Mount Prospect Heights Townhomes Project Newark, New Jersey

Median Home Price in MSA: \$204,000 Home Price: \$141,217

With assistance from the city of Newark and the New Jersey Housing Mortgage and Finance Agency's Urban Home Ownership Recovery Program, the Mount Prospect Heights Project has responded to its neighborhood's needs and demands by designing and building two-family homes with three bedrooms in the homeownership units. Thoughtful design and construction help these homes blend aesthetically with the neighborhood's previously established design, while the use of technologies identified by the Partnership for Advancing Technology in Housing and conservative elements to reduce energy, water, and construction waste provide these homes with a highly desired innovative edge.

The design concept was very important to the success of this project due to the 16-foot drop from street level to the back of the property. Designing units that preserved the streetscape, constructing retaining walls, and building into the grade solved the problem. This resulted in a wonderful street view and lighted parking in the rear with entrances to both units from the parking area.

The target market for the Mount Prospect Heights Project is families with children who can use the rental unit income to make their dream of homeownership a reality. This is in line with the neighborhood and the city of Newark where the two-family home with a rental unit is perhaps the dominant design in new housing. The development is successful for a number of reasons. This project took a vacant lot that had become a magnet for trash and turned it into much needed new housing that followed the character of the neighborhood. The project also was designed to take advantage of the demand for owner-occupant two-family houses in the neighborhood and city. Finally, the families purchasing the units received thorough homeownership counseling. Since the project was completed other owners in the neighborhood have taken the initiative to begin to improve their homes.

Wolf Creek Project Dayton, Ohio

Median Home Price in MSA: \$86,700 Home Price: \$79,900

Improved Solutions for Urban Systems (ISUS), Inc.'s housing entry showcases not only a collaborative effort to provide affordable housing but also an effort to provide students who have dropped out of high school with applicable workforce skills. The ISUS home submitted for this award is 1 of 60 homes ISUS plans to build in Dayton's Wolf Creek neighborhood as part of the ISUS Trade and Technology Prep Community School's vocational training program in construction trades.

ISUS Trade and Technology Prep is a state of Ohio charter school with the mission to enable life transformation for at-risk individuals in a nurturing and innovative educational environment. Many ISUS students are defined as youth who do not attend school regularly because they are truants or dropouts, afraid to attend school, suspended, expelled, or in need of help to be reintegrated into mainstream schools from juvenile detention and correctional settings. To best serve this population, ISUS teaches an applied academic curriculum that is competency based. While at ISUS, all students learn a trade and academic subjects are taught in the context of the trade that students are pursuing. ISUS construction students build homes in some of Dayton's abandoned neighborhoods.

The home submitted adheres to design concepts that, empirically, best serve the ISUS target market. Low- to moderate-income working families purchase low maintenance homes that are energy-efficient, have three bedrooms, two baths, and a two-car garage. In addition, this home was built taking into consideration future/alternative use requirements, which include elderly and/or disabled residents.

128 North Williams Street is a very successful project. The home was sold before construction was completed, which in turn has sparked increased interest in the homes ISUS is building in Wolf Creek. The ISUS homes not only enhance the neighborhood's appearance and increase existing property values, they also add life and color to once bleak surroundings.

The DESIGNhabitat Project Opelika, Alabama

Median Home Price in MSA: \$134,000 (Birmingham, Alabama); \$97,000 (Mobile, Alabama); \$146,000 (Atlanta, Georgia) Home Price: \$74,500

The DESIGNhabitat Project is a statewide initiative designed to provide incentives to encourage each of the 37 Habitat for Humanity affiliates in Alabama to build at least 1 DESIGNhabitat house within the next 4 years, with an overall program goal of 50 houses in the next 48 months. House:1A, the first prototype in the program, is specifically intended to address the issue of how well Habitat homes integrate with older residential neighborhoods across the state. Additional design options—developed from the same design guidelines—are envisioned as the program develops.

The DESIGNhabitat house incorporates several key features that, taken together, serve to "ground" the home in the vernacular design customs of Alabama. Roof forms, materials, and design details all serve to integrate the DESIGNhabitat home into the fabric of Alabama communities.

The DESIGNhabitat home is also designed to take full advantage of the temperate seasons (fall, winter, and spring) of the Alabama climate (via "comfort ventilation" strategies) as a tool to lower the homeowner's dependence on energy consuming appliances and, by so doing, lower the expense of owning the home. Combined with the ENERGY STAR® certification earned for its overall energy performance, this approach makes the DESIGNhabitat home ideally tailored to its context.

House:1A features two primary elements, a bedroom module and a social space module, which are shifted slightly to add character and interest. A central circulation spine connects the bedroom module with the open and flexible social spaces. The living room opens on to a large screened porch, which also acts as the main exterior design element, giving this modestly scaled (1,250 square feet) home an airy interior feel and the "curb appeal" of a much larger home.

To qualify for a DESIGNhabitat home in Alabama, a family must earn not less than 25 percent and not more than 50 percent of the mean income for the area (for example, in Lee County, Alabama, between \$11,000–\$22,000 for a family of four). The family selection committee of a DESIGNhabitat affiliate chooses homeowners based on their level of need, their willingness to become partners in the program, and their ability to repay the no-interest loan.

