



Center for Community Change



# Housing Trust Fund Project

## Milwaukee Passes Housing Trust Fund

## Kalamazoo Homeless Victorious with New Fund

**2007**  
WINTER

**O**n November 14, 2006, the Milwaukee, Wisconsin Common Council passed an ordinance creating the Milwaukee Housing Trust Fund. The initial financing for the Housing Trust Fund was included in the Council's Budget the previous week and both measures passed by 12-3 votes.

The Housing Trust Fund is capitalized by a \$2.5 million bond during its first year of operation,

*continued on page 2*

**T**he Kalamazoo, Michigan Homeless Action Network, in partnership with the Michigan Organizing Project, has won the fight to create a trust fund in Kalamazoo City and County that focuses primarily on the needs of the homeless population. KHAN estimates that about 1,000 people are on the streets and homeless at any given time in the county and as many as 4,000 more people are couch-surfing—moving among friends' homes. This three-year campaign has been both remarkable and courageous from almost any perspective.

When a group of homeless people and church supporters first presented the idea of an affordable housing trust fund to city officials and others, there was very little encouraging response. But because of intense and persistent

*continued on page 3*

Milwaukee, Wisconsin Passes Housing Trust Fund .....	1
Kalamazoo, Michigan Homeless Victorious with New Housing Trust Fund .....	1
New Mexico Governor Announces \$15 Million for State Housing Trust Fund .....	5
Washington Campaign Reaches Higher for State Housing Trust Fund .....	6
Rhode Island Voters Approve \$50 Million Housing Bond .....	8
Housing Trust Fund Progress Report 2007 to be Released .....	10

INTERFAITH CONFERENCE OF GREATER MILWAUKEE



*Alderman Michael Murphy speaks at the signing of the Housing Trust Fund ordinance on November 28th*

**HOUSING TRUST FUND  
PROGRESS REPORT 2007**

**TO BE RELEASED  
FEBRUARY 2007**

*Details page 10*



## CENTER *for* COMMUNITY CHANGE

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

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

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

### **Mary E. Brooks**

Housing Trust Fund Project  
1113 Cougar Court  
Frazier Park, CA 93225  
Tel: 661-245-0318  
Fax: 661-245-2518  
mbrooks@communitychange.org

Visit our website at:  
[www.communitychange.org](http://www.communitychange.org)

## FUNDING

Publications are  
funded by a grant  
from the  
**Fannie Mae Foundation**

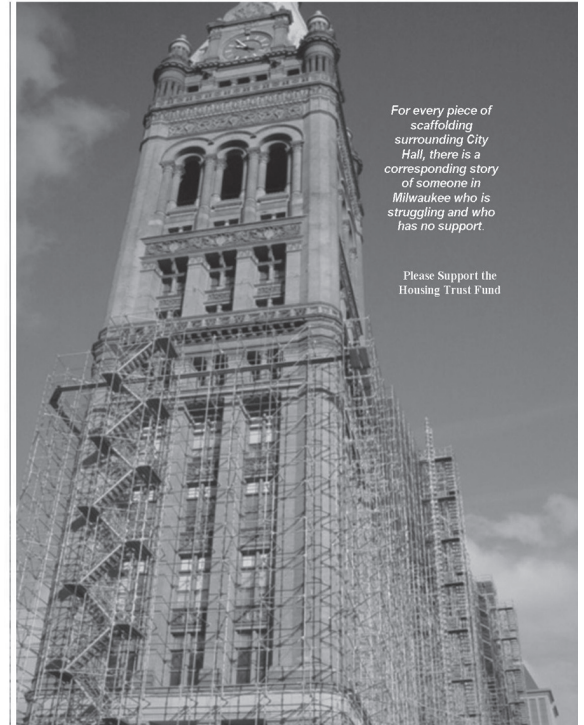
## MILWAUKEE *continued from page 1*

with debt service covered by on-going revenues derived from: Potawatomi gaming proceeds, tax increment financing, and designated payments in lieu of taxes. Future support will come from half of the Potawatomi Casino payments above the current \$3.38 million annually, half of the tax revenue equal to the city share of expired tax increment finance funding, and any new payments in lieu of taxes, as designated.

