively address affordable housing issues.

One of CAHAB’s functions is to assist member jurisdictions in the administration of local funds available for affordable housing. Affordable housing funds are available from these CAHAB member jurisdictions and can be distributed throughout the year following the guidelines developed.

CAHAB prepares an annual needs assessment, based on projects funded throughout the year, projects completed during the year, information from members regarding new developments in the planning phases, and current and projected market indicators. Results of the annual needs assessment are used to adjust the overall long-range goals.

The newly created CAHAB has prepared guidelines that each member has adopted in order to structure future opportunities for the Napa County member jurisdictions to continue to collaboratively provide safe, decent and affordable housing.

For its most recent round: Napa County made approximately $3 million available through its in-lieu fee program; the City of Napa made approximately $2.2 million available through inclusionary in lieu fees and state funds; and the Town of Yountville made $625,000 available. The City of St. Helena is in the process of adopting an inclusionary zoning ordinance that will begin collecting in-lieu fees in 2004.

During 2004, CAHAB and its members approved four applications. One is under construction and will provide 29 units of affordable family rental housing in the City of Napa; another funded the rehabilitation of two existing migrant farm worker facilities in the County; a third supported acquisition of a newly construction homeless shelter; and the fourth involves acquisition and predevelopment activities for a combined 10-acre site for future
mixed income development.

The priorities for use of the Housing Trust Fund are based on:
- Duration of affordability;
- Meeting the needs of low income households (earning less than 80% of median income);
- Meeting the needs, in special circumstances, of moderate income households;
- Addressing targeted housing needs;
- Meeting each members design and location criteria;
- Financial feasibility; and
- Development teams with experience and successful track records.

Affordable Housing Funds are available to nonprofit organizations, private for-profit organizations, public housing authorities, and public development authorities. Upon request, CAHAB staff will provide technical assistance for the development of project concepts and feasibility evaluation. CAHAB is staffed through the Housing Authority of the City of Napa.

The affordable housing funds have slightly different eligible activities. However, applications can be submitted for any of the following activities:
- Acquisition and related costs;
- Predevelopment costs;
- Rehabilitation;
- Site development costs;
- Off-site development costs when necessary;
- Direct tenant assistance programs;
- Farmworker housing programs;
- Emergency shelter projects; and
- Mixed-income projects.

Applications for pre-development loan and emergency gap funding for land acquisition to nonprofit agencies developing affordable housing may be submitted at any time.

Applications are reviewed by CAHAB staff to determine completeness. Comments may be solicited from other local staff. Once the application is deemed complete, CAHAB staff provides a detailed analysis to CAHAB members who make the final funding recommendation. The CAHAB’s funding recommendation is submitted to the respective members legislative body for final funding approval. CAHAB is not a party to the contracts which are solely between applicants and CAHAB members.

Napa County has a productive history with housing trust funds. The Napa County Housing Trust Fund was created in 1992 and has an impressive record of funding affordable housing, including some innovative projects serving the farmworker community. The City of Napa created its housing trust fund in 1999 through the adoption of an inclusionary housing ordinance and an impact fee on most non-residential or commercial development. These funds have been used primarily to provide affordable housing by leveraging other local, state and federal funds.

Since the early 1990’s, nearly $15 million has been made available to fund more than 2,700 units of housing located throughout Napa County. These funds have been made available as low interest loans, surplus land contributions, and reduced and/or waived building permit fees.

As the CAHAB housing trust fund develops, other jurisdictions throughout the County are expected to be encouraged to join in administering and using affordable housing funds.

Contact: Jenny Gomez, Housing Authority of the City of Napa, P.O. Box 660, Napa, CA 94559 (707-258-7833).
The Community Preservation Act in Massachusetts passed in each of the ten localities where it appeared on the ballot in November 2004. This state tool enables jurisdictions, by a majority vote of the public, to increase local property taxes to help preserve open space, provide affordable housing, and protect historic sites. The Community Preservation Act allows communities to institute a property tax surcharge of up to 3% and the funds are matched by the Commonwealth. In the 65 communities that had approved the CPA before November 2004, a total of more than $150 million has been raised for these activities.

The ten communities that had the Community Preservation Act on their November 2004 ballots include: Barnstable, Concord, Groton, Hadley, Hanover, Middleton, Needham, Northborough, Sharon, and Wilbraham. The winning tallies ranged from a low of 53% to a high of 78%. At least another fifteen communities have this issue on the ballot for 2005.

The Community Preservation Act ensures that all decisions are local, including the appointment of a committee of local people to draw up plans for the use of the funds. However, at least 10% of the funds must be spent in each of three core areas:

- Acquisition and preservation of open space;
- Creation and support of affordable housing; and
- Acquisition and preservation of historic buildings and landscapes.

The remaining 70% can be spent in any of the three areas or for land for recreational use. The Community Preservation Act is seen as an innovative way to enable communities to preserve and improve their infrastructure. The Act took more than a decade to get into place and has been operating since 2000.

