B.R.E.A.D.’s vision for the Columbus/Franklin County, Ohio Housing Trust Fund, as part of its Jubilee Plan proposed more than five years ago, was for both the City and the County to dedicate public revenues to serving those with the greatest housing needs. Today, their goal is a reality, with, perhaps, the final step now in place. Franklin County Commissioners approved an increase of $1 dollar per $1000 value in the County’s real estate conveyance fee by a vote of 2-1. Half of the revenue is committed to the Affordable Housing Trust for Columbus and Franklin County. Added to the City’s commitment of hotel/motel taxes, the trust fund can now anticipate receiving nearly $4 million a year in revenues to support affordable housing.

There are many parts to this story. As Bill Faith, Executive Director of the Coalition on Homelessness and Housing in Ohio, said: “With this vote, Franklin County becomes a national model for creative collaboration on behalf of low-income citizens. From real estate to banking, industry self-interest was put aside … They saw the explicit problem and worked together to solve it.” A collaboration among the Affordable Housing Trust Fund, the Community Shelter Board, and the Columbus Board of Realtors reflected a shared interest in affordable housing and ending homelessness in the Columbus region.

Commissioner Mary Jo Kilroy initiated the idea of a transfer fee increase for the Affordable Housing Trust Fund. The Community Shelter Board was quickly included and became a strong ally. The funds are to be divided between the Affordable Housing Trust for Columbus/Franklin County. Half of the revenue is committed to the Affordable Housing Trust for Franklin County. Added to the City’s commitment of hotel/motel taxes, the trust fund can now anticipate receiving nearly $4 million a year in revenues to support affordable housing.

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Columbus and Franklin County and the Community Shelter Board. The Community Shelter Board serves the homeless population in the area and the combined focus on addressing homeless needs and providing new housing opportunities was very compelling.

After the original proposal for an increase of $2 was tabled, advocates were told to keep working. Focusing on mutual goals, this diverse collaboration of housing advocates, the Columbus Board of Realtors, the Columbus Apartment Association, the Building Industry Association of Central Ohio, banks and local businesses agreed to support a proposed $1 increase in the conveyance fee. Support for the increase was based on persistent budget deficits at the county level and the overwhelming evidence of housing need in the region. The average price of a home in Franklin County has increased by 79% in the last ten years, but low-moderate incomes have grown by less than 3% each year. Approximately 31,000 Franklin County renter households with incomes at or below 30% of the median family income are paying more than 30% of their income for housing costs. With the increase in the transfer tax virtually inevitable, being proactive enabled realtors and others to be part of the solution.

The increase in the real estate conveyance fee could generate as much as $3 million annually for the Affordable Housing Trust and another $3 million annually for the Community Shelter Board. The conveyance fee increased from $1 per $1,000 of home value to $2 per $1,000 and is still among the lowest in Ohio counties. The proposal recognized a need for dedicated investment in affordable housing and homelessness and provided a vote of confidence for a productive and accountable use of these funds by naming the Affordable Housing Trust and the Community Shelter Board as administrators of these funds.

The City of Columbus created the Affordable Housing Trust Fund in February 2001 with an investment of $3.2 million. The city has continued to invest $1 million annually, generated by 8.37% of the City’s hotel tax revenue. In an agreement announced in May 2001, the Franklin County Commissioners agreed to commit $1 million annually to the Affordable Housing Trust Fund from the County’s general fund, creating one of the nation’s few regional housing trust funds. Both the City and the County contract with the Affordable Housing Trust Corporation to administer the fund.

The Affordable Housing Trust for Columbus and Franklin County has committed more than $14.5 million to affordable and workforce housing since its start in 2001, helping to provide some 1,550 homes. For each
A bi-partisan bill has been introduced into the House of the Kentucky Legislature that will provide dedicated public revenue for the state’s Affordable Housing Trust Fund and will enable counties to create their own local housing trust funds. On January 12, 2006, the Democratic leadership of the House held a press conference announcing their support for the legislation. Led by Representative Jim Wayne (D-Louisville) and Representative Charles Siler (R-Williamsburg), the proposed legislation would enable Kentucky to join a growing number of states that have both created a state housing trust fund and enabled localities to partner in creating their own housing trust funds. The proposed bill has 24 additional co-sponsors.

