



DC Family Policy Seminar

A community service project of Georgetown University

Quality Housing for All: Family and Community-Led Initiatives



BACKGROUND BRIEFING REPORT

The DC Family Policy Seminar provides District policy-makers with accurate, relevant, non-partisan, timely information and policy options concerning issues affecting children and families.

The DC Family Policy Seminar is part of the National Network of State Family Policy Seminars, a project of the Family Impact Seminars, a nonpartisan public policy institute in Washington, DC.

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By

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Abstract

The troubled condition of public and low-income housing in the District of Columbia (DC) is well documented, yet many residents still live in substandard housing. Quality housing is of particular importance to families because a decent, safe place to live is essential if families are to focus on other key issues like education, health, and employment. Recently, government agencies, community-based nonprofits, and residents have begun implementing a more holistic approach to improving the housing situation. This approach views housing solutions as interrelated with the overall quality of neighborhoods, schools, health, and economic growth. Such a holistic approach requires resident involvement and input in prioritizing the needs of the families and individual residents, as they are the most knowledgeable about their own communities.

Resident involvement in improving housing elevates the self-esteem of the residents, fosters a sense of ownership of the neighborhood, and creates a sense of hope for families and communities. The process also creates role models for children and adolescents who witness the adults taking responsibility and effecting change for themselves. The successes of improved housing give residents the confidence to address other issues essential to the well-being of their families and neighbors. This briefing report will examine the importance and benefits of resident initiatives and involvement in improving their communities and homes.

This seminar, the 21st in a series sponsored by the DC Family Policy Seminars at Georgetown University, seeks to bring different ideas to light and to discuss alternatives that DC low-income housing providers and residents can adopt to encourage change. The seminar will also examine the current trend toward using non-profit community-based organizations, community development corporations, and resident management corporations to improve the quality of housing and neighborhoods for families.

This report provides a brief introduction to the issues addressed by the DC Family Policy Seminar on February 16, 1999. The authors thank the numerous individuals in the DC government and in local and national organizations for contributing their time and effort to this seminar. Special thanks are given to Leslie Gordon, Vince Hutchins, Mark Rom, and the staff of the National Center for Education in Maternal and Child Health for hosting this seminar, and to Stephen Moseley and the staff of the Academy for Educational Development for providing space and technical assistance. This briefing report and seminar is funded by the Maternal and Child Health Bureau, Health Resources and Services Administration, U.S. Department of Health and Human Services, under its cooperative agreement to NCEMCH (MCU-199301).

Quality Housing for All: Family and Community-Led Initiatives

This seminar is the 21st in a series designed to bring a family focus to policymaking. The panel features the following speakers:

- **Chris Walker**, Program Director, Urban Institute
- **Joanna Slaney**, Assistant Executive Director for State and Local Policy, Enterprise Foundation Public Policy Office
- **Greg Meeropol**, TOP Grant Coordinator, The Office of Resident Services, DC Housing Authority
- **Katie Fitzgerald**, President, Trenton Park Neighborhood Corporation

This seminar focuses on public and low-income housing in the District and aims to provide research and program information on resident involvement strategies for improving the quality of life for families. The organizers of this seminar hope to encourage increased collaboration among community, government, and nonprofit organizations to ensure increased quality of housing and community for families and individuals in the District. This background report summarizes the essential information on several topics. It examines the current situation of housing in DC, discusses the importance of quality housing for families, looks at the necessity of resident involvement in improving homes and neighborhoods, and provides an overview of different models in practice both locally and nationally. Finally, the report examines some of the potential challenges of resident involvement and provides recommendations for future resident involvement in DC communities. The contents of this briefing report are as follows:

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I. Introduction

The condition of low-income and public housing has been improving for families and individuals who are residents in the District of Columbia (DC). After years of being on the “troubled list” of the U.S. Department of Housing and Urban Development (HUD) Public Housing Management Assessment Program (PHMAP), the DC Housing Authority (DCHA) was finally removed in 1998. Although numerous stories have been written about DC’s troubled housing conditions during DCHA’s nadir, when the PHMAP scores were in the low 20s (out of 100) and the DCHA score was the lowest of the 3,500 public housing authorities in the nation, few have been written about some of the brighter aspects. One of the most notable is the “A” given for resident initiatives and involvement (Eisner and Schenck, 1998).

The involvement of DC residents continues today. DCHA Receiver David Gilmore, who has had many years of experience in improving public housing in Boston, San Francisco, and other cities, said, “No one could have asked for a better community of residents to work with. They have challenged us when we needed to be challenged, supported us when we earned it, and stepped up to the plate with us along the way” (Gilmore, 1998b). However, despite the many accomplishments and improvements, the job is not done; there are still too many residents living in substandard conditions. The challenge lies in continuing improvements in DC’s housing now that the crisis has passed.

II. The Importance of Adequate Housing

Along with food and clothing, housing is one of the necessities of life. The 1988 Report of the National Housing Task Force stated, “A decent place for a family to live becomes a platform for dignity and self-respect and a basis for hope and

improvement. A decent home allows people to take advantage of opportunities in education, health, and employment—the means to get ahead in our society. A decent home is the important beginning point for growth into the mainstream of American life” (Bratt, 1996). In her 1966 study for the Department of Health, Education and Welfare, Barbara Schorr concluded that “the evidence makes it clear that housing affects perception of one’s self, contributes to or relieves stress, and affects health” (Bratt, 1996). In his 1988 book, *Rachel and Her Children*, Jonathan Kozol describes the deleterious effects of grossly inadequate housing on families. He says that a lack of privacy creates stress for all family members by impeding normal social interactions, including having guests over or receiving and making phone calls. Children do not have a peaceful, quiet uninterrupted environment that is conducive to homework, and parents live in fear for their children’s well-being and safety in the harsh environments. Overcrowded, dilapidated, or otherwise inadequate housing makes it difficult, if not impossible, for family life to function smoothly (Bratt, 1996).

Poor housing conditions can have a negative effect on residents’ employment status. Because private interactions and communications can be extremely limited, it is very difficult for individuals to communicate with potential employers. Furthermore, low-income and public housing units are rarely close to employment opportunities; those opportunities that are nearby often pay less and require that their workers have more skills than do the unionized manufacturing jobs in the suburbs. In some communities, the jobless rates among men exceed 40 percent (Cohen, Ooms, and Hutchins, 1996; Bratt, 1996). Individuals who do obtain employment may not be able to find competent child care. This child care crisis is acute in the District, where 55 percent of the children live in single-parent homes and the number of child care slots in licensed child development facilities is decreasing (DC Kids Count, 1998).

Inadequate and unsafe housing and neighborhoods are also frequently correlated with poverty and inferior schools. According to the Committee for Economic Development (1995), half of all residents of housing in distressed urban neighborhoods live below the poverty level, with 36 percent of households receiving public assistance. Six out of ten households with children are headed by single women, and dropout rates approach 80 percent in some central city high schools (Bratt, 1996). Basic services are lacking and residents live in fear of criminal activities nearby. These neighborhoods offer few recreation opportunities, and children end up playing in abandoned cars or in their apartments (Mariano and Spellman, 1993). Studies have shown that these interrelated problems reinforce each other, creating a climate of hopelessness and despair and making it harder for families to manage their lives (Bratt, 1996).

III. Housing Improvement Stakeholders

To achieve the goal of long-term improvements in the availability and quality of public and low-income housing, many different people and organizations must be involved. Some of these different “players” are described below. (See Appendix A for a glossary of many of the terms listed.)