In addition, the City will pursue state legislation that would impact future revenues, including the expansion of tax increment finance district revenues, developer linkage fees, state tax credits for housing trust fund contributions, and real estate transfer tax revenues, among other measures.

This campaign was a remarkable combination of grass roots advocacy, political savvy, and the commitment of elected officials. Alderman Michael Murphy was a stalwart champion seeing the housing trust fund through to success. The Milwaukee Housing Trust Fund Coalition combined the experience of seasoned veterans with the breadth of faith-based and community based organizations.

In May 2004, the coalition grew out of an increasing need in Milwaukee



*For every piece of scaffolding surrounding City Hall, there is a corresponding story of someone in Milwaukee who is struggling and who has no support.*

*Please Support the Housing Trust Fund*

**The City found \$70 Million to fix their house - Now what about our houses?**

for decent, accessible, affordable housing. With the decline in federal dollars and the increased poverty rate in Milwaukee, creating a local fund to support affordable housing was a solution embraced by many advocates throughout the City. As a result, this diverse coalition grew to include more than 130 endorsers of a Milwaukee Housing Trust Fund.

What this coalition accomplished during the two and a half years of persistent campaigning is an impressive list of effective tools and actions. The campaign has been recognized as one of the most visible and creative issue campaigns in the city's recent history.

The campaign combined efforts to keep pressure on elected officials, educate the public and build broad support for the housing trust fund

*continued on page 11*

organizing by KHAN and MOP, today the picture is very different. Church leaders continued to support and participate in this effort recognizing deep values in enabling the homeless their rightful place in the community.

In 2003, the City of Kalamazoo committed \$250,000 to start the fund, but wanted participation from other jurisdictions. This year, the County met their match and upped the ante another \$250,000 next year, for a total commitment of \$500,000. The City could not meet this challenge, but left the door open to continuing funding in future years. In addition, the Michigan State Housing Development Authority committed another \$500,000 in matching funds from a state program designed to address low income housing needs throughout the state.

Overall, the trust fund will be used to support a housing voucher program and limited housing development to enable the community's homeless to access available housing. The Michigan State Housing Development Authority funds must be used to buy, build or renovate housing.

In November, draft rules were released for comment in developing the program by the Kalamazoo County Public Housing Commission. KHAN and MOP had several key concerns. Some of these could be addressed in the adopted rules, but others were left to administrative protocol as the program develops. The remarkable developments in this give and

take revolve around developing a program that respects and honors the unique circumstances of the homeless population it is designed to serve.

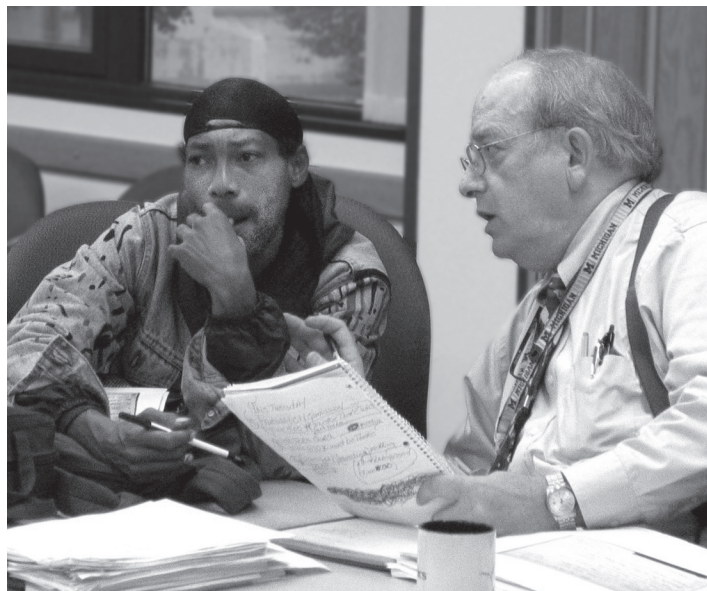
Here are some examples of the challenges in serving the homeless, preserving their dignity and creating true opportunities.

