

FIELDWORKS

Ideas for Housing and
Community Development Practitioners

The Urban Homesteading Assistance Board and the Development of Cooperatives in New York City



Cooperatives can make a positive impact on a community, like this one on West 140th Street in Manhattan.

Anyone who has ever shopped for a place to live in New York City will tell you: housing costs are among the highest in the nation. These high costs stem from incredibly high demand in a very tight market, with the result being high rates of homelessness and squatting, and an increasing number of low-income households that are forced to spend over 30 percent of their incomes on rent.

As an organization that recognizes the pressing need for affordable housing

in Manhattan, the NYC Urban Homesteading Assistance Board (UHAB) recently made news by helping to broker a deal between the City of New York and homesteading residents of 11 city-owned buildings on Manhattan’s Lower East Side. Mayor Bloomberg’s administration will sell the “vacant” buildings to UHAB for \$1 each, and in turn, UHAB will oversee building renovations and help convert the buildings to permanently affordable, limited-equity cooperatives.

This most innovative of real estate transactions was three years to negotiate and benefits all parties involved: the homesteaders, the City, and the local community. First, it allows the homesteaders to remain in their homes legally, giving them the same property rights as other co-op owners. Second, the arrangement helps the City in its drive to reduce its inventory of properties. And finally, the new residents can continue their positive impact on their community – a neighborhood that had previously been

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The Mercy Loan Fund: Bridging the Gap to Affordable Housing



The Mercy Loan Fund has worked with the Housing Assistance Council to fund Arena Dorado, a self-help homeownership program for farmworker families in the colonias near Anthony, New Mexico.

Twenty-one years ago, the Sisters of Mercy of Omaha, Nebraska noticed that many members of their community were having problems with their landlords, were living in deteriorated housing, and were being consistently denied loans from banks to purchase a home. Inspired by the idea that they themselves could be better landlords, the Sisters of Mercy of Omaha started Mercy Housing, Inc., a nonprofit organization that develops, operates, and finances quality, affordable, service-enriched housing.

Within a few years, Mercy Housing realized the need for a source of loan capital dedicated to its affordable housing mission. This led the Redemptionist Fathers Province of St. Louis and the Sisters of Mercy of Omaha to invest a total of \$200,000 and launch the Mercy Loan Fund. Mercy Loan Fund now represents a sizeable source of financing for

the development of affordable housing throughout the U.S. and closes the gap between the needs of affordable housing developers and available conventional financing.

Since its inception, Mercy Loan Fund (MLF) has provided more than \$54 million in 296 loans to nonprofit organizations and has acted as an intermediary for an additional \$41 million in 20 loans. MLF has leveraged over \$811 million in total development funding – an average of \$8.45 per dollar loaned – to support the development of over 10,400 units that 31,000 residents now call home. Although traditional financial institutions passed over many of MLF’s loan applicants, only \$166,257 of the \$95 million lent has resulted in default.

While MLF began as a source of loan capital for Mercy Housing, 70 percent of its resources are now dedicated to

nonprofit housing developers not affiliated with Mercy Housing, Inc. MLF generally provides financing to cover the gap between loan funds available through conventional sources and the equity financing usually provided by a state or local government. In almost every case, MLF funding is the critical component of financing that can make or break the development of affordable housing – even when their funding contributes only a small percentage of the total money invested.

Who the Loans Serve

MLF’s loans ultimately serve individuals and families with incomes less than 80 percent – and often less than 50 percent – of the area median income. These households include the working poor, senior citizens, farm workers, formerly homeless individuals, and people with special needs, including the chronically mentally ill and people living with HIV. Most of the developers working with MLF provide supportive services tailored to the residents of each housing development.

For example, not too long ago, MLF made a loan to Providence Network to acquire an apartment building in downtown Denver, Colorado. Known locally as Joy House, the building is home to a program dedicated to providing long-term transitional housing for victims of domestic violence. Recognizing that victims of domestic violence often lack the financial resources or do not have viable long-term housing options available to them after the 30-45 days of protection that most shelters offer, Providence

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Santa Fe Public School System and Neighborhood Housing Services Provide Benefits to Local Teachers



Preschool teacher Diane Reiner was able to buy a home in Santa Fe with the help of the Santa Fe NHS Teacher Home Fund.