Department of Housing and Urban Development

HUD is responsible for oversight of the programs that address America’s housing needs. Through entitlements and block grants, HUD funds spur economic growth in distressed neighborhoods, provide housing assistance and subsidies for low-income people, rehabilitate and develop low-cost housing, and provide mortgage and loan insurance to individuals and housing developers (HUD, 1999). One of the most innovative new programs administered by HUD is the HOPE VI program, which was approved by Congress in 1992. This program will demolish 30,000 of the

nation’s most physically distressed public housing units and replace them with less dense neighborhood developments that include townhouse models, scattered-site models, and market-rate rental units. These new units will be “designed for the needs of real families” (Naparstek, Dooley, and Smith, 1997). HOPE VI funds can also be used to provide job training, on-site child care, tutoring, and other services to residents and families (Austin et al., 1997).

Public Housing Authorities (PHAs)

PHAs are state, county, and municipal bodies that are authorized by HUD to develop and operate housing for low-income families. Generally, the local PHA owns and operates the low-income public housing developments, while HUD furnishes technical and professional assistance in planning, developing, and managing them. The PHA is funded by a federal operating subsidy from HUD and from residents’ rents. In addition to oversight of standard public housing developments, PHAs are also responsible for Section 8 rental assistance programs and the Tenant Assistance Program (TAP) (HUD, 1999). The DCHA is the seventh-largest public housing authority in the nation and is responsible for 11,781 traditional public housing units, and for the administration of more than 6,000 additional units as part of the Section 8 Program and TAP (HUD, 1996).

Community-Based Nonprofit Organizations

Community-based nonprofits are self-help organizations that are governed by residents, businesspersons, and other community leaders and members. Each nonprofit works within a defined geographic area to improve economic conditions, deliver social services, and/or provide affordable housing. Community-based development organizations have been referred to as neighborhood development organizations (NDOs), community development organizations (CDOs), community-

based organizations (CBOs), and community housing development organizations (CHDOs). Currently, these entities include limited-equity cooperatives, community land trusts, mutual housing association and neighborhood housing services, and community development corporations (CDCs). Because CDCs are the most prevalent type of community-based development organization, the term is often used to refer to other organizations (Bratt, 1996).

This country has recently witnessed tremendous growth in the number of CDCs, and in many cities they are the most productive developers of affordable housing, far out-producing private developers and public housing agencies. Since 1991, CDCs have developed more than 90,000 housing units around the country (Walker and Weinheimer, 1998).

CDC and other nonprofit community-based organization funding sources include the Annie E. Casey Foundation, the Robert Wood Johnson Foundation, the Rockefeller Foundation, HUD, J.P. Morgan & Co., and the Fannie Mae Foundation (Walker and Weinheimer, 1998).

National Network Organizations

These organizations serve as advocacy groups to provide technical support, knowledge, training, and financial and institutional support to local nonprofits, tenant associations, and residents. They also address policy issues that affect the ability of local organizations to effectively do their work (The Center for Community Change, 1999). National advocacy and assistance organizations include The Association of Community Organizations for Reform Now (ACORN), The Center for Community Change, The Enterprise Foundation, The Local Initiative Support Collaboration (LISC), and the National Association of Resident Management Corporations.

The Residents

Although public and low-income housing residents are, by definition, players in housing programs, their involvement in effecting housing changes has not always been encouraged. For example, all communities that receive HUD funds must prepare and adopt a Consolidated Plan (ConPlan) that identifies how the local housing authority will use its federal housing funds. By law, the ConPlan must go through a public hearing process, yet the federal government did not specify how much information should be provided to the residents. As a result, some housing authorities are extremely open with their communities; elsewhere, residents must take the initiative to learn the “where and when” of the scheduled public hearings (Austin et al., 1997).

CDCs and other nonprofits do include residents on their executive boards, yet the degree of involvement is the residents’ responsibility. In practice, their involvement is essential, because the continued success of these nonprofits depends on their ability “to forge collaborations and encourage broad participation of residents and neighborhood businesses” (Walker and Weinheimer, 1998).

IV. A Growing Trend: Resident Involvement

Resident initiatives and involvement in improving housing is not a new concept; however, its importance is now recognized and encouraged more widely. This is due to several factors:

- HOPE VI and other HUD revitalization moneys advocate that funds improve both housing and neighborhoods. Resident knowledge is crucial to prioritizing key issues.
- Welfare reform and the devolution of federal government responsibility encourages low-income housing residents to play a greater role in fostering their independence;

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- Views are shifting about low-income residents being merely passive recipients of services who do not want to work, take responsibility for their neighborhoods, or give back to their communities (Naparstek et al., 1997).

The recognition and realization that decent, affordable housing is merely the first step to reclaiming the community and improving the lives of families has initiated a new response to neighborhood improvement called “community building.” The community-building model is holistic and seeks not only to improve the quality of housing, but also to address other challenges faced by residents and families in impoverished neighborhoods. Resident input and involvement is essential to identifying and prioritizing the key issues and concerns of neighborhoods, and tailoring the specific solutions to use the residents’ unique assets. Furthermore, this involvement improves the self-esteem of the residents and gives them hope. These empowered residents and community leaders are willing and able to tackle additional problems (Kingsley, McNeely, and Gibson, 1997).

Resident involvement has taken many forms. Some resident associations and organizations are created at the grassroots level, as residents organize themselves around specific issues; others are initiated by the local housing authority, nonprofit community builders, or advocacy groups. Regardless, the goals are similar: to improve the quality and availability of housing and neighborhoods and to create communities where people want to live and raise their children. In a recent Family Impact Seminar, Marc Bendick, Jr., Principal, Bendick and Egan Economic Consultants, Inc., stated that all successful initiatives aimed at improving housing “share common characteristics: They are not top-down and not designed in Washington, DC, nor in city hall; they have extensive community participation in defining problems and implementing solutions” (Cohen et al., 1996).

Identification of Specific Problems and Individual Assets

While community-based nonprofits, public housing authorities, and federal agencies recognize that constructing new houses is not enough, they are unable to identify the specific needs of each community. Even in the most highly concentrated areas of poverty in the inner cities, neighborhood conditions can vary substantially, and “cookie cutter” approaches cannot adapt to local realities (Kingsley et al., 1997). Neighborhoods vary in character and resources, and are affected differently by economic, social, and political trends. Furthermore, many communities have large immigrant populations, a situation that can make it extremely difficult for outsiders to identify and understand cultural differences (Naparstek et al., 1997).

The variations in neighborhoods make resident input essential if the specific priorities of each community are to be addressed. In some communities the priority for resource allocation lies in job training, others want full-time child care facilities, and still others want to focus on eliminating drug trafficking and illegal activity. The greatest improvements have been made in areas where residents have been involved from the beginning in setting goals and identifying priorities. In many communities, residents have been involved in the redesigning, remodeling, demolition, and new construction of their neighborhoods, as well as in design decisions about, for example, colors and materials (Naparstek et al., 1997).

Early involvement also allows the residents to do more than just focus on the problems—it gives them the opportunity to inventory their unique assets and develop solutions that use these assets. Just as problems differ between neighborhoods, so do assets. These assets can include community groups; churches; neighborhood businesses; the experience, skills, and entrepreneurial ideas of local residents; and the readiness of residents to commit time and energy to the lengthy process of improving their community (Kingsley et al., 1997).