**Residency requirements.** The Commission would like recipients of assistance to be residents of the County. However, for a population that is constantly in search of a decent home, documenting proof of residency can be a challenge. In working out a compromise, a 180 day requirement has been agreed to, with the understanding that

**Income targeting.** MOP and KHAN won ensuring that the fund would serve those earning no more than 30% of the area median income and this objective received majority approval by the Commission.

**Assistance time limit.** As with many rental assistance programs, the question of how long to provide benefits is always a difficult one to resolve. Here the time limit has been set at 24 months. The limit applies only to the rental assistance program, which is expected to be phased out after two years, in preference for creating permanently affordable housing.

**Barriers to eligibility.** The homeless population reflects the



*KHAN leader working with Kalamazoo County Resource Manager on details of the proposed housing trust fund.*

nuances will need to be worked out as implementation takes place, including the option for MOP or KHAN to verify a person's residency, as a way of meeting the requirement.

population in general ... many carry extra baggage reflective of roads traveled. MOP and KHAN objected to eligibility requirements



that posed barriers to accessing available affordable housing, including credit checks, criminal record checks, up-front deposits, pet prohibitions, among others. While legal protections exist against discrimination, the Commission was unwilling to impose unique obligations to landlords as a condition of participating in the program. The subsidy itself will provide considerable incentive for landlords to work with the population participating in the program.

**Recipient responsibility.**

KHAN members had objected strongly to the requirement that a person who benefits from the rental assistance must prepare a personal responsibility plan. The Commission has made it clear that the suggestion of these plans will not be imposed on anyone, but those participants who desire more self-sufficiency will be encouraged to outline steps for moving in that direction.

**Developer obligations.** KHAN and MOP will be closely involved in the program design for providing assistance to developers of permanently affordable housing, as this aspect of the Fund is developed.

Initially, \$380,000 will be available for homeless rental vouchers. Estimates are that this could assist as many as 50-75 persons. In addition, \$50,000 will be committed to an endowment to build the fund. Another \$25,000 will go toward homeless prevention support programs currently in place. And \$40,000 is available for

administrative costs, not to exceed 10% in total. A total of \$10,000 is reserved for contingencies.

The plan developed by the County Public Housing Commission states that eligible uses of the funds include: creating permanent local affordable housing; the purchase, sale and/or rehabilitation of property; seeding of a long-term affordable housing endowment; and enhancement and creation of homeless prevention strategies.

The Kalamazoo County Public Housing Commission states that the foundation for this fund is based on mutual dignity and respect among all stakeholders; flexibility to meet differing individual needs; performance measurements of outcomes; the collective and individual responsibilities of all stakeholders; and finally, not only the need to succeed, but the need to sustain and change the future.

In addition to the funds already committed by the City and the County, the Commission recognizes that other potential sources of permanent funding are fees, tax foreclosure revenues, along with other sources of revenues. The Kalamazoo County Public Housing Commission has accepted responsibility, working in collaboration with the Kalamazoo community, to seek and advocate for dedicated long term funding sources for the fund.

A super majority vote of the Kalamazoo County Public Housing Commission will be required to make changes to the operations and programs of the Fund, which will be reviewed annually.

The Public Housing Commission will also create an advisory board to the Fund. Thirteen members will be appointed by the Kalamazoo County Public Housing Commission. The will represent: households earning no more than 30% of the area median income, homeless individuals, individuals with fixed incomes, individuals working at minimum wage or less, and representatives from the Greater Kalamazoo Area Association of Realtors, the banking industry, the Kalamazoo Gospel Mission, Housing Resources, Inc., Affordable Housing Partnership Leadership Group, the Kalamazoo County government, and the City of Kalamazoo. Other potential future members might include representatives from Open Door/Next Door, Home Builders Association, Ministry with Community, and other community based organizations providing housing and/or housing services.

The homeless community in Kalamazoo took ownership in determining their futures by outlining a workable program to address critical housing needs. They refused to be ignored and overlooked and have been victorious in getting the City and County to be collaborative in beginning this housing trust fund and making a commitment to stay with it. It is indeed a model of organizing.