With one of the highest priced housing markets in the country and some of the lowest teacher salaries in the state, Santa Fe, New Mexico was finding that it could not keep its public school teachers for very long. In fact, according to a 1998 study by the Santa Fe Public Schools, Santa Fe loses about 20 percent of its teachers each year, and 79 percent of all teachers reported that they have considered leaving because of the high cost of living.

In an attempt to reverse this disturbing trend, Neighborhood Services of Santa Fe, Inc. (NHS) began a pilot program in October 1999 specifically designed to provide public school teachers with housing resources that would allow them to remain in the community and continue teaching in the Santa Fe schools. Called the Teacher Home Fund, the program provides downpayment assistance to qual-

ifying teachers as well as low-interest loans for home repairs. The program also provides financial counseling for teachers with an interest in homeownership, but who aren't quite ready to commit to buying a home.

High Housing Costs Compared to Teacher Salaries

The need for such a program in Santa Fe is critical in light of the tight housing market and relatively low teacher salaries in the public school system. New Mexico's homeownership rate increased by 2.5 percent from 1990 to 2000, but the homeownership rate in Santa Fe dropped 1.4 percent during that same period. In the third quarter of 2002, 230 new or existing homes were sold in the city of Santa Fe with a median price of over \$241,000.¹ In contrast, the average teacher salary in the Santa Fe public schools is \$34,635 – far less than

the national average. Starting teachers in the Santa Fe district earn just \$26,414.

Creating Homeowners

Based on studies showing that employees who own their own homes are less likely to move, NHS piloted the Teacher Home Fund to provide a host of services to assist teachers with their housing needs. The program was originally funded through an \$80,000 grant from the Land Title Trust Fund (a fund managed by Title companies in New Mexico). Beginning in October 1999, the Fund offered loans of up to \$6,000 per teacher for downpayment, closing cost, and home repair assistance. Participation was restricted to teachers whose combined family income was at or below 80 percent of Santa Fe's median family income.

Through loans provided by the Fund, 25 teachers became homeowners. In addition, seven teachers had their homes repaired, and 26 teachers are completing action plans with NHS counselors to financially prepare for future homeownership. Each of the 25 new homebuyers have remained in the Santa Fe public school system.

Most importantly, however, the Teacher Home Fund led to a collaboration between the Santa Fe Public School administration and the NHS to create the new Teacher Housing Assistance Program (THAP), which was recently funded by the Santa Fe School Board for \$600,000. This program provides many of the same services to local public school teachers, but with access to additional

¹ Santa Fe Association of Realtors, "Third Quarter, 2002 MLS Statistics," available at <http://www.nmrealtor.com/2001site/NM-stats/santafe-stats.htm>.

Seattle Housing Authority's PorchLight Center Streamlines the Affordable Housing Process



Customers wait in line at the Seattle Housing Authority's one-stop shop for affordable housing services – the Porchlight Center.

When the Seattle Housing Authority (SHA) realized that it was taking individuals and families several phone calls and a few visits to city offices to find affordable housing in the tight Seattle market, they took it upon themselves to build a better system. The result: PorchLight – a convenient one-stop location where the Seattle Housing Authority's clients can learn about all available housing opportunities. Created two years ago with a mandate to remove obstacles for those who need housing, PorchLight has quietly set about doing just that.

The Seattle Housing Authority, the largest provider of low income and affordable housing in the Seattle area, owns and operates 6,700 conventional public housing units and nearly 1,000

additional units for seniors and people with disabilities as part of the Seattle Senior Housing Program (SSHP). Grounded in the notion that housing services should be as simple and accessible as “services in a public library,” as Director Kathy Roseth puts it, PorchLight's mission statement is “to provide high-quality customer service to households seeking affordable housing in the Seattle metropolitan area.” PorchLight now operates as a busy SHA office in Seattle's Ballard neighborhood.

Under One Roof

PorchLight serves as the “front door” of the Seattle Housing Authority, providing a single point of contact for most affordable housing questions.