Shifting Attitudes

The process of identifying problems and tailoring solutions that use community and individual assets motivates a shift in attitudes among residents. What commences as a sense of responsibility for the maintenance of the physical site transcends to a greater sense of obligation for the well-being of neighbors and their children. Residents who once lived locked in their apartments begin to work together and rely on one another to create new opportunities in their communities, thereby developing new relationships based on trust and friendship. For most involved residents, a sense of self-reliance, self-confidence, and responsibility replaces feelings of dependency and hopelessness. Neighborhood children know that it is not only their own parents who are watching over them but also their friends' parents, and that others in the neighborhood are taking an interest in their behavior and whereabouts. This is a powerful motivator for them to stay out of trouble (Naparstek et al., 1997; Kingsley et al., 1997). Furthermore, in communities that often do not have positive role models, the active, involved adults begin to fill that void for the adolescents and children (Bratt, 1996). In nearly all instances, the residents change as much as the properties themselves (Kohlman, 1997).

This change in the attitudes of residents is reinforced by the visible improvements to the physical site. The resulting momentum and positive energy enable the residents to attack problems that were lower on their community's list of priorities, such as child care, parenting classes, after-school and after-work tutoring sessions for both children and adults, and efforts to decrease criminal activity. These next steps are essential to continued improvement of the neighborhoods, and constitute a movement toward comprehensively altering the nature of their houses and communities. In fact, "ultimately, all of the interrelated challenges (crime prevention, better education, jobs, day-care facilities, etc.) need to be addressed. Continuing to specialize in only one or two over time is not likely to result in

fundamental change—the process must be comprehensive" (Kingsley et al., 1997). These future improvements are essential to long-term progress for low-income families trying to raise their children in safe, educational, and caring environments.

V. National Models

Although the following models use different approaches to improving housing, they all involve residents in the process and give special consideration to the specific needs of the communities. Some of these programs focus on effecting change in single neighborhoods, while others are working in multiple neighborhoods.

Renaissance Village

Renaissance Village is an "intentional community" created within the King-Kennedy Public Housing Estate in Cleveland, OH. With the encouragement and involvement of the residents, the Cuyahoga Metropolitan Housing Authority (CMHA) reconfigured the living units and surrounding areas to create safer, more defensible spaces that minimize access of strangers to the community. The new configuration also maximizes positive interaction among members of the community, an arrangement that has fostered strong resident participation in many aspects of life (Naparstek et al., 1997). Notably, Renaissance Village residents were the first public housing residents to design a covenant that established a set of explicit expectations of all persons who live in and visit their community (Noga, 1999). This covenant acknowledges the personal commitment of all residents to uplift the community and preserve and protect family life. (See Appendix C for the complete text of the covenant.)

The residents of Renaissance Village have involved themselves in crime-fighting efforts in their neighborhoods. They have attended community policing workshops and training seminars, and units are quickly turned over to minimize

vacancies that could attract drug dealers and criminals. The residents report strangers to housing security forces, and cooperate with police and legal authorities in pressing charges against burglars and other criminals. Their efforts are very successful. Once the most dangerous public housing community in Cleveland, police calls in Renaissance Village fell from 1,046 in 1993 to 239 in 1995. There is a waiting list for families wanting to move into Renaissance Village (Naparstek et al., 1997).

Having tackled many of the problems associated with crime in their neighborhood, Renaissance Village tenants and CMHA are now working on other issues that affect the lives of the families and individuals who live there. These initiatives include substance abuse treatment and prevention programs, health services for mothers and children, and development of literacy and job preparation programs (Austin et. al, 1997).

Mission Housing Development Corporation

Mission Housing Development Corporation (MHDC) is a nonprofit, community-based organization that creates and preserves high-quality affordable housing for low- and moderate-income people in the Mission District of San Francisco. Since 1971, it has created 676 units of affordable housing, with another 356 units either in construction or in advanced stages of planning. However, MHDC's commitment to providing physical structures for people to live in is just the first part of being a community housing organization. The ongoing work involves maintaining and cultivating an environment within these structures that gives residents a sense of ownership and control over their homes. MHDC residents are encouraged to participate in tenant associations and to establish connections with community organizations, usually through their relationships with MHDC tenant coordinators (Shoemaker, 1996).

MHDC's recently initiated Resident Programs Department relies on strong resident leadership

and innovative self-help programs to work with a broad network of local service providers to help improve the lives of residents in their buildings. Each development has a resident coordinator who serves as both a community organizer and a resource for referrals and information. Furthermore, the resident coordinators help build resident leadership by developing resident associations and facilitating participation in local and national tenant associations (MHDC, 1998).

One of MHDC's most innovative housing developments was designed to address the unique needs of families in Mission Heights. In 1990, more than 23 percent of the Mission Heights rental units, many of which housed large families, were classified as overcrowded. To address this problem, MHDC and area residents designed Plaza del Sol. Of the 59 units in Plaza del Sol, 25 are two-bedroom units, 29 are three-bedroom units, and five are four-bedroom units. Plaza del Sol also features landscaped interior courtyards and well-furnished playgrounds (MHDC, 1998).

To respond to the residents' need for tutoring and mentoring, MHDC forged a partnership with the University of San Francisco School of Education. Through the Home Link Mentor Program, two graduate students live at Plaza del Sol and serve as tutors and mentors to the children. These tutors have not only brought new resources to the community, but have also renewed residents' interest in pursuing educational opportunities (MHDC, 1998).

VI. District Models

Kenilworth/Parkside

Kenilworth/Parkside, in Northeast Washington, DC, is one of the most widely publicized tenant management success stories. In 1982, after the success of a resident initiative designed to prepare more neighborhood children for college, organizer Kimi Gray and other tenants convinced Mayor Marion Barry to allow them to take over the man-

agement of their housing project. At the time, Kenilworth/Parkside was in serious disrepair and was home to a well-entrenched drug trade. The Resident Management Corporation set up new maintenance and management systems, established stringent standards of conduct, enlisted hundreds of tenants in their cleanup and anti-crime campaigns, and imposed strict fines and evictions for rule violations. Furthermore, residents were required to attend classes on housekeeping, budgeting, home repair, and parenting. In 1990, the collaboration of residents with the police resulted in the removal of the drug trade (Kingsley et al., 1997; Richter, 1997).

These successes built up the confidence of residents to do more. Consequently, the Resident Management Corporation established after-school homework and tutorial programs for children of working mothers, courses to help adults graduate from high school, contracts with outside medical providers, an employment office that provides assistance in finding jobs and training, and several new tenant-owned businesses within the neighborhood. The Resident Management Corporation also started the first on-site substance-abuse treatment center and prevention program in public housing (Kingsley et al., 1997; Richter, 1997).

An independent audit showed that during the first 4 years, the Resident Management Corporation increased rent collections by 77 percent over the collection rates under public management, decreased the project's vacancy rates from 18 percent to 5.4 percent, created 102 jobs for residents, and helped more than 130 residents get off welfare. The corporation also saved the city at least \$785,000 (Kingsley et al., 1997). In 1987, Kenilworth/Parkside became a demonstration program through which public housing tenants could purchase their residence (Palmer, 1997). More recently, as a result of a \$1 million Economic Development Grant, the DCHA Office of Planning and Development and the Kenilworth/Parkside Resident Management Corporation will assist resi-

dent groups at other public housing developments in establishing business plans, securing access to capital investment, and training residents to run independent businesses (Gilmore, 1998b).

In commenting on the success of resident management corporations, Gray said, "If you put the responsibility on the people that reside within the community, you let them control their destinies, [and] let them be involved in the process from the beginning, not after you've planned what it should be like for them. Don't parachute programs to their communities. Help them grow and develop and present to you the plans they have created, and you'll find that you have a much better community" (Richter, 1997).