Contacts: Mike Evans, Kalamazoo Homeless Action Network, 4224 Mount Olivett Road, Kalamazoo, MI 49004 (269-345-6732 and John Musick, Michigan Organizing Project, 930 Lake Street, Kalamazoo, MI 49001 (269-344-1967).

# New Mexico Governor Announces \$15 Million for State Housing Trust Fund

New Mexico Governor Bill Richardson announced a one-time \$15 million investment to sustain the New Mexico Housing Trust Fund. It is expected to leverage another \$150 million. The investment is also projected to generate 1,700 construction jobs and boost tax revenues by \$10 million.

The Housing Trust Fund was passed in 2005, thanks to the actions of individuals and more than one hundred and fifty groups and organizations, spearheaded by the New Mexico Human Needs Coordinating Council. Other coalition members included: Bernalillo County Housing Authority, Community Action Agency of Southern New Mexico, Enterprise Foundation, Homewise, Jubilee Housing, Lutheran Office of Governmental Ministry-New Mexico, the New Mexico Coalition to End Homelessness, the New Mexico Conference of Churches, and the New Mexico Mortgage Finance Authority.

In the announcement, the Governor said “The Housing Trust Fund has been hugely successful supporting affordable housing development and home ownership across New Mexico. This additional \$15 million is a bold statement that quality affordable housing is a key part of our economic development strategy.”

The New Mexico Housing Trust Fund was created with an initial investment of \$10 million from the state capital outlay fund. Another \$1 million was appropriated during the 2006 legislative session. The New Mexico Mortgage Finance Authority has awarded \$9.9 million and leveraged \$142 million in other funding sources to help create 852 housing units across the state, including 64 affordable for-sale housing units in Las Cruces; 81 affordable rental housing units in Albuquerque; and 54 affordable for-sale housing Habitat for Humanity units in thirteen communities.

Administered by the New Mexico Mortgage Finance Authority, the Trust Fund has broad ability to address a full range of affordable housing needs throughout the state and is intended to provide flexible funding for housing

initiatives. The Act creating the Trust Fund requires that funds be awarded on a competitive basis and that the application process encourage applicants to develop solutions that are responsive to local needs and are consistent with sound housing policy.

The fund is to be used to provide ownership housing for persons who earn no more than 80% of the median income. Rental housing is to serve households earning no more than 60% of the area median income. Other standards apply to workforce housing and special needs housing. The Fund supports new development, transitional housing, rehabilitation of older homes, low-interest mortgages, senior housing, and weatherization.

Due to previous constitutional limitations, state funds may only be used to assist in financing infrastructure necessary to support a variety of homeowner, rental, and special needs affordable housing activities. A Constitutional Amendment recently passed that extends permissible uses of state funds to include costs of land, building, construction, renovation or financing of affordable housing. As soon as the Affordable Housing Act is amended, these changes will be incorporated into the Trust Fund. Until such time, the Housing Trust Fund continues to be used to offset infrastructure costs as currently defined in the Affordable Housing Act.

Contact: Erin Quinn, New Mexico Mortgage Finance Authority, 344 4th Street, SW, Albuquerque, NM 87102 (505-767-2252).



*La Cieneguita contains 120 homes in Santa Fe and includes single family, multi-family, a community and daycare facility, and a park. Thirty-two units are for low-income seniors.*

# Washington Campaign Reaches Higher for State Housing Trust Fund

Washington's Low Income Housing Alliance is calling for \$363 million to fund the state's Housing Trust Fund at a time when the state can afford to do it. Awash with a budget surplus of \$2 billion, the Governor has already proposed increased funding for the state housing trust fund, but advocates are reaching farther.

The Quarter Million Family Campaign is named after at least that many households facing desperate housing circumstances. Almost half of these households are homeless or at risk of becoming homeless, earning less than 30% of the area median income. Many households risk losing their mobile homes or are shut out of homeownership.