Efforts to create a housing trust fund in Louisville, Kentucky and interest in securing an improved dedicated revenue source for the Kentucky Affordable Housing Trust Fund merged this year to define a single piece of legislation that would address both goals.

The Louisville Campaign

CLOUT, a faith-based organization that is part of the DART network, began its campaign to create a metropolitan housing trust fund in 2003. Through its research and advocacy, CLOUT developed three principles that its members concluded were critical for an effective housing trust fund. These are:

1. the trust fund should be funded through a dedicated, ongoing public revenue source;
2. the trust fund should be mandated to serve the lowest-income population; and
3. the trust fund should be controlled locally by a decision-making board that guarantees consumer and advocate representation.

CLOUT and other housing advocates joined forces to develop a proposal for a housing trust fund for Metro Louisville. The Metropolitan Housing Coalition, the Louisville Coalition for the Homeless, Kentucky Habitat for Humanity, the Mental Health Comp Care Center, Catholic Charities, and other nonprofits all participated in drafting the proposal.

The attention given to creating a Metro Louisville housing trust fund had an impact. The Metropolitan Louisville Housing Plan released in the summer of 2005 identified, among many goals, the intent to create a local affordable housing trust fund for Metro Louisville. A Sub-Committee of the Housing Policy Planning Committee was established to develop recommendations. The Metropolitan Housing Coalition was appointed to convene this group.

As the campaign to get the proposal adopted gained strength, they reached out to the community. The Coalition for the Homeless convened a grassroots mobilization team based on new and strengthened relationships from past organizing actions and ally-building. This Housing Action Team includes Women in Transition, Kentuckians for the Commonwealth, the Fairness Campaign, the Kentucky Alliance Against Racism and Political Repression, and Jobs With Justice. The Housing Action Team has created a plan engaging Metro Louisville citizens and especially those that might benefit directly from the Affordable Housing Trust Fund.

CLOUT, continued in its support for the campaign, and secured commitments from public officials on three occasions before hundreds of engaged grassroots leaders.

Also a new partnership of business leaders, nonprofit advocates, and marketing experts was formed by the Coalition for the Homeless to

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develop cohesive talking points and message for the campaign, and to create effective marketing materials. The task force created the “Open the Door” logo.

Arguments have been identified by housing advocates and grassroots leaders outlining why this initiative makes good business sense.

- Affordable housing is essential to sustain economic growth.
- Affordable housing is vital to the survival of small businesses dependent on the local workforce.
- The 20 fastest growing occupations in the region pay average incomes that do not enable their workers to afford a market rate two-bedroom apartment.
- An available affordable housing stock is a key factor in attracting big businesses to the metropolitan area.
- A diverse housing stock is basic to maintaining social diversity.
- Affordable housing itself serves as a catalyst for local economies by driving up demand for local goods and services and adds to the local tax base.

Today, there are more than 60 organizations that have endorsed the campaign. Thousands of low-income, no-income, and other citizens have already taken action expressing their support for the Affordable Housing Trust Fund. Metro Louisville Mayor Jerry Abramson has indicated his support for the housing trust fund.

As the campaign progressed, the selection of the document recording fee and a building permit fee as the most promising potential sources of dedicated public revenue, suggested enabling legislation from the state would be necessary before the Metro Louisville Council could move forward.

The Kentucky Affordable Housing Trust Fund Campaign

The Homeless and Housing Coalition of Kentucky has been focused on securing increased revenues for the state’s Affordable Housing Trust Fund for years. Prior dedicated revenues have vanished and while biennial appropriations have kept the fund operative, housing advocates and grassroots leaders are convinced a dedicated source of public funding would increase the trust fund’s productivity.