Jubilee Enterprise of Greater Washington

Jubilee Enterprise is the largest nonprofit developer and asset manager in Washington, DC. At five different sites in Wards 7 and 8 in Southeast DC, Jubilee Enterprise has focused on creating decent, affordable, large-scale, multifamily housing as the first step to renewing lives and revitalizing communities. Working with residents, local governments, and corporate and foundation sponsors, Jubilee Enterprise creates nonprofit neighborhood corporations that purchase and rehabilitate low-income rental properties that are at risk of being lost as affordable housing. The board of each neighborhood corporation consists of elected residents, community representatives, and affordable-housing specialists. Resident leaders make up the majority of the board (Kohlman, 1997).

Resident involvement is crucial to the success of Jubilee Enterprise ventures. In fact, part of its precepts reads as follows: "The resident's knowledge of their community, their property and their neighbors are equal in value to Jubilee Enterprise staff's knowledge, technical skills and relationships with funders and advisors" (Jubilee Enterprise, 1995). The philosophy that resident families and community leaders have the knowledge, strength, and courage to save their neighborhoods was crit-

ical to the evolution of Jubilee Enterprise's work on Trenton Park, their first project (Fitzgerald, 1998).

The history of Trenton Park is notable, and similar to that of many other low-income housing complexes. Trenton Park had been owned by a private company that rented units to low- and moderate-income tenants. In 1990, after years of dismal conditions, Trenton Park residents began working with members of ACORN and formed the Trenton Park Residents Association. Through the association, residents met one another, filled out work orders, got city inspectors to come to their property, and invited television news stations to tour Trenton Park. As a result of this pressure and the threat of a lawsuit, the owners filed for bankruptcy. HUD, having insured Trenton Park through its Government National Mortgage Association, then took over the property. The Trenton Park Resident Association worked with HUD to purchase the property, but in January 1993, just days before Bush administration officials left office, the deal fell apart (Mariano and Spellman, 1993). Frustrated by the political delay, Trenton Park residents created their own solution and partnered with Jubilee Enterprise to purchase the project. While many organizations were making promises to residents, Jubilee Enterprise, a new organization with no track record, was offering residents what they really wanted: the opportunity to make their own decisions (Contakes, 1998).

The Trenton Park Neighborhood Corporation has already overseen the construction and renovation project, established after-school and youth programs, added alarm systems to the building, established regular Narcotics Anonymous and Alcoholics Anonymous meetings, and held health fairs for all residents. The corporation has also committed itself to the continued involvement of residents in unexpected ways. Most notably, Jubilee Enterprise has begun training board members to interpret financial statements, understand the complexities of property management, and plan for the property's future (Kohlman, 1997).

Wheeler Creek Estates Community Development Corporation

Wheeler Creek Estates Community Development Corporation (WCECDC), a newly formed nonprofit, community-based organization in Washington, DC, was created when the partnership of the residents of the Valley Green public housing development and Skytower Apartments, the DCHA, the Enterprise Social Investment Corporation, and A & R Development, Inc., was awarded a \$20.3 million HOPE VI grant. Valley Green was a nearly vacant public housing property with 312 units adjacent to Skytower Apartments. Skytower Apartments was a HUD-held Section 8 foreclosure that was about 70 percent occupied. Both of the developments were so distressed that the project ranked first in the country for the 1997 HOPE VI competition (WCECDC, 1998).

Valley Green/Skytower residents were "uniquely engaged" throughout the proposal process in planning the demolition and establishing the redevelopment needs and priorities (WCECDC, 1998). The redevelopment plans were designed with significant input from the residents. These plans call for one mid-rise building for 100 elderly residents, 80 rental units in five walk-up apartment buildings, 30 lease-to-purchase units, nine single-family detached units, and six types of semi-detached townhouse options, for a total of 104 homeownership units. Additional funding will be used to construct a 13,000-square-foot community center and neighborhood park and recreation areas designed to create open spaces and an attractive community featuring anti-crime systems. The community center will house WCECDC offices, a child care center, recreational and educational activities, and "public amenities found in healthy mixed income developments that will promote a sense of pride for its residents" (WCECDC, 1998).

Since the approval of their HOPE VI proposal, the residents have continued to actively participate in all decisions that affect their new community. They have elected their resident council, hired the

CDC Executive Director, formally presented the plans to the DC Zoning Commission, and conducted the final needs assessment of resident relocation plans (Gilmore, 1998a). WCECDC has two primary roles. The first is to provide continued representation for the residents in all meetings with “the partners” and to ensure that the residents’ voice continues to be heard (WCECDC, 1998). The second is to oversee the Family Self-Sufficiency Programs, which are designed to include residents in future economic development initiatives. One example of these plans is the training and hiring of 40 community residents to work on the new construction of Valley Green/Skytower (WCECDC, 1998). In fact, 26 residents are in their first year of a labor apprenticeship program (Gilmore, 1998a). Furthermore, the partners will establish at least four resident-owned businesses by year 5 of the plan, and train and hire at least four residents to work on the property management firm’s on-site staff by the second year of management (WCECDC, 1998). Wheeler Creek Co-President, Jacqueline Massey, is taking her management exam in February 1999 (Massey, 1999). According to DC Housing Authority officials, the level of resident leadership and participation and the Family Self-Sufficiency Program make Wheeler Creek unlike any other public housing redevelopment project (Jones and Veto, 1998).

VII. Limitations and Challenges

As a result of successes like those described above, the number of housing programs that encourage and use resident involvement to bring about change is growing. The recognition that residents are key resources and that “harnessing their determination” is essential to improving housing is well deserved (Naparstek et al., 1997). However, the approach is not perfect, and some caution is required. Foremost, it is important to note that no one is advocating that residents work alone in improving the condition of housing. Rather, it is

imperative that external agencies, organizations, and advocacy groups provide technical training, assistance, and financial support. Additional challenges that warrant further discussion include

- the possibility of slow progress coupled with high expectations
- the possibility that a strong, dominant resident or advocate will take control

Community Expectations

Planning major demolition, renovation, and improvements is a time-consuming process that takes longer with each additional party involved. Concurrently, as residents begin to prioritize problems and establish goals, their enthusiasm and expectations rise. The combination of these two situations nearly crippled the redevelopment process in Baltimore’s Sandtown-Winchester neighborhood. The original planning occurred in two phases over 3 years, and Community Building Partnership (CBP), the umbrella public-private community alliance at work in the neighborhood, was committed to community participation. CBP sought to satisfy all parties involved, and the result was the establishment of impressive, yet probably impossible goals. As it became increasingly clear that these benchmarks of success would not be fully met, residents’ and participants’ feelings of discouragement, frustration, and hopelessness returned. The redevelopment continues today only because national advocates and residents reexamined their goals, established more reasonable expectations, and acknowledged that forming partnerships and working together could be a slow process (Walsh, 1997). John Ward, of the Renaissance Village Council of the Cleveland Community Building Initiatives, said, “The people I work with, they’re used to government agencies taking care of them. And the agencies are used to just getting things done, without involving residents as part of a team. But community building means they have to do it together. It’s not always easy” (Walsh, 1997).

Balanced Leadership

When progress occurs more slowly than expected and people want to “just get things done,” one person may begin to take control, thereby defeating the objective of resident involvement and input from many people. This person may be a professional advocate or a PHA employee who has been helping to coordinate residents. In fact, many of the consultants in Sandtown-Winchester sometimes felt that they were taking over the process (Walsh, 1997).