Frederick Street Project Chattanooga, Tennessee

Median Home Price in MSA: \$110,500 Home Price: \$76,900

The Frederick Street Project is the first in a series of commitments made by the city of Chattanooga to a long-term revitalization plan for Alton Park. This project addresses the need for new affordable housing within Chattanooga's inner city. It was determined early on that Chattanooga would take a proactive role in combating the negative stereotypes typically associated with a depressed social and economic area. The quality of housing in the Frederick Street Project establishes a precedent for future Hope VI development in Alton Park.

During the conceptual phase, Chattanooga established several goals for the Frederick Street Project, including providing safe and affordable housing in the Alton Park community that is low maintenance and energy smart. Chattanooga also strove to form partnerships with the University of Tennessee College of Architecture and Design and Howard High School of Academics and Technology in an effort to promote education and training opportunities for inner-city high school students. The Frederick Street Project's aim is to bring neighbors together to develop networks that improve the overall quality of life. This community is a place where citizens can live, work, rest, and play.

In order to continue the work achieved through this project, Chattanooga has strategically acquired 11 parcels along Frederick Street for redevelopment. The new housing stock in this area will open up opportunities not previously afforded to Alton Park residents. It is expected these homes will attract mixed-income families, creating a stable base for future development efforts in the area.

The University of Tennessee students are responsible for the design and construction of the homes. They also serve as mentors to the Howard High School students. Chattanooga Neighborhood Enterprise is providing financing and construction expertise. The Community Foundation of Greater Chattanooga is providing summer salaries while also funding an educational trip to Charleston, South Carolina. Howard High School students will aid in onsite design and construction with the Frederick Street Project's architectural design students.

It is anticipated that some of the construction, education, and research costs will be recovered and cycled back in the program for next year. This program will create special relationships with long-term benefits.

Madison Park Project New York, New York

Median Home Price in MSA: \$225,000 Home Price: \$94,640–\$221,312

The Madison Park Project is an affordable housing development that has proven there is a market for a new level of homeownership in Harlem. The units are affordable primarily to those earning up to 175 percent of area median income for which there is a dearth of product in a high-cost location like New York City (particularly in Harlem).

The Madison Park Project, supported by organizations such as the New York City Housing Development Corporation and the State of New York Mortgage Agency, is comprised of a 9-story structure containing 129 units. The project contains one-, two-, and three-bedroom units (primarily two-bedroom/two-bath units). Each unit consists of a higher quality of design and finishes than is normally found in projects that use public funding.

Within a year from closing, 126 contracts have been signed for the 129 units. The proceeds from these sales are sufficient to repay the bank loan. In New York City, the pre-construction complete sellout of co-ops is relatively rare in market rate areas, and is completely unheard of in the Harlem market. This project was a prototype that has enabled several similar projects to proceed. The sales response has been so strong that the entire spectrum of units, ranging from \$94,000–\$275,000, has achieved sales. A waiting list for prospective buyers was generated for apartment units.

Because the market was untested, the project was underwritten for a "rental fallback," which means if the sales effort was unsuccessful all components were in place (including permanent financing) to convert the project to rental. It is now clear from the sales effort that the rental fallback will not be triggered. In fact, largely due to the success of the Madison Park Project, a second co-operative building, Madison Court, is currently in the ground, with a third, Madison Plaza, slated to begin construction within a year of the construction closing.

Spring View Redevelopment Project San Antonio, Texas

Median Home Price in MSA: \$113,000 Home Price: \$60,000–\$90,000

The Spring View Redevelopment Project is the most aggressive of five affordable home and redevelopment projects completed in the last 10 years in San Antonio. Through the collaborative efforts of public and private entities, including the San Antonio Housing Authority and the Greater San Antonio Builders Association, a comprehensive plan maximized economic and geographic opportunities and financial resources.

The site began with the demolition of a deteriorated public housing project. In 2000 the San Antonio Spurs announced the construction of a new arena nearby. This provided the perfect opportunity for the revitalization effort.

Area residents were included in the process to ensure that the development integrated the existing character of the neighborhood with much needed elements for revitalization. By enhancing and improving the area, Spring View facilitates opportunities for future community redevelopment.

The design concept for the housing units followed the recommendations made by the Partnership for Advancing Technology in Housing and the architectural styles of the existing neighborhood. Ample green space, front porches, and spacious entries make the community open and inviting to create a livable neighborhood. By making Spring View a mixed-use housing development, the community will be enriched by integrating young and old, established and upwardly-mobile families, along with those who are still in need of public assistance. The new onsite child care facilities, community center, and business space provide both assistance and job opportunities for area residents.

Because the target market for this development is expansive—young families, empty nesters, and senior citizens; the financially stable and those receiving public assistance; those from within the geographic area and those from outside who would like to reside closer to downtown—Spring View has great appeal. Its size, site design, and amenities help to overcome biases against the area. Its location, just off a main thoroughfare and within close proximity to a major event complex, is conducive to continued redevelopment and economic growth.