The Coalition, in partnership with many other statewide organizations, nonprofit housing organizations and housing industry representatives established a goal of $10-15 million per year for the Trust Fund. The Campaign can build on the success of the Affordable Housing Trust Fund, even with the limited funding it has received to date.

Since 1993, more than $39.3 million has been awarded through the fund, supporting 5,707 homes in almost all of the 120 counties in the state.

The Affordable Housing Trust Fund was created through bipartisan legislation in 1993 and received budget appropriations for the first five years. Unclaimed lottery earnings were committed to the fund for the next five years until these funds were diverted to education. The legislature continued to provide appropriations and with additional support from the Kentucky Housing Corporation, the fund received about $3 million in both 2004 and 2005.

The Homeless and Housing Coalition of Kentucky and the Kentucky Housing Corporation conducted a study of potential revenue sources [reported in Housing
Trust Fund Project News, Winter 2004]. After numerous meetings with industry representatives and other members of the Coalition, an increase in the tax on each first mortgage and on each conveyance of real property were chosen as the best potential revenue sources for the state housing trust fund. It is anticipated that at least $8 million would be generated annually for the Affordable Housing Trust Fund.

Developing the Legislation

Legislation has now been proposed that contains both elements of these campaigns. The bill would dedicate revenues from an increase in the tax on each first mortgage and on each conveyance of real property to the state Affordable Housing Trust Fund.

HB 338 would also enable counties to establish local affordable housing trust funds according to the principles CLOUT and the Subcommittee proposed. The bill allows counties to impose a local recording fee of not more than $10 per transaction on selected transactions and allow an increase in building permit fees by up to $0.04 per square foot.

The local housing trust funds must serve very low income households, with at least 20% of the funds targeted to households earning no more than 30% of the area median income. Each fund is to be overseen by an appointed board of seven to fifteen members. At least sixty percent of the board must represent nonprofit entities involved in the development of housing, service providers, and neighborhood representatives. At least one board member must represent each of the following groups: developers of nonprofit housing; nonprofit housing service providers; past or potential low income consumers; nonprofit interest groups; and private sector representatives, including community leaders, faith-based groups, private developers, and banks.

The legislation would enable the development of partnerships between localities throughout Kentucky and the state Affordable Housing Trust Fund, enhancing available resources and building capacity for addressing critical housing needs. One-fourth of Kentucky households live in substandard housing, overcrowded conditions, or pay more than a third of their income for housing. Nearly 44,000 Kentuckians experience homelessness over the course of a year. Housing advocates and grassroots leaders in Kentucky would like to see a more dependable system in place to address these housing needs.

CLOUT, the Homeless and Housing Coalition of Kentucky, the Metropolitan Housing Coalition and many others made a concerted effort to reach legislators urging them to co-sign HB 338. And carloads of advocates and grassroots leaders arrived in Frankfort when the bill was introduced.

Housing advocates and grassroots leaders in Louisville have now begun their “Open the Door” campaign to ensure passage of the proposed legislation. Organizations working both within the metropolitan area and statewide represent a wide range of interests and constituents. Louisville’s unique mix of housing and policy advocates, low-income persons, government and legislative champions, the business community, along with grassroots leadership, has created an effective and innovative strategy for winning. The campaign will maintain a constant presence in Frankfort. They will also continue to ensure that the Metro Louisville elected officials are ready to move a Louisville housing trust fund forward after the state legislation is in place.

Contacts: Gina Chamberlain, Housing and Homeless Coalition of Kentucky, 101 Burch Court, Frankfort, Kentucky 40601 (502-223-1834); Cathy Hinko, Metropolitan Housing Coalition, P.O. Box 4533, Louisville, KY 40204 (502-584-6858); Noelle Tennis Gulden, CLOUT, 1113 South 4th Street, Louisville, KY 40203 (502-583-1267); Rachel Hurst, Coalition for the Homeless, 1115 S. 4th Street, Louisville, KY 40203 (502-589-0190); or Jessica George, Kentuckians for the Commonwealth, 325 W. Oak Street, Louisville, KY 40203 (502-589-3188).
The Milwaukee Common Council has approved the creation of a task force to study and make recommendations on creating a Milwaukee housing trust fund. This confirmation of the need for the City to create a housing trust fund is the result of a constant and creative campaign on the part of the Milwaukee Housing Trust Fund Coalition—an advocacy coalition with 80 member organizations.