The Alliance has outlined exactly what is at stake. In order to meet the state's need for affordable housing, Washington would need to invest \$8 billion over the next fifteen years. The proposed \$363 million over the next biennium could stabilize more than 13,000 families; help nearly 2,000 low income families achieve homeownership; and preserve dozens of manufactured housing communities throughout the state.

Over the last five years, two out of every three projects that were ready to proceed toward development were denied funding by the state housing trust fund simply because there are not currently sufficient funds to meet the capacity for addressing the need.

Interestingly, much of the state's new revenue comes from the real estate excise tax. Washington's housing market continues to buck the national trend by growing, not shrinking. Nonetheless, market rate housing continues to leave people out in the cold and the Alliance is asking that some portion of the revenue generated should be spent balancing those impacts.

The Washington Low Income Housing Alliance states that for the first time in nearly twenty years, the Governor's budget calls for a significant increase for the Housing Trust Fund. The public and political will to answer the housing crisis is there. It is time for the legislature to match the public's demand for action and the Governor's first step with a bold increase of their own.

The Alliance joins nonprofit development organizations, housing authorities, and tenant advocates to campaign for improved state housing policies, including expanding funding for the state Housing Trust Fund, improved tenant protections and other policies that increase the availability and security of housing for low income people. The Alliance believes they have the opportunity to make significant advances this year. They are actively communicating the connections between housing and education, transportation, healthcare and community in new ways.

Included in their legislative agenda is fair zoning for affordable housing developments, preservation of

## *It All Starts At Home*

*Without a decent, safe and affordable place to live:*

- Kids can't succeed in school.
- Parents can't hold down jobs.
- Families can't achieve health security.

*The Housing Trust Fund is the key to strong and healthy communities.*





manufactured housing communities, ending source-of-income discrimination, and providing tax credits for contributions to low income housing. Housing and Homelessness Advocacy Day is February 1, 2007. The Alliance's work with statewide groups and local coalitions ensures that public policy is informed by housing providers and those who are experiencing housing need.

Washington's Housing Trust Fund has created 32,000 new units of affordable and supportive housing in nearly every county throughout the state. Created in 1988 and administered by the Department of Community, Trade and Economic Development, the Washington State Housing Trust Fund has become an integral part of the affordable housing development system in the state.

The fund has contributed more than \$500 million to housing initiatives throughout the state, leveraging

LOW INCOME HOUSING INSTITUTE



*Frank Chopp Place contains 56 homes for downtown workers, seniors and disabled households earning no more than 30% of the area median income. The Low Income Housing Institute sponsored this development in Bremerton, Washington.*

\$4.00 for every \$1.00 invested in affordable housing.

Rental housing supported through the trust fund serves households earning no more than 50% of the area median income and will remain affordable for at least 40 years. Homeownership opportunities can serve households

earning as much as 80% of the area median income, but has also supported self-help programs, such as Habitat for Humanity.

The Washington State Housing Trust Fund is a powerful driver of economic development. Each additional \$100 million available from the trust fund, creates 20,700 jobs, mostly in the construction industry. For every 1,000 affordable units developed, \$77 million is generated in local revenue and \$9 million in taxes and fees for local governments.

Contact: Ben Gitenstein, Washington Low Income Housing Alliance, 811 First Avenue, Suite 408, Seattle, WA 98104 (206-442-9455) or [www.wliha.org](http://www.wliha.org).

LOW INCOME HOUSING INSTITUTE



*Cate Apartments contains 31 new rentals for families and individuals earning no more than 30% of the area median income. The development is named in honor of Rev. Bill and Jan Cate, social justice and peace activists. Located in Seattle, fifteen of the apartments house homeless families with children.*

# Rhode Island Voters Approve \$50 Million Housing Bond

In November 2006, 66% of the voters in Rhode Island approved a \$50 million housing bond. The housing bond was supported in both the Housing and Conservation Trust Study Commission Report released last spring and the Rhode Island Five Year Strategic Housing Plan released this summer.