Clearly an important incentive for passage of the Community Preservation Act is the availability of matching state funds. Matching funds have been issued since 2002 at a full 100%. In 2002, $17.8 million in matching funds went to 34 communities; in 2003, $27.1 million went to 54 communities; and in 2004, $30.8 million went to 61 communities.

To date, approximately $115 million in projects has been approved. Of that number, 41% of the appropriations have been for affordable housing development, 36% for land protection, 17% for historic preservation, and 6% for public recreation. Projects completed or underway include 618 units of affordable housing, approximately 4,020 acres of open space acquisitions and more than 150 historic sites that have been purchased or preserved with CPA grants.

The Community Preservation Act is a remarkable accomplishment of the Community Preservation Act Coalition, which includes more than thirty organizations.

Information on the progress of the Community Preservation Act is maintained on a website, www.communitypreservation.org by the Community Preservation Coalition.
Wyoming Begins Debate on State Housing Trust Fund

The Wyoming Association of Housing and Redevelopment Officials has begun to circulate a proposal for a statewide housing trust fund. The proposed act would establish an account as the Wyoming Housing Trust Fund. While the proposal is relatively new, the broad based organization of housing providers, along with the Wyoming Housing Network, is pushing for its consideration.

The proposed Act would establish an eleven-member Board that would include: the director of the Wyoming Community Development Authority, the Wyoming Business Council, and nine persons appointed by the governor and confirmed by the senate. Appointments are to include representation from a broad range of affordable housing interests, including: public private consumer interests and potential occupants of needed housing.

The Board will have oversight responsibility for the fund. No less than 30% of the funds are to be distributed to rural areas of the state and funds not awarded as loans will become available as grants. No more than 3% of the funds can be used for administrative costs.

Under the proposal, funds may be used for: acquisition, rehabilitation, or new construction; rent subsidies; technical assistance; mortgage subsidies; down payment or closing cost assistance; administrative costs for housing groups; accessible housing; shelters and transitional housing; predevelopment activities; capacity building; among others.

Preferences will be given to applications that leverage funds; have local contributions; encourage home ownership; serve the targeted population for at least 20 years; serve the greatest need or special needs; promote economic development or are located near employment centers, public transportation or employment training; mitigate or correct existing health, safety or welfare problems, among others.

Sources of dedicated public revenue have not yet been identified.

The Wyoming Association of Housing and Redevelopment Officials has developed a concept paper and draft legislation. Several state legislators have expressed interest in the bill and House Representative Bryan Pedersen (R) from Laramie County has agreed to sponsor the proposal.

WAHR’s membership includes public housing agencies, public officials, service providers, housing and homelessness advocates, housing counseling organizations, realtors, developers, public officials, and others. As WAHR’s membership serves some 30% of the state’s population in a variety of human service and housing capacities, they believe there is broad support for the proposal.

During the past six years, average homeowner sales prices in Wyoming have increased from $91,714 to $130,294—an annual jump of 6%. Average prices vary significantly by county: a low in Niobrara County of $53,370 to a high in Teton County of $463,015.

The effort should be helped through the development of the Wyoming Housing Network. The Network was formed during the summer of 2004 to promote affordable housing and community development in Wyoming. The Network’s goal is to enable all households in Wyoming to own a home or have suitable rental choices and to ensure that communities have the resources to maintain quality housing stock.

Contact: Gerry Bolger, Evanston Housing Authority, 155 Apache Drive, Evanston, WY 82930 (307-789-2381).
The Housing Trust Fund Project Heads to the Southwest for Trust Fund Workshop

The Housing Trust Fund Project of the Center for Community Change (CCC) is sponsoring a second regional workshop that will address the needs and concerns of organizations considering or pursuing housing trust funds for communities in the southwest. Last spring, the Housing Trust Fund Project’s first workshop was held in Atlanta, Georgia and focused on communities and states in the south. The workshop was such a success that we’re initiating this second spring workshop for the southwest.

The purpose of the day-long workshop will be to provide educational and technical training in the creation of affordable housing trust funds. The workshop will provide an opportunity for housing advocates to learn the basics of creating a housing trust fund and to exchange information with others in the southwestern states of: Arizona, Colorado, Kansas, New Mexico, Nevada, Oklahoma, Texas, Utah and Wyoming. Additionally, panelists will be on hand to talk about experiences in operating their local housing trust funds. This workshop is directed to nonprofit coalitions, organizations and others interested in creating or increasing funding for housing trust funds.

SOUTHWESTERN HOUSING TRUST FUND WORKSHOP
Tuesday, April 19, 2005  10:00 am to 4:00 pm
University of New Mexico, Science and Technology Park, Albuquerque, New Mexico

Registration: $50.00 regular registration fee; Discounted fees for nonprofits; Limited scholarships available. To register, check our website in January (www.communitychange.org) for updated registration and hotel information. If you have any questions, please email Karen Khan (kkhan@communitychange.org). Hope to see you in Albuquerque!