The Coalition has proposed a $10-$15 million Milwaukee Housing Trust Fund that will be used for the construction and rehabilitation of rental housing for low and very low income families, housing development and services for homeless individuals, and homeowner projects in the City of Milwaukee. Revenue is sought from a $1.00 increase in the real estate transfer fee, a $1.00 surcharge on event tickets, and tax increment financing revenues.

Mayor Tom Barrett has supported the creation of a Milwaukee Housing Trust Fund and in his 2006 budget speech, promised that: “In 2006, we will step up our efforts to find a funding source for the Housing Trust Fund. I want to thank Alderman Mike Murphy for his work on the Housing Trust Fund and look forward to working with all of you on the effort to create more affordable housing where it is needed.”

The Task Force consists of two members appointed by the Common Council President; the Mayor or Mayor’s designee; the Commissioner of the Department of City Development; the Director of the Housing Authority; two members of the Interfaith Conference; one member from the business community; one member of the Milwaukee County Board of Supervisors; one member from the Wisconsin Housing and Economic Development Corporation; one member from the Fair Housing Council; one member from Independence First; and one member from Continuum of Care.

In October, Alderman Mike Murphy won strong council support (fourteen to one) to establish a housing trust fund and hire a consultant work with the city and identify revenue sources. In December, the Common Council voted unanimously to create an affordable housing task force that will work with the consultant on establishing a Milwaukee housing trust fund.

The Coalition has developed a set of proposals for the Trust Fund. Forty percent of the fund would be expended to support rental housing for households earning no more than 50% of the county median income. Another 30% would support homeless and single room occupancy housing for the same population. The final 30% would be used for homeownership housing serving households earning as much as 80% of the county median income.

The Coalition further proposed that the housing trust fund would be staffed through the City’s Community Development Block Grant Agency. A 13-15 member advisory board appointed jointly by the mayor and the council would have oversight responsibilities. The
appointments would be made from recommendations submitted by specified constituent organizations. The City Comptroller would also be able to designate one member of the advisory board.

The Coalition has provided solid evidence of the need for affordable housing in Milwaukee. And, it has demonstrated considerable support from residents of Milwaukee.

- 200 people attended the inaugural housing trust fund summit in March.
- Hundreds of supporters wrote letters and made phone calls to the mayor and the aldermen in support of the housing trust fund during the summer and fall, including constituent meetings with every alderman and two meetings with the mayor.
- 200 people attended the “Balloon” rally at City Hall in July.
- 50 housing trust fund supporters created a human gauntlet that aldermen had to traverse on their way to vote on funding the Pabst City proposal in July.
- Press coverage comparing expenditures of $600 million for sports and arts building, but nothing for housing the poor in August.
- 200 people attend the fall housing summit in September.
- 50 supporters deliver housing trust fund “stock certificates” to aldermen after the Mayor’s budget address in September.
- When $70 million was approved for city hall restoration in October, campaigners began “You fixed your house—now what about our houses.”
- 500 stories—written by men and women frequenting meal programs and homeless shelters—were compiled and delivered to City Hall in October by 50 supporters in the “Book of Sorrows.” Stories were sent to aldermen for two weeks.

The Coalition has made a commitment to continue to work with Alderman Murphy and the housing task force and with the Mayor to secure promised revenue sources. And, of course, they won’t let anyone forget that housing is next!


From the “Book of Sorrows”

I have been looking for housing for 6 months. I am fixed income of $576 a month. I’m not homeless but I’m on the brink of being homeless. I have applied for public housing but have heard nothing from them yet. I come to St. Ben’s every day. I walk through the park every day and see a lot of homeless people. I pray to God that I am not one of them. I see a lot of abandoned buildings that the city could fix up so that people could have a place to stay. I love Milwaukee. I hope this is a good suggestion.