Similarly, a resident manager, community leader, or CDC board member may also dominate and behave in a “top-down” manner, and the result can be just as detrimental to resident involvement. In fact, this scenario may be worse, because some people or organizations are looking for reasons to discourage resident involvement and maintain control at the federal and municipal level. For example, St. Louis’s Cochran Gardens residents recently dissolved their tenant management company and returned to management under the St. Louis Housing Authority. Some people believe that insufficient checks and balances had been placed on resident organizer Bertha Gilkey, who had held the leadership position in the management company since its inception in 1976. While some argue that this is a failure, it is more advantageous to look at the Cochran Gardens experience as an opportunity to learn from mistakes. Tenant management is only as good as the managers themselves, and they are only as good as their training and the clarity of expectations placed on them (*St. Louis Post-Dispatch* editorial, 1998). Furthermore, resident leaders and PHAs need to train new leaders to ensure the involvement of many people. While this training process can be time-consuming, it is essential to the longevity and viability of resident management. It is therefore encouraging that Wheeler Creek and Jubilee Enterprise residents are attending management training seminars.

VIII. Policy Considerations

As the models described in this briefing report demonstrate, the involvement of public and low-income housing residents is crucial to the success of housing initiatives whose scope extends beyond improved buildings to the promotion of stable communities. However, sustained resident involvement requires support. Nonprofit community groups have proven to be adept partners in mobilizing and sustaining resident involvement within communities. These organizations can connect resident managers with training, technical assistance, and public and private sources of financial support. However, it is challenging for funding sources to identify which resources are most needed by particular communities. Improved financial-monitoring methods as well as expanded funding sources would help match financial support to community groups (Walker and Weinheimer, 1998).

National advocacy organizations can work together with legislators and policymakers to heighten awareness of the vital role that these community-based nonprofits play in improving housing and communities for low-income families. For example, the Enterprise Foundation and other groups meet frequently with members of Congress to inform them of the successes and challenges of community development projects. In fact, Congressional staff members have asked for training and education about the “nuts and bolts” of community development work (Enterprise Foundation, 1998). Increased dialogue at the national level also helps local-level activists to establish relationships with community developers in other cities. Thus, the organizations and the involved residents learn from the experiences of others.

Because money does matter, it is important that national groups continue to advocate for funding increases to the HOME program, Community Development Block Grants, and HOPE VI programs. The Enterprise Foundation, the

National Low-Income Housing Coalition (NLIHC), and the Local Initiative Support Corporation (LISC) are lobbying for a 40-percent increase in the value of Low-Income Housing Tax Credits. This would be the first increase since 1986, and it could generate an additional 150,000–180,00 affordable homes over the next 5 years (LISC, 1998).

Furthermore, advocacy groups are also encouraging stipulations that resources be better targeted to the communities most in need (ACORN, 1998). This lobbying work is essential to the continuation of funding.

communities depend on the continued interest, involvement, and financial support of all community development stakeholders: HUD, DCHA, CDCs and other community-based organizations, national and local funding sources, national networks, and, most importantly, the residents. ■

IX. Conclusions

Partnerships that include all the stakeholders, particularly the residents, provide benefits that go beyond improved housing. The effective housing programs discussed above improve the communities and the families that live there in intangible ways: empowered residents, aesthetically pleasing buildings and common areas, and community pride. Tangible effects include reduced crime, improved economic opportunities, and increased supervision for children. Continued support for affordable housing and community development is essential to long-term improvements for low-income families trying to raise their children in safe, educational, and caring environments.

District officials are working toward the creative partnerships described in this report. In 1996 the DCHA, in partnership with seven community-based entities, established the Drug Elimination Program, *Recovering Our Communities*, to provide substance-abuse prevention programs to youth and adults. The 1997 Drug Elimination Program, *Taking Back Our Communities*, is the first DCHA grant activity for which all of the service providers are resident councils (Gilmore, 1998a). Similarly, the support of HOPE VI funds and the collaboration of the DCHA with WCECDC and its residents support the Family Self-Sufficiency Program. While the crisis in the District may have passed, the durability of these successes and the resulting improved

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Appendix A

Glossary of Terms

Source: The National Low Income Housing Coalition

The Community Development Block Grant

(CDBG) is a federal entitlement program administered by HUD. Local governments are automatically awarded grant amounts based on a formula. The formula, in turn, is based on the community's population, population growth, the number of persons living in poverty, the number of people living in overcrowded housing in that community, and the amount of that community's housing built before 1940. These grants are for projects that primarily help low- and moderate-income families.

Consolidated Plan, or ConPlan, combines all of the planning, application, and performance requirements previously required separately for Community Development Block Grants (CDBG), HOME, Emergency Shelter Grants (ESGs), Housing Opportunities for People With AIDS (HOPWA), and programs, such as HOME, that require a Comprehensive Housing Affordability Strategy (CHAS). By law, residents must be informed of the timeline of the ConPlan process.

HOME is an investment partnership program that had its beginnings in the National Affordable Housing Act of 1990. HOME is a block grant of federal housing dollars to state and local jurisdictions and is a principal source of funds to communities. Local jurisdictions that are too small to receive their own HOME grants are eligible to receive money from their state's allocation. HOME dollars must serve low-income people.

HOPE VI is a competitive grant program that can be used for demolishing and reconstructing all or part of a distressed public housing project—often at lower density. Funds can also be used

for rehabilitation and other physical improvements, replacement housing, reducing concentrations of very-low-income families, management improvements, resident self-sufficiency programs, and tenant-based assistance. The program was enacted by Congress in 1992.

Low income. As applied to most housing programs, household income below 80 percent of the metropolitan area median, as defined by HUD, is classified as low income. In 1995, 63 percent of renter households and 33 percent of owner households were low income, according to American Housing Survey Data.

Section 8 is a rental assistance program funded by HUD and administered by local housing authorities, state agencies, or HUD. There are two types of Section 8 programs: "project-based Section 8" and "tenant-based Section 8." In project-based Section 8, recipients live with other Section 8 recipients in buildings in which the commitment to pay rent is with the landlord; this commitment remains even after a change of residents. In tenant-based Section 8, residents live in private housing situations for which the rental assistance contract is with the tenant and the landlord, and the assistance does not stay with the landlord after a change of residents. Section 8 tenant-based recipients receive either vouchers or certificates to help pay their rent.

Very low income. Household income below 50 percent of the area median, as defined by HUD. In 1995, 41 percent of renter households and 18 percent of owner households were very low income, according to American Housing Survey data.

Appendix B

DC Housing Authority

The DC Housing Authority, the seventh-largest public housing authority in the nation, is responsible for 11,781 traditional public housing units, and the administration of more than 6,000 additional units as part of the Section 8 Program and the Tenant Assistance Program (HUD, 1996). In 1992, the District's public housing residents filed a resident lawsuit against the city, and in 1993 the Department of Housing and Urban Development's (HUD's) Public Housing Management Assessment Program gave District housing a failing score of 22.38 (out of 100). In response, DC Superior Court Judge Steffan W. Graae removed the DCHA from city control and placed it in receivership (Eisner and Schenck, 1998). In 1995, David I. Gilmore was appointed Receiver and the PHMAP score rose

slightly to 33.3. However, the score was still the lowest of any public housing authority in the nation, "an ignominious distinction" the DCHA had held for several years (Gilmore, 1998b). Since then the PHMAP score has risen: in 1996 the score was 42.38, and for FY 1997 the score rose to 66.75. The score of 66.75 finally removed the DCHA from HUD's troubled list. In communicating the score and the findings of the independent review of HUD staff from around the country, the April 1998 letter used phrases such as "dramatic improvement" and "tremendous effort" (Gilmore, 1998a). After three years of receivership, the court accepted the Receiver's recommendation that it be continued until May 2000, when it will again be reassessed.

