

Platinum

**Gateway Commons  
Emeryville and Oakland, California**

Median Home Price in MSA:  
Home Price: \$135,000–\$199,000

Gateway Commons, a former derelict site, became the focus of neighborhood protests and activism because of drug dealing and a poorly managed liquor store. The neighbors in this low-income, racially diverse neighborhood successfully petitioned the City of Oakland to purchase and demolish the liquor store and secured the site for development by a nonprofit corporation. The site is divided between Oakland and Emeryville, with property on each side of a Country-controlled underground creek.

The project is an unusual example of municipal collaboration. Emeryville and Oakland jointly provided development and construction grants, and have divided continued support of the site, for example, by relegating emergency services to Emeryville and giving Oakland responsibility for inspections and plan checks. In addition, lower income homebuyers received city subsidies in the form of silent second mortgages. Emeryville also completed extensive environmental remediation on its portion of the site, which contained an abandoned gas station.

Community members later participated in six interactive neighborhood design workshops during which four teams of neighbors explored options for developing the site with 3-D modeling kits. The result of the workshops was a combination of 17 homes for low- and moderate-income first-time homebuyers arranged in two rows around a central auto-pedestrian court. The front row is comprised of 10 live/work units that face out onto busy city streets. The 7 townhouses in the second row are buffered from the rush of the area by the front row of live/work units and have entrances on the inner courtyard. To allow the homeowners flexibility, live/work units facing the busy street have a double height front room and handicapped-accessible entry from the street so the space can be used for a business. A front “outdoor patio room” acts as an acoustical and privacy buffer from the busy street in case the owners want to use the room for residential purposes.

Platinum

**Northeast High School Houses on “R” Street  
Lincoln, Nebraska**

Median Home Price in MSA: \$120,045

Home Price: \$89,000

The Northeast High School Houses on “R” Street are two single-family houses built by high school students and designed with the exterior appearance of traditional early 20<sup>th</sup> century bungalows, contribute to the revitalization of the surrounding historic neighborhood in addition to providing affordable homeownership opportunities for low-income families and an educational experience for the high school students who built the houses. The houses were built through a joint collaboration between the Lincoln Housing Authority and Lincoln Public Schools with the assistance of the City of Lincoln, State and Federal governmental entities, private industry, and Neighborhoods, Inc., a nonprofit organization.

Neighborhoods, Inc. purchased and demolished two deteriorated houses using City of Lincoln CDBG and HOME funds. The two houses, both of which had been sectioned into apartment units, were neighborhood eyesores and a focus of illegal drug activity. Their removal improved the appearance and property values of the neighborhood and eliminated the drug activity. Also, the demolition of the multifamily apartments and their replacement by single-family houses decreased the population density of the block. The Lincoln Housing Authority paid for the cost of building materials and work that had to be done by licensed contractors such as plumbing, HVAC, and electrical work. Students from Northeast High School’s Residential Construction class did the remainder of the work.

The houses were sold to homebuyers under a lease-purchase program and through special first time homebuyers loan programs, increasing the rate of homeownership on the block and the stability of the neighborhood.

Gold

**Reviviendo! The Summer Street Homeownership Project  
Lawrence, Massachusetts**

Median Home Price in MSA: \$188,700  
Home Price: \$82,500

Reviviendo! The Summer Street Homeownership Project transformed the heart of one of the country's most distressed census tracts into a vital block with new homeownership opportunities, a neighborhood park, and parking. The project serves to stabilize the area, since buyers commit to long-term, 15-year affordability and owner occupancy. The Summer Street homes represent the first new homes of their kind built in the neighborhood in more than 70 years. The project is part of the comprehensive revitalization plan for the North Common Neighborhood, forged in partnership with the local community development corporation; the neighborhood association; and city, State, and private lenders. The traditional design of the project is sensitive to the historic architecture of the neighborhood, while accommodating the large extended families typical of the immigrant community.

The homes are highly energy efficient and ENERGY STAR<sup>®</sup>-rated, ensuring that the maintenance costs will be low for the families. High-quality construction includes such features as durable, cement-board siding, high efficiency furnaces, low-E glass with argon gas windows, berber carpeting, high-quality appliances, a full basement, and low-maintenance native landscaping. The nonprofit developer partnered with State and local agencies to remediate a formerly contaminated brownfields site for one of the homes.