The results come after many months of hard campaigning and many years of laying the groundwork for this victory. Housing Works RI, created in 2004, lead the effort to pass Question 9 on the ballot. Housing Works RI is a coalition of more than 120 nonprofit organizations, institutions, corporations, agencies and advocates. The Coalition strives to bring more houses and apartments within reach of Rhode Islanders by increasing the state's investment in affordable homes and revising the state's housing law.

Question 9 allows the state to issue \$50 million in bonds to help build new homes and convert abandoned houses, mills, and other buildings into housing. The Housing Resources Commission will allocate \$12.5 million annually for the next four years through a competitive process. All housing created with the \$50 million will be subject to local planning standards, ensuring that it fits the character of the community. Twenty-nine of Rhode Island's towns have developed their own plans for more affordable homes, and Question 9 will help implement those locally-directed strategies.



*Yard signs were part of the statewide campaign that successfully passed Question 9 creating a \$50 million housing bond.*

The homes produced through the bond revenues must remain affordable for a minimum of 30 years. It is intended that the funds be awarded as deferred payment loans or loans that do not have to be repaid until the housing is sold or refinanced. It is anticipated that the bond will assist in creating more than 1,000 homes and apartments for Rhode Island.

In 2004, the legislature created the Housing and Conservation Trust Study Commission and gave it two charges:

(1) To study the potential contribution of land trust mechanisms to the development of low and moderate income housing and to evaluate appropriate organization structures and financing mechanisms for land trusts in Rhode Island; and

(2) To assess the potential and viability of the Housing and

Conservation Trust Fund that was established by the Legislature in 1990, but has not yet received funding.

The Commission submitted their first report, "Community Housing Land Trusts: An Important Tool for Rhode Island's Affordable Housing Initiative," in February 2005. The second report, "The Rhode Island Housing and Conservation Trust Fund: A Sound Investment for Rhode Island's Future," was released in April 2006, concluding the work of the Commission.

The Commission spent a year and a half completing the background research, deliberations, and preparations for the report. The Commission analyzed Rhode Island's housing and land conservation needs and goals, looked into how housing and land conservation efforts are currently funded, and studied trust funds around the country to learn about the funding mechanisms used.



Based on its research, the Commission determined that Rhode Island needs increased financial resources to meet its land conservation and affordable housing production goals. Increased state financial support was determined to be a key element and the Commission concluded that a dedicated funding stream should be pursued. The study states that dedicated funding will not only improve the state's ability to make long-term plans and negotiate for land, but it will help to leverage new municipal and private funds.

The Commission recommended a two-part approach to funding the Trust Fund: (1) a one-time, start-up bond issue funding to jump-start the Fund and (2) dedicated funding achieved through an increase in the real estate conveyance tax, with two thirds of the increase going to the Housing and Conservation Trust fund and one third of the increase allocated to municipalities for affordable housing production and land conservation purposes.

Sadly, the Commission did not reach consensus on the recommended funding source and the Rhode Island Association of Realtors submitted a minority report on funding recommendations. Nonetheless, two-thirds of the Commission endorsed the two-step process for full funding of the Affordable Housing and Conservation Trust Fund.

In the summer of 2006, the Rhode Island Five Year Strategic Plan reiterated these two recommendations, identifying two options: the housing bond and a permanent source of funding

for the Rhode Island Housing and Conservation Trust Fund, as potential strategies, among others. The reports suggests two options for permanent funding: implementing a mortgage recording fee or an increase in the real estate transfer tax.

And, indeed, the voters agreed in November 2006 with their vote in support of the bond issue Question 9, authorizing \$50 million in bonds to support affordable housing.

The cost of housing in Rhode Island more than doubled between 2000 and 2004, while household incomes increased by only nine percent. For an increasing number of working families this stretch to afford current housing prices is too great. A reason clearly contributing to the fact that in 2004, one quarter of the people in Rhode Island homeless shelters were children.

It is projected that the \$50 million bond issue will leverage an additional \$450 million from federal and private sources. With these resources, the state can more than double its current affordable housing production. The bond issue will

assist Rhode Island families whose incomes are between \$30,000 and \$60,000 a year.