Arthur M.

When shopping for an apartment the cheapest one I could find cost 70% of my take home pay. Before long I missed a week of work and found myself getting evicted because I simply couldn’t afford to pay rent. This was the cheapest I could find and there are many people worse off than me.

Tom S.

On the street now

I live in the Salvation Army Lodge on 7th and Walnut, because I only work part time instead of full time. I will be kicked out on 10-27-05. I go to school full time for an associate degree and work part time. I have no where to go and do not know what to do.

Cedrick C.
Iowa housing advocates succeeded in getting House Bill 880 passed in the House on April 28, 2005 with a vote of 100 to 0. They are now exerting their influence to get it passed in the Senate. While the state has a housing trust fund, administered by the Iowa Finance Authority, its funding has virtually run out. The trust fund operates two programs: the Local Housing Trust Fund Program and the Project-Based Housing Program.

Sixty percent of the available funds are allocated to the Local Housing Trust fund and the remaining forty percent are allocated through the Project-Based Housing Program. All funds are devoted to serving households that are low income. The goal of the Local Housing Trust Fund Program is to provide financial assistance to local housing trust funds in order that they might provide additional affordable housing, infrastructure, transitional housing, homeless shelters and capacity building, or other purposes that further the goals of the Fund.

The local trust fund must have a local governing board recognized by the city, county, council of governments or regional officials as the board responsible for coordinating local housing programs. In addition, the organization must have sufficient administrative capacity and the experience necessary to successfully plan and execute the proposed activities in a timely manner and be able to demonstrate collaboration and/or networking with and support from local private and public entities. As part of the approval process, the local housing trust fund must have a Housing Assistance Plan approved by the Iowa Finance Authority.

The Project-Based Housing Program is designed to assist in funding the development and preservation of affordable single and multi-family housing units. Eligible applicants are cities and counties, nonprofit and for-profit housing development organizations, recognized neighborhood associations, economic development organizations, homeless service providers, transitional housing providers and domestic violence shelters.

These programs were funded with an $800,000 appropriation, supplemented by funds from the Iowa Housing Finance Authority. The programs were so successful and created such interest and capacity around housing trust funds, that now there is huge interest in making the program permanent. The Iowa Housing Trust Fund Network, the Coalition for Dedicated Funding for the State Housing Trust Fund, and the Iowa Coalition for Housing and the Homeless are all advocating for the new bill.

House Fill 880 will not create a new tax. It will divert real estate transfer tax revenues from the General Fund to the state’s housing trust fund. Nor will the legislation have any impact on the portion of real estate transfer tax revenues that are kept by the counties in Iowa. The first year, HF 880 will divert $1 million to the state housing trust fund. The second year, $2 million will be diverted. The third year, 25% of the real estate transfer tax would
be diverted. Subsequent years, the percentage would increase by 5% under the state housing trust fund received 45% of the state portion of the real estate transfer tax revenues.

Local funds that received funding through the state program in 2005 include: Dallas County, Polk County, Scott County, Johnson County, Dubuque, Floyd County, Oskaloosa, and Iowa Northland Regional Housing Council. Another seven grants were made to project-based recipients. Requests for funding from both programs have been nearly twice the amount of funds available.

According to the Iowa Finance Authority, in 2005, they awarded $1,647,500 through the two programs. The Iowa Housing Trust Fund Network reports that a total of 4,398 households have been assisted with their housing needs throughout the state.

There is substantial evidence about the success of the Iowa housing trust fund in supporting local housing trust funds and in addressing critical housing needs throughout Iowa. The campaign has developed brochures that document the impact of this work in each legislative district, surveyed the accomplishments of each local housing trust fund, and developed compelling arguments about the economic benefits to the state from investing in affordable housing.