The project achieved the admirable goal of melding 21<sup>st</sup> century ideals for housing—an energy efficient, open floor plan designed for new, young, immigrant families—on the grid of a historic 19<sup>th</sup> century neighborhood. The infill development complements the historic architecture but also makes a strong statement that this community is here to stay and deserves the highest quality of housing construction and design. The project faced many hurdles, including obtaining variances to build on small lots, contending with contamination associated with the city's industrial past and making the homes affordable to the largely very-low-income people who live and work in the neighborhood.

Gold

**Wheeler Creek  
Washington, D.C.**

Median Home Price in MSA: \$170,000

Home Price: \$110,500–\$113,500

The Wheeler Creek development, located in the Washington Highlands region of Southeastern Washington, D.C., offers attractive, appealing, and well-built yet affordably priced housing in a historically troubled area. The site plan of the development maximizes the natural beauty of the site's geography, with sweeping views of rolling hills. Formerly the site of a failed public housing highrise and an FHA-foreclosed apartment building, the development is part of a trend of revitalization in the Southeastern District of Columbia, an area with convenient access to the Capitol, the fast growing area of Northern Virginia, and several military bases. In the past, the area's policies have led to a preponderance of subsidized rental housing. Wheeler Creek is helping lead the way in efforts to promote homeownership in the region, with the development as a whole providing 134 for-sale units including lease-purchase.

The buyers at Wheeler Creek are comprised of former residents of Valley Green public housing as well as residents of the Washington Highlands region, with incomes ranging from below 30 percent to above 100 percent of median income. The homeownership units are geared toward first-time buyers earning less than 50 percent of area median income. On the former site of decaying and abandoned highrises, the development is providing desirable and well-built homes as well as opportunity for self-sufficiency and upward mobility, with resident administered programs including business training, savings and finance, and homebuyer education.

Consistent with the legislative intent of the HOPE VI program, Wheeler Creek is a mixed-income community with the support services necessary to provide opportunities for upward mobility of its residents. The development is funded not only by a sizable grant from the aforementioned program, but also by the D.C. Housing Authority's Comprehensive Grant Program, the FHA, Low Income Housing Tax Credits in conjunction with tax-exempt bonds, private construction financing, the Affordable Housing Program administered by the Federal Home Loan Bank, and the D.C. Department of Housing and Community Development.

Gold

**Marbrisa Walk  
Huntington Park, California**

Median Home Price in MSA: \$208,000

Home Price: \$188,000

Marbrisa Walk, a development of 50 new single-family homes, is the Community Development Commission's effort to reverse the erosion of a Walnut Park neighborhood caused by a commercial rezoning four decades ago. By setting aside 26 of the 50 homes for low- and moderate-income first-time homebuyers, the project has provided new homeownership opportunities heretofore unavailable to this consumer bracket in this area as well as the chance to have a stake in the community's future.

The homes were built through the coordination of the residents of Walnut Park, who lobbied for both the zoning changes that made it possible and for the homeownership opportunities being offered; the Los Angeles County Board of Supervisors, who were instrumental in getting the zoning changes that enabled the project; and the Community Development Commission, who brought it to fruition. The Commission provided funding for the acquisition and the developer was able on its own to provide the necessary remaining funding of \$7 million.

The homes demonstrate innovation in their contribution to neighborhood revitalization in areas such as: the overall plan that envisioned turning a seedy, commercialized strip of Walnut Park in the first new housing built in the area in two decades; the cleaning up of the area that had become a health concern to locals due to pervasive glass dust from the now demolished Latchford Glassworks; the utilization of the infill concept to make use of already existing infrastructure and services, providing commuter-friendly housing and serving to rebuild a deteriorating area near the urban core of the city; encouraging the surrounding community's involvement in the planning stages; and the jumpstart provided to the area, resulting in the return of long absent retailers such as Home Depot and Rite-Aid, who have recently opened store in south Los Angeles.