Since August, Housing Works RI traveled the state, collecting more than 50 stories, erecting billboards on Rhode Island's major highways, hitting the airwaves, holding regional events from Newport to Lincoln, setting up lawn signs, and talking to voters. For a final push, more than 120 volunteers were stationed at polling places in cities and towns throughout Rhode Island on election day.

Throughout the campaign, the Vote Yes On 9 message received exceptional media coverage and endorsements from local media outlets across the state. Editorials in favor of Question 9 ran right before the election in the Barrington Times, Bristol Phoenix, Coventry Courier, Cranston Herald, East Side Monthly, Newport Daily News, Providence Phoenix, Sakonnet Times, Warwick Daily Times, among others.

The successful passage of the housing bond in November honors the first recommendation. Housing advocates and others are waiting for the second to be honored, as well.

Contacts: T'Sey-Haye M. Preaster, HousingWorks Rhode Island, One Union Station, Providence, RI 02903 (401-274-4564); Brenda Clement, Housing Network of Rhode Island, 48 Nashua Street, Providence, RI 02904 (401-521-1461); or Sheila Brush, Grow Smart Rhode Island, 235 Promenade Street, Suite 550, Providence, RI 02908 (401-273-5711).



*Woodridge Estates contains duplexes in a 26 home land trust subdivision. The units were developed by the Woonsocket Neighborhood Development Corporation.*

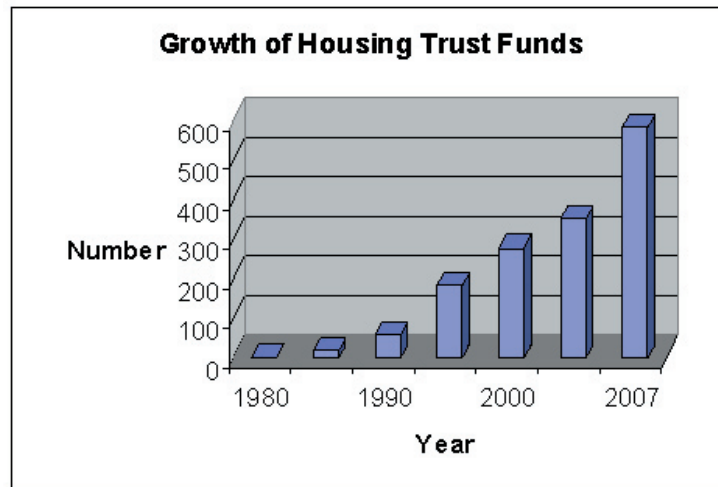
# Housing Trust Fund Progress Report 2007 ... will be released in February

During the summer and fall of 2006, the Housing Trust Fund Project conducted a survey of housing trust funds in the United States.

The results will be released in a new report in February 2007. Among the key findings:

There are nearly 600 housing trust funds in cities, counties and states.

Housing trust funds generate some \$1.6 billion in revenues each year to support affordable housing.



## How to Order a Copy of the Report

1. If you administer a housing trust fund and responded to the survey, you will receive a complimentary copy.
2. Nonprofit housing advocacy groups that receive the Housing Trust Fund Project News will receive a complimentary copy.
3. To order a copy, please complete the order form below.

Please make check payable to Center for Community Change to obtain your 2007 Housing Trust Fund Progress Report and mail to the address below. The cost per copy, including postage, is \$10.00. Upon receipt of payment, your 2007 report will be mailed. Please allow 7-10 business days for materials to reach you.

Maribel Villa  
Center for Community Change  
8736 Nogal Avenue  
Whittier, CA 90606

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City / State / Zip Code: \_\_\_\_\_

Telephone number: \_\_\_\_\_

E-mail: \_\_\_\_\_

proposal, and keep the issue very visible.

*Applying pressure on elected officials* included numerous individual meetings with every Alderman and the Mayor, attendance at hearings and meetings, and public actions. In addition, when the Task Force was created to develop recommendations for the housing trust fund, the Coalition was active in every phase of their work.

The Coalition developed a book of sorrows containing 500 stories about the struggles of residents to gain decent affordable housing. The Coalition collected and delivered stock certificates to each Alderman after the Mayor's budget address. And the Coalition organized hundreds of letters and calls to the Council and Mayor.