Contacts: Carol Duncan, Iowa Housing Trust Fund Network c/o Polk County Housing Trust Fund, 409 S.W. 8th Street, Des Moines, IA 50309 (515-282-3233) or Jim Cain, Iowa Coalition for Housing and the Homeless, 713 E. Locust Street, Des Moines, IA 50309 (515-288-5022).

Housing Trust of Santa Clara County Makes Progress in Phase III Campaign

The Housing Trust of Santa Clara County, California is in the midst of Phase III of its campaign to raise funds for the trust fund. As one of the few housing trust funds in the country that relies on a public-private compact to raise its funds, the Housing Trust has demonstrated an extraordinary ability to challenge numerous resources within Santa Clara County to respond to existing housing needs.

In 1999, representatives of the Community Foundation Silicon Valley, Silicon Valley Manufacturing Group, the County Collaborative on Housing and Homelessness and the County of Santa Clara met to create the Housing Trust of Santa Clara County. The trust was designed to serve as a rapid response investment tool to aid the creation of new affordable housing developments and to help first-time homeowners buy affordable homes.

An ambitious $20 million endowment was targeted and in

Las Mariposas is a 66-unit ownership condominium development on San Jose’s east side, designed for first-time homebuyers of low and moderate income. The Housing Trust of Santa Clara County partnered with Neighborhood Housing Services Silicon Valley to offer $6,500 closing cost loans to buyers in the development.
the most successful fundraising campaign in local history, that goal was met in just under two years. Contributions from private citizens, employers and employer foundations, County government and from all fifteen Santa Clara County towns and cities established the trust as a major source of funds to support affordable housing options. During its Phase II campaign, the fund raised its full $2 million goal.

Phase III has established a goal of $1.5 million from employers, foundations, and individuals for each of the next three years, to be matched by public sector agencies—a total of $10 million. The funds will help 1,000 families each year obtain better housing.

Significant pledges have already been received from Adobe Systems, Agilent Technologies, Applied Materials, Cisco Systems, Knight-Ridder, Seagate, Solectron Corporation, and Synopsys Corporation, along with many employers. A $250,000 challenge grant has been received from Robert Noyce Trust, and matched with more than $250,000 in private donations. California United States Senators Boxer and Feinstein recently announced that the U.S. Department of Housing and Urban Development has awarded $100,000 to the Housing Trust of Santa Clara County. To date, the public private compact has resulted in contributions of $6.1 million toward the Phase III campaign.

The Housing Trust of Santa Clara County began distributing funds in 2001, creating affordable housing opportunities through three main program areas.

The Homeless with Special Needs Housing Program has invested $4.56 million (as sixteen loans to thirteen developments) in the creation of shelters and housing programs for people who are homeless with special needs. These developments contain 745 units of shelter and housing and are valued at more than $130 million. In addition, the Trust has invested $382,513 in fourteen emergency homeless prevention grants, assisting 1,840 individuals.

The First-time Homebuyer Assistance Program has helped 1,405 families buy their first home through closing cost loans, Homeownership Venture Fund program, HomeStart program and SuperFlex loans. The average income of loan recipients is $69,835 and the average home purchased through the Trust Fund assistance sold for $347,878 with total valuation of more than $465 million. The Multi-family Rental Housing Program has invested more than $5.6 million (sixteen loans) in affordable multifamily rental developments, creating 1,183 units of new rental housing in fifteen developments throughout Santa Clara County. The total value of these developments is more than $308 million.

The Housing Trust just announced the availability of $780,000 in First-time Homebuyer Assistance funds for the period of January-March 2006. These funds will assist another 120 families during this period. The Program makes up to $6,500 zero-interest loans available to qualified families who seek to purchase their first home in Santa Clara County.

Contact: Taylor Dial, Housing Trust of Santa Clara County, 1786 Technology Drive, San Jose, CA 95110 (408-436-3450) www.housingtrustscc.org.
As the Washington Housing Trust Fund approaches its 20th anniversary and celebrates reaching its $100 million funding goal, Kim Herman, Executive Director of the Washington State Housing Finance Service has written a charming, informative, and inspiring recollection of how they got to where they are.