Silver

**WCDC Homeownership Infill Opportunity Program  
Indianapolis, Indiana**

Median Home Price in MSA: \$103,375 (median sales price May–June 2001); \$125, 307  
(single-family home average sales price, 1<sup>st</sup> quarter 1999)  
Home Price: \$65,000

The WCDC Homeownership Infill Opportunity program has developed 170 units of housing representing over \$14 million in housing capital over the past decade. They have also assisted over 400 existing homeowners with much needed component repairs. Their approach to rebuilding the community is that of attracting housing investment capital to the community. The WCDC has a two-fold housing mission of neighborhood revitalization and the creation of housing opportunities that would not exist without their programs and projects. They achieve neighborhood revitalization by renovating the worst house on the block and making it the best housing on the block; and by taking vacant neglected lots and building attractive new homes on them.

During the past several years they have created their signature strategy, the Ladder of Housing Opportunity. A family can climb onto this “ladder” wherever it best fits their needs and aspirations. To accommodate the growing needs of this program, the WCDC has developed transitional housing for homeless families, and rental housing where families can clean up their credit and get into a position where they can get a mortgage and buy their own home. The top rung of the ladder is homeownership. The WCDC has built or renovated over 80 houses for first-time homebuyers.

As infill housing in existing neighborhoods is the apex of smart growth, over 90 percent of the lots on which the WCDC has built were recycled after being abandoned by their previous private sector inhabitants. One of the major draws of the WCDC’s housing is the fact that most low- to moderate-income families can own a home for less than they pay in rent.

Silver

**Fifth Avenue Partnership Homes  
New York, New York**

Median Home Price in MSA: \$215,000

Home Price: \$257,716–\$278,225

Fifth Avenue Partnership Homes will be one of New York City's premier housing developments. In Manhattan where the rent on a two-bedroom apartment can cost \$3,000 a month, for many homeownership never is an option. With New York City's lack of adequate housing for low- and moderate-income families, Fifth Avenue Partnership Homes is making the inaccessible dream of homeownership in this culturally diverse city, become a reality.

Fifth Avenue homes were built as the result of the collaborative efforts of local government agencies, the New York City Housing Partnership, Chase Community Development Corporation, the State of New York Mortgage Agency, Hope Community, Inc., and Harlem Briarwood LLC. The goals of this development is to build a substantial low maintenance house for the first-time homebuyer; to create a new sense of place within a dense historic environment; and to provide the same amenities and standards as a market rate purchaser for someone purchasing a home with city subsidy.

At Fifth Avenue each home has an owner's unit and two rentals, which allows a family earning up to 80 percent of the Area Median Income to purchase a three-family home and live in a spacious duplex six-room apartment. These homes benefit from New York City's UDAAP 20-year Tax Abatement program, which exempts 100 percent of taxes on improvements for 10 years, then phasing in at 10 percent per year.

The 40 houses of the project are located on an entire city block between West 117<sup>th</sup> and West 118<sup>th</sup> Streets, Fifth, and Madison Avenues. The site is well served by shopping and mass transit between the 125<sup>th</sup> Street corridor and the 116<sup>th</sup> Street corridor's "La Marqueta." Because of its central location it utilizes New York's existing public open spaces such as Central Park. The homes that face the avenues where parking spaces are scarce have parking at the rear of their property.

Silver

**Coalgate Modular Plant  
Coalgate, Oklahoma**

Median Home Price in MSA: \$45,000

Home Price: \$36,000

The Coalgate Modular Plant, in cooperation with the Housing Authority of the Choctaw Nation of Oklahoma, manufactures modular homes and sells them to qualifying Native Americans for the price of the materials only. Any Native American over the age of 18 can apply to purchase a modular home. The qualifying process requires them to be within the 80-percent national media bracket. There are no restrictions as to family size or marital status.

All labor for the homes is subsidized. The homes are financed at 97 percent of the appraised value. The 2 percent required for the closing costs is obtained through a grant, leaving the homebuyer with a 1 percent downpayment. In the rural areas where many of the modular homes are placed, there are minimal amounts of new construction. These homes provide a welcome change in areas unaccustomed to change. They are well built and pleasing to the eye, much more so than an abandoned trailer or dilapidated farmhouse.

The Coalgate Modular Housing Enterprise is also a tremendous asset to the rural community of Coalgate by providing employment in an area where new jobs are almost never a reality. Aside from the benefit of new homes for low-income Native Americans, the plant employs local people who would otherwise have to travel to a metropolitan area to obtain employment. The local people who are employed at the plant have learned a new skill or have improved an otherwise unusable skill. The plant also makes every attempt to buy the materials locally to build the modular homes, providing a significant boost to the area's economy.