Appendix C

Renaissance Village Covenant

Courtesy of Renaissance Village and Cuyahoga Metropolitan Housing Authority

We, the residents of Renaissance Village desiring to live in a secure, wholesome, and drug-free community, enter this covenant with one another, as declaration of our commitment to building a strong, viable community for ourselves.

We commit, therefore, to work together in brotherhood and sisterhood to strive for the advancement and uplifting of this community, by acquiring knowledge, understanding, and skills to promote its prosperity and security; to obey its rules, ordinances, and regulations and to contribute faithfully and regularly to the support of this Community.

We also commit to maintaining family, to educating ourselves and our children, but being honest and trustful in our relations with one another; to abstain from negative behaviors and attitudes; to abstain from the sale, use, misuse, and abuse of alcoholic beverages; to abstain from the sale and use of all illegal drugs; and to be zealous in our commitment to advancing academic excellence, ensuring a safe, secure, and drug-free community for one another.

We further commit to watch over one another; to be mindful of one another in our prayers; to assist one another in times of need; to respect and hold one another in the highest esteem as evidenced by our courtesy in speech, our slowness to anger, our readiness for conciliation and meditation.

We moreover commit that we will share with our visiting family members, friends, and acquaintances the rules and regulations of our community and that we will ask that they would abide by these rules and regulations when visiting our community.

This, our Covenant, is our solemn and joyful commitment: to be Loving, Sharing, and Creative; to have Patience, Discipline, Devotion, and Courage; to Live as Models and Leaders; to Study, Learn and Teach; and to Demonstrate Self-Determination, Self-Reliance, and Provide New Hope and Direction for Ourselves, Our Children and This Community.

Appendix D

National Resources

Association of Community Organizations for Change Now (ACORN)

Contact: Melanie Marcus

739 8th Street, S.E.

Washington, DC 20003

Phone: (202) 547-2500

Web site: <http://www.acorn.org>

ACORN is the largest community organization in the United States. ACORN members across the country have banded together to influence Congress and major corporations. The equation is simple: the more places ACORN is organized, the more power ACORN has. ACORN has 40 years of organizing experience in low- and moderate-income communities.

Center for Community Change

Contact: Andy Mott, Executive Director

1000 Wisconsin Ave., N.W.

Washington, DC 20007

Phone: (202) 342-0567

Web site: <http://www.communitychange.org>

The Center for Community Change (CCC) is committed to reducing poverty and rebuilding low-income communities. To do this, CCC “helps people to develop the skills and resources they need to improve their communities as well as change policies and institutions that adversely affect their lives. [CCC] believes that poor people themselves—through organizations they control—need to lead efforts to eliminate poverty. The heart of [CCC’s] work is helping grassroots leaders build strong organizations that bring people together to become a force for change in their communities.” CCC helps organizations build their community’s capacity to self-help, develop strong leaders, provide critical services, build homes, develop businesses, give residents a say in their community’s

future, and, perhaps most important, give low-income people a sense of hope.

Community Connections

The Information Center for the U.S. Department of

Housing and Urban Development

Office of Community Planning and Development

P.O. Box 7189

Gaithersburg, MD 20898-7189

Information Center: (800) 998-9999

Fax: (301) 519-5027

TDD: (800) 483-2209

24-hour Fax on Demand: (800) 998-9999

E-mail: comcon@aspensys.com

Web site: www.comcon.org

Community Connections is the Information Center of the U.S. Department of Housing and Urban Development’s Office of Community Planning and Development. It serves state and local agencies, nonprofit organizations, public interest groups, and others interested in housing and community development. The center provides its users with copies of program regulations, descriptions of model programs, case studies of affordable housing initiatives, publications on expanding affordable housing opportunities, funding information, training and conference announcements, and referrals to technical assistance providers.

Department of Housing and Urban Development

451 Seventh Street, S.W.

Washington, DC 20410

Contact: Andrew Cuomo, Secretary of Housing and Urban Development

Web site: <http://www.hud.gov>

The Department of Housing and Urban Development (HUD) is the federal agency responsible for national policy and programs that address the United State's housing needs, that improve and develop the nation's communities, and enforce fair housing laws. HUD's business is to help create a decent home and suitable living environment for all Americans, and it has given U.S. cities a strong national voice at the cabinet level. HUD helps the nation's communities to meet their development needs, spur economic growth in distressed neighborhoods, provide housing assistance for the poor, rehabilitate and develop moderate- and low-cost housing, and enforce the nation's fair housing laws. In an age of shrinking federal budgets, HUD is focusing its resources on providing housing and economic development opportunities where they are most needed and can be best utilized through local planning.

The Enterprise Foundation

2 East Read Street

Latrobe Building, 7th Floor

Baltimore, MD 21202

Phone: (410) 244-1755

Fax: (410) 244-1574

Web site: <http://www.enterprisefoundation.org>

The Enterprise Foundation is dedicated to bringing lasting improvements to distressed communities. Enterprise is a national nonprofit housing and community development organization. It was launched in 1982 by Jim and Patty Rouse. Since then, Enterprise and its related organizations have raised and leveraged \$2.3 billion to help create more than 86,000 homes affordable to low-income Americans and to place more than 30,000 people in jobs.

The Foundation's mission is to see that all low-income people in the United States have the opportunity for fit and affordable housing and to move up and out of poverty into the mainstream of American life. To achieve that mission, they strive to build a national community development movement, demonstrate what is possible in low-income communities, and communicate and advo-

cate for what works in community development.

As the nation's leader in community development, Enterprise cultivates, collects, and disseminates expertise and resources to help communities across the United States successfully improve the quality of life for low-income people.

Fannie Mae

Fannie Mae Corporate Headquarters

3900 Wisconsin Avenue, N.W.

Washington, DC 20016-2892

Phone: (202) 752-7000

Web site: <http://www.fanniemae.com>

Fannie Mae is a catalyst for community development and expanding homeownership in neighborhoods across the nation. The company's "Trillion Dollar Commitment" is designed to touch the lives of more than 10 million families in an unprecedented commitment to transform the mortgage finance industry.

Generations United

Contact: Donna M. Butts, Executive Director

440 First Street, N.W., Suite 480

Washington, DC 20001-2085

Phone: (202) 662-4283

Generations United's mission is to foster intergenerational collaboration among youth, elderly people, and children. A recent issue of Generations United's newsletter, Together (vol. 3, no. 3), highlighted the development and benefits of intergenerational housing.

The Laboratory for Community and Economic Development

222 Bevier Hall

905 South Goodwin Avenue

Urbana, IL 61801

Phone: (217) 244-0120

The Laboratory for Community and Economic Development (LCED) was created to support community and economic development efforts of local citizens, their representatives, and their governments. LCED provides information and education programs, and conducts research on economic and

social issues that are relevant to communities and community leaders. LCED partners with Extension Educators and Unit Leaders of the Cooperative Extension Service across the state.