The article traces how the state’s housing trust fund came about, and it focuses on the individuals that were instrumental in changing the course of housing policy in Washington state. The fund began without a dedicated revenue source and with opposition to most of the chosen options. But the article lays out clearly how the commitment and perseverance of several individuals over the fund’s twenty year history has created a trust fund that has now reached the visionaries’ goal of $100 million from the capital budget each biennial budget. The author also acknowledges the influence of organizing power within the state. The story is no less interesting for its clarity about what is involved in shifting housing policy through the political process, demonstrating that it can be done, that it takes time, and dogged persistence.

The Washington State Housing Trust Fund mattered then, it matters now, as the author titles his reflective historical article. Indeed, they have much to proud of. The Washington state Housing Trust Fund received $100 million in the last capital budget, funds shared among four priorities for the $1 billion budget: common schools construction, low and moderate income housing, purchase of wildlife and recreational lands, and higher education construction.

The Housing Trust Fund has invested more than $420 million in new and improved housing since 1989. This investment has leveraged more than $1,660 million in public and private sector support and these dollars improved or increased the stock of affordable housing in Washington by more than 26,500 units.

The Housing Trust Fund has supported the construction, acquisition or rehabilitation of rental and homeownership opportunities in every region of the state for people with incomes of 80% area median income or below. The Fund serves households that include families, at-risk youth and children, senior citizens, farmworkers, and people with chronic mental illness. The fund has assisted low-income homebuyers with down payments to purchase their first homes; helped communities preserve investments through rehabilitation of existing housing stock; prevented dislocation of low-income households by preserving assisted housing; and ensured future housing opportunities by requiring that housing assisted remain affordable for 40 years. The Fund has also worked in collaboration with other state departments by creating housing for populations that receive their services. Finally, the Fund provides pre-development technical assistance and organizational capacity building through support of strategic partnerships.

The Housing Trust Fund was established by the legislature in 1987 to fill the gap created by the federal government’s withdrawal from housing finance at a time when homelessness was becoming prevalent across the state. The legislative intent was to establish a continuously renewable resource to help communities meet the housing needs of low-income and special needs populations.

The article can be obtained from: www.wshfc.org/Newsletter.
housing trust dollar committed, another $11.50 is leveraged in other public and private dollars.

B.R.E.A.D. (Building Responsibility, Equality, and Dignity) is a faith-based organization within the DART network. B.R.E.A.D. proposed its Jubilee Plan in 1999 with three key objectives: creation of a housing trust fund; an ordinance that would require developers to include affordable and low-income housing in developments; and a reinvestment plan for the Center City to spur development.

B.R.E.A.D.’s persistence in creating and monitoring the Affordable Housing Trust Fund is a testimony to the drive and dedication of this faith-based group. After the Fund was created in 2001, B.R.E.A.D. continued to monitor its activities and push the County to dedicate revenue. B.R.E.A.D. conducted its first evaluation of the fund’s operation in November of 2002, after convincing the City to require that half of the leveraged funds would benefit households earning no more than 60% of the area median income. Its second evaluation in 2005 was bolstered by a study by the Kirwan Institute for the Study of Race & Ethnicity quantifying housing needs and opportunities in Franklin County.

B.R.E.A.D. later brought some 1,000 of its members to a call to action for the Franklin County Commissioners and eventually won a commitment for the County to track who is served by the housing funded through the trust fund and, in particular, to report on any projects serving residents at or below 30% of the area median income that are turned down.

Perhaps equally important to B.R.E.A.D. is the trust fund’s commitment to spend at least $1 million of these new resources to help house families earning no more than $20,000 a year (at or below 30% of the area median income for the County).

Because of the cooperation of many affordable housing advocates in Columbus and Franklin County, the Affordable Housing Trust Fund has a solid and on-going commitment from the City and the County to address the most critical housing needs in the region. Congratulations to all!

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