*Educating the public and building support for the trust fund proposal* included the production of a seven minute video on the need for and

benefits of a Milwaukee Housing Trust Fund which can be viewed at [www.ymcamke.org](http://www.ymcamke.org). The premiere of the video hosted 125 people. More than 100 copies of the video were distributed throughout the community.

The Coalition also sustained media attention on the issues surrounding the creation of the housing trust fund throughout the campaign. The Coalition held numerous public educational forums with hundreds in attendance, including 70 informational sessions with a variety of groups.

*Public actions* included events to draw attention to the campaign's issues and the proposal. Several events built around a theme of comparing funding commitments made by the City for other priorities, while continuing to ignore the housing needs of the City. Actions included: building the Cardboard Condo Development in front of City Hall; a Tent City action; a

weekend of Affordable Housing Sabbath collecting 2,000 house keys; a balloon rally at City Hall with 200 people in attendance; forming a human gauntlet of supporters that alderman had to traverse on their way to vote on the Pabst City proposal; the "you fixed your house – now what about our houses" campaign linking the lack of commitment to fund the housing trust fund to the huge commitment of providing \$70 million for city hall restoration; and news coverage of \$600 million for a sports & arts building, yet still nothing for housing the poor.

The ordinance establishing the Housing Trust Fund states that it will support nonprofit and for-profit developers and governmental entities. Eligible activities include: acquisition, construction, rehabilitation and accessibility modification of affordable housing for low-income households as well as support services that assist low-income households in obtaining and maintaining affordable housing.

The Housing Trust Fund will be administered by the Community Development Grants Administration Division of the Department of Administration. In addition, the ordinance creates a Housing Trust Fund Advisory Board with thirteen members. Members will include the city comptroller, a nonprofit developer, a for-profit developer, and representatives from Continuum of Care, a financial institution, the Local Initiatives Support Corporation, the Metropolitan Milwaukee Fair Housing Council,

MILWAUKEE YMCA



*Housing advocates pose in front of cardboard condominiums in Milwaukee.*

*continued on page 12*



Independence First, and the Interfaith Conference of Greater Milwaukee.

The housing trust fund advisory board will evaluate requests for funding and make recommendations for awards to the common council. The funds are to be allocated annually as follows:

- a minimum of 25% for developing housing and providing services for people who are homeless;
- a minimum of 35% for developing or rehabilitating rental housing;
- a minimum of 25% for creating and maintaining home ownership opportunities; and
- 15% or less of such funds for discretionary housing needs as identified by the board.

*"Your effort was the most effective grassroots campaign that I have seen in all of my years in city government."*

Milwaukee Alderman Michael S. D'Amato

In addition, a minimum of 2% of available housing trust dollars or \$100,000, whichever is less, are to be used for accessibility improvements or modifications.

Financial assistance from the housing trust fund for acquisition or new construction of owner-occupied housing is limited to households with incomes at or below 100% of the county median income. For homeowners seeking financial assistance for rehabilitation projects, household income is limited to 65% of the county median income when substantial work is required

(work valued at more than \$5,000) and 100% of the county median income for more modest projects (work valued at \$5,000 or less). Housing trust fund assistance for rental housing and projects for the homeless is limited to projects that serve households and individuals at or below 50% or the county median income.

Contacts: Michael Soika, YMCA-Urban Campus, 1350 W. North Avenue, Milwaukee WI 53205 (414-274-0749) [www.ymcaccdc.org](http://www.ymcaccdc.org); Heather Dummer Combs, Interfaith Conference of Greater Milwaukee, 1442 N. Farwell Avenue, Suite 200, Milwaukee, WI 53202 (414-276-9050) [www.interfaithconference.org](http://www.interfaithconference.org).



**CENTER *for*  
COMMUNITY CHANGE**

**Housing Trust Fund Project**

1113 Cougar Court  
Frazier Park, CA 93225

Non-profit Org  
U.S. Postage  
PAID  
Permit #1181  
Bakersfield, CA

Return Service Requested



PRINTED ON RECYCLED PAPER