Local Initiatives Support Corporation

1825 K Street, Suite 1100

Washington, DC 20006

Phone: (202) 785-2908

Fax: (202) 835-3891

Web site: <http://www.liscnet.org>

Local Initiatives Support Corporation's (LISC) mission is to assist community development corporations (CDCs) in their efforts to transform distressed neighborhoods into healthy communities. LISC believes that CDCs are the best vehicles to achieve lasting and positive community change for the benefit of low- and moderate-income people. These groups are accountable to local residents and engage in a wide range of physical, economic, and human development activities. By marshaling private-sector resources and extending financial and technical support to CDCs, LISC enables residents to set their own priorities and shape the process of community renewal. LISC is founded on the belief that locally directed physical change is a uniquely powerful tool for revitalizing communities. By supporting CDCs in the development of affordable housing, vital commercial facilities, and job-creating industrial projects, LISC helps people in tangible, measurable ways. Moreover, such redevelopment efforts generate positive consequences that go well beyond visible improvements, including the development of indigenous leadership, the stimulation of increased outside investment, and the forging of productive alliances among residents, local government, and the business and philanthropic communities.

Mission Housing Development Corporation

474 Valencia Street, Suite 280

San Francisco, CA 94103

Phone: (415) 864-6432

Fax: (415) 864-0378

Web site: <http://www.mhdc.org>

Mission Housing Development Corporation (MHDC) is a nonprofit, community-based organization that creates and preserves high-quality affordable housing for low- and moderate-income people. MHDC accomplishes its mission by rehabilitating existing residential and mixed-use structures and constructing new buildings that enhance the neighborhoods around them. MHDC also offers technical assistance to nonprofit service providers to aid in the development of supportive housing. In its neighborhood preservation efforts, MHDC assists owners in rehabilitating privately owned residential buildings by preparing loan packages, developing scopes of work, and selecting qualified contractors. A corresponding commitment to fostering healthy residential communities and creating long-term employment opportunities is carried out through MHDC's management subsidiary, Caritas Management Corporation. As part of a broader community effort, MHDC has played an important role in stabilizing the economic and social health of the Mission District since 1971.

National Association of Housing and Redevelopment Officials

630 Eye Street, N.W.

Washington, DC 20001

Phone: (202) 289-3500

Fax: (202) 289-8181

Web site: <http://www.nahro.org>

The National Association of Housing and Redevelopment Officials (NAHRO) is a professional membership organization composed of 9,500 housing and community development agencies and officials throughout the United States that administer a variety of affordable housing and community development programs at the local level. NAHRO's mission is to create affordable, safe, viable communities that enhance the quality of life for all Americans, especially those of low and moderate income. NAHRO accomplishes this mission by ensuring that housing and community development professionals have the leadership skills, education, information, and tools to serve communities in a rapidly changing environment;

by advocating for appropriate laws and policies that are sensitive to the needs of the people served, are financially and programmatically viable for the industry, are flexible, and promote deregulation and local decisionmaking; and by fostering the highest standards of ethical behavior, service, and accountability.

National Low Income Housing Coalition

Contact: Helen Dunlap, President
1012 14th Street, N.W., Suite 1200
Washington, DC 20005
Phone: (202) 662-1530
Fax: (202) 393-1973
E-mail: info@nlihc.org
Web site: <http://www.nlihc.org>

The National Low Income Housing Coalition (NLIHC) is a nonprofit educational organization that conducts research and provides information on the affordable housing crisis in the United States to the Congress, the executive branch, the media, its membership, and the public at large. NLIHC publishes a weekly newsletter, *Memo to Members*, annual housing needs and housing budget reports, advocacy outreach materials, and housing policy papers; it also conducts training programs. NLIHC is the nation's foremost organization in support of low-income housing and helps foster the development of a growing number of state-based housing coalitions.

Neighborhood Housing Services of America

Web site: <http://www.nw.org/l3.htm>

Created in 1974, Neighborhood Housing Services of America (NHSA) has played a pivotal role in providing financial liquidity to NeighborWorks organizations by operating a secondary market. These organizations make loans to residents who do not meet conventional lending standards, with interest rates and terms based on the borrower's ability to repay; thus, these loans cannot be sold on national, conventional, or secondary mortgage markets. By purchasing these loans and selling them to social investors, NHSA provides local NeighborWorks organizations with

revolving loan funds that enable them to leverage their resources and make additional loans.

As the NeighborWorks network has evolved, NHSA has responded with new products and services. Currently, NHSA assists in the purchase of five major types of loan products. These are rehabilitation and secondary financing recourse loans, recourse first mortgages for problem properties, nonrecourse first mortgages, multifamily permanent financing, and interim real estate development financing.

The Neighborhood Reinvestment Corporation provides core operating support and capital grants to NHSA. These funds leverage social investments at an approximate rate of \$10 million in social investments to each \$1 million in capital grants.

Neighborhood Reinvestment Corporation

Contact: Karen Kollias, District Director
Mid-Atlantic District
Latrobe Building
2 East Read Street, Fourth Floor
Baltimore, MD 21202-2470
Phone: (410) 962-3181
Fax: (410) 962-7679
E-mail: msaunder@nw.org
Web site: <http://www.nw.org/l2.htm>

The Neighborhood Reinvestment Corporation, a national nonprofit, was created in 1978 by an act of Congress to revitalize America's older, distressed communities by establishing and supporting a national network of local nonprofit organizations. The Neighborhood Reinvestment Corporation creates and strengthens resident-led partnerships of lenders, other business people, and local government officials to revitalize and restore neighborhoods in decline.

Woodstock Institute

Contact: Malcolm Bush, President

407 South Dearborn, Suite 550

Chicago, IL 60605

Phone: (312) 427-8070

Fax: (312) 427-4007

Web site: <http://online.nonprofit.net/woodstock/>

E-mail: woodstck@wwa.com

Woodstock Institute, a Chicago nonprofit incorporated in 1973, works locally and nationally to promote community reinvestment and economic development in lower-income and minority communities. The institute works with community organizations, financial institutions, foundations, government agencies, and others to promote its goals. The institute engages in applied research, policy analysis, technical assistance, public education, and program design and evaluation. Areas of expertise include Community Reinvestment Act and Fair Lending policies, financial and insurance services, small business lending, community development financial institutions, and economic development strategies (including local employment).

Appendix E

District Resources

Development Corporation of Columbia Heights

3419 14th Street, N.W.
Washington, DC 20010
Phone: (202) 483-4986
Fax: (202) 483-4982

The Development Corporation of Columbia Heights (DCCH) serves as the designated Community Development Corporation for the Columbia Heights neighborhood in Northwest Washington, DC. The DCCH mission is to stimulate and coordinate Columbia Heights community and economic development and ensure that current residents have access to resulting opportunities. DCCH seeks to achieve this mission by targeting severely distressed areas and by collaborating with other area community-based organizations on a defined physical and social development agenda. DCCH has established a track record of success in working collectively, including coordination of the multiple nonprofit and financial partners in the \$10 million Nehemiah Project, which received the Fannie Mae Foundation's Maxwell Award of Excellence in 1997. DCCH serves as the leader of The Homeownership Group, a collaboration of nonprofits rehabilitating vacant residential properties formerly used as scattered-site public housing.

Jubilee Enterprise of Greater Washington

1700 Kalorama Road, N.W., Suite 201
Washington, DC 20009
Phone: (202) 328-1472
Fax: (202) 483-7944

Jubilee Enterprise's mission is founded on the Biblical Jubilee principles, which seek to restore freedom, opportunity, and dignity to all members of the community. The organization views housing development as the vehicle to help transform a whole neighborhood, restoring both buildings and

lives. Jubilee Enterprise of Greater Washington works in partnership with residents and communities to help renew lives and revitalize communities through the re-creation of decent, affordable multifamily housing.

Marshall Heights Community Development Corporation, Inc.

Contact: Michael Crescenzo, Vice President,
Housing and Economic Development
3939 Benning Road, N.E.
Washington, DC 20019

Web site: <http://www.mhcdo.org/>

In its 17th year of community building, Marshall Heights Community Development Organization, Inc., continues to support the concerns of Ward 7 residents. Serving the diverse and often under-served community—characterized as the “forgotten ward”—MHCDO strives to champion the ever-present challenges facing the second most populous ward in the city (population of 72,924). This community is home to the city's greatest number of African-American residents, many of whom are descendants of “freedmen” who migrated from nearby Southern Maryland after the Civil War. Combined, the neighborhoods probably encompass one of the oldest African-American communities in the United States. However, the contrasting demographics of this neighborhood only hint at the full story of Ward 7. It has the second-greatest percentage of female-headed households in Washington, DC, the greatest number of households receiving public assistance, and the second-highest unemployment rate. Yet 91 percent of the residents have attended high school, and 34 percent have attended college. MHCDO encompasses the following neighborhoods: Benning Heights, Benning Ridge, Burrville,

Capitol View, Central Northeast, Civic Betterment, Deanwood, Dupont Park, Eastland Gardens, Fairfax Village, Fort Davis, Fort Dupont, Good Hope, Greenway, Hillcrest, Kenilworth, Lincoln Heights, Marshall Heights, Mayfair/Parkside, Naylor, Northeast Boundary, Penn Branch, River Terrace, and Stoddert Terrace. Housing and Economic Development is one of three Operating Divisions of MHCDO; its primary goals are development of affordable housing and expansion of the economic base throughout the Ward 7 area.

North Capitol Neighborhood Development, Inc.

Contact: Arthur Dade, Executive Director
1330 North Capitol Street, N.W.
Washington, DC 20001-1425
Phone: (202) 483-2100
Fax: (202) 483-2107
TDD: (202) 332-4712

North Capitol Neighborhood Development, Inc., (NCND) is a nonprofit community development corporation that has been producing affordable housing, fostering small business development, and promoting community programs in the North Capitol/Shaw area since 1984. NCND serves a recently expanded target area that extends from First Street, N.E., to 13th Street, N.W., and from Pennsylvania Avenue to Michigan Avenue. It serves approximately 45,000 residents. NCND receives financial support from the public and private sector through grants and contributions. Taking a comprehensive approach to community development, it seeks the participation of the entire community to revitalize the communities. NCND collaborates with several other community-based organizations to meet the broad range of services required for complete revitalization.

Wheeler Creek Estates

Community Development Corporation, Inc.
1057 Wahler Place, S.E., Suite 201
Washington, DC 20052
Phone: (202) 574-1508
Fax: (202) 574-1522

Wheeler Creek Estates works with previous residents of Valley Green and Skytower public housing through a family self-sufficiency program and empowers the previous residents to return to the community as homeowners and business owners by providing training, employment and homeowner workshops, and entrepreneurial opportunities.

About the DC Family Policy Seminars

The DC Family Policy Seminar (DC FPS) is a collaborative project of the Georgetown Public Policy Institute (GPPI) and its affiliate, the National Center for Education in Maternal and Child Health (NCEMCH). The mission of the DC FPS is to provide District policymakers with accurate, relevant, nonpartisan, timely information and policy options concerning issues affecting children and families.

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To receive additional information about the DC Family Policy Seminar, or to request copies of the following seminars' briefing reports or highlights, please contact Katherine Shoemaker or Susan Rogers at (703) 524-7802.

- *Educating with Peers: Others Do—Should You?* November 1998.
- *Saving Our Schools: Would Vouchers Create New Solutions or New Problems?* April 1998.
- *Finding Families: DC's Foster Family Deficit.* February 1998.
- *Building the Future: Strategies to Serve Immigrant Families in the District.* October 1997.
- *Diverting Our Children from Crime: Family-Centered, Community-Based Strategies for Prevention.* May 1997.
- *The Child Care Crisis in the District of Columbia: Can (or Should) Businesses Fill the Gap?* March 1997.
- *Feeding Our Families: Community Food Security in the District of Columbia.* November 1996.
- *Keeping Our Kids Safe: Preventing Injury in DC Schools.* September 1996.
- *Fundraising for Family-Centered Organizations in the District.* July 1996.
- *Strengthening Families: Parenting Programs and Policies in the District.* April 1996.
- *Transitioning from Welfare-to-Work in the District: A Family-Centered Perspective.* February 1996.
- *Helping Families and Schools Get It Done: Mentoring Interventions in the District.* November 1995.
- *Caring for Our Children: Meeting the Needs of Low-Income, Working Families in the District.* September 1995.
- *Families That Play Together: Recreation and Leisure in the District.* July 1995.
- *HIV/AIDS: Helping Families Cope.* April 1995.
- *Substance Abuse Prevention and Treatment Programs: A Family Approach.* February 1995.
- *Family-Friendly Welfare Reform: Using Welfare Policies to Strengthen the Family.* November 1994.
- *Preventing Family Violence.* September 1994.
- *Preventing Adolescent Violence.* May 1994.
- *Preventing Teen Pregnancies.* December 1993.

Community-led housing is where people and communities play a leading role in addressing their own housing needs. The route taken depends on things like the nature of the demand, available resources, location and type of activity. Approaches encompass new build, regeneration and the use of existing buildings. Community-led housing groups may form on the basis of a geographical connection or something else they have in common (e.g. older people, LGBT groups etc.). There is no definitive definition of Affordable housing is currently in short supply in many European cities. Persuasive models and outlooks for the future are needed if demand is to be met. Yet how can costs be reduced without restricting the quality of housing? This book documents current outstanding housing developments from all over Europe, which are distinguished by their quality but also by the fact that they were realised with reduced construction costs. The unprecedented rate of urbanization across the world has led to increased demand for good, affordable housing. A recent survey revealed that of 200 cities polled around the globe, 90% were considered unaffordable when applying the widely-used standard of average house prices being more than three-times median income. THE 24:1 INITIATIVE is a place-based community development effort led by residents and created to solve the serious challenges facing individuals and families living in the Normandy Schools Collaborative area. The name "24:1" was chosen by the community and represents the 24 municipalities in the Normandy school district with one vision for strong communities, engaged families, and successful children. BEYOND HOUSING exists to create strong communities that support healthy families and children. As a comprehensive and nationally recognized community development organization, Beyond Housing brings The Housing Stock Renewal, Public Transportation Development and My District urban development programmes, among others, are setting a new standard for the level of livability in the city. Notably, such long-term projects are being implemented with the close involvement of Moscow's population through public hearings. This survey discusses the key indicators of urban development that define the quality of an urban environment and the comfort of living conditions in a city. PwC. 5. News, info and inspiration on community-led housing: people & communities playing a leading role in creating... The Nationwide Foundation is funding more community-led housing with grants of £1m being announced today. Great news for the sector...and for the communities who will benefit from this level of support. <http://www.nationwidefoundation.org.uk/category/news/> It's somewhere I'm proud to show off to my family and friends, and it's a safe and clean environment for my daughter to visit me, too. Now I have my own space with an en-suite bathroom and a small kitchen, but we also have a communal living room and larger kitchen. So, it gives us the best of both worlds. We become a little community within the house too.