When calling PorchLight, customers can apply for public housing or a Section 8 voucher, or learn about the Seattle Senior Housing Program (SSHP). PorchLight also handles all SHA waiting list applications, interviews for placement in housing, and orientation meetings for new tenants. Landlords can also call PorchLight to learn about qualifying their units for Section 8 tenants

During the intake process, knowledgeable staff quickly identifies the customer's level of need and route them to the appropriate resource or assistance provider. PorchLight's housing counselors can call on a variety of resources, including referrals to non-SHA housing and service providers, such as Seattle's Department of Social Services. PorchLight reaches out to these organizations to maintain current information about their services so that if a client needs a service that SHA cannot provide, staff can direct the client to someone who can.

Accessibility and Efficiency

Through a combination of targeted outreach programs and the open nature of the center itself, PorchLight has been remarkably successful in making SHA's services more accessible to residents throughout the Seattle area. The increased efficiency that PorchLight brings Seattle's public housing authority means that the level of attention necessary for each individual client can be quickly and effectively discerned.

Taking a proactive approach, housing counselors reach out to the community and educate people about available

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PORCHLIGHT, from page 4

services and how these services can be accessed. For example, at a recent meeting at a transitional shelter, a housing counselor not only shared with attendees the services SHA could provide, but also walked them through the application process so they could progress toward moving into permanent housing. This dedication has allowed housing counselors to build a positive relationship with the community. As a result, PorchLight has established itself as a true partner in the search for affordable housing.

Because of the high level of interaction and attention PorchLight provides, the center has been very successful at coordinating the proper levels of service families require. One area where this has made a great difference is for families requiring intensive case management – usually through the Shelter Plus Care (SPC) program. Shelter Plus Care case managers identify program participants who are stable and independent enough to no longer warrant the case management Shelter Plus Care pro-

vides, but who still need affordable housing. SHA altered its system of wait list preferences to give priority to these Shelter Plus Care participants. In effect, these participants “transition in place” to a regular Housing Choice Voucher, without having to move to a different apartment, and their Shelter Plus Care voucher can be redirected to a new participant more in need of intensive case management.

A Better Model

Before the implementation of the PorchLight program, the decentralized nature of the Seattle Housing Authority posed a substantial navigational challenge for participants in housing assistance programs – far too many people were falling by the wayside. By simplifying the process to gain access to public housing, more people in need are getting the services they require, and a greater number of people are finding housing that is affordable to them. PorchLight is proving to be a great example of how a public housing authority can more

effectively and efficiently meet the needs of local low- and moderate-income households.

For more information, contact: Kathy Roseth, Director, PorchLight, 206-239-1520 or visit <http://www.sea-pha.org/residentinform/porchlight.html> ■

Current, Comprehensive Information on Housing and Housing Markets

. . . All in One
Quarterly Report

U.S. Housing Market Conditions

Free from HUD USER



U.S. Department of Housing and Urban Development
Office of Policy Development and Research

Attention Housing and Community Development Professionals!

What are the most pressing issues in your community?

What issues would you like to learn more about?

Let us know if there are topics that you would like to see addressed in an upcoming issue of FieldWorks.

Good ideas are always welcome!

Send your suggestion to us at: Email: helpdesk@huduser.org

Phone: 1-800-245-2691

Your silent partner in helping you to address the housing and community development issues in your neighborhood!

MERCY, from page 2

Network contacted MLF in search of funding to provide transitional housing dedicated to domestic abuse survivors. Thanks in large measure to the efforts of MLF, Joy House now provides education and job training, an early childhood education center, discussion groups, special classes, and an on-site mentoring and support network in addition to the shelter it was already providing.

Another example of how MLF has helped fill a gap in the housing market is a loan that MLF made in conjunction with the Housing Assistance Council. Together, the two organizations funded Arena Dorado, a self-help homeownership program for farmworker families in the colonias near Anthony, New Mexico. To participate in Arena Dorado, each family builds 65 percent of their home and moves in with a sweat equity investment and very low mortgage payments. An MLF loan has provided resources for the infrastructure – such as roads, water and sewer lines, and sidewalks – that has contributed to the development of 12.8 acres of raw land into 60 lots.

Challenges

One of the biggest challenges facing MLF is finding outside investors to support its continued growth. Currently, MLF is capitalized with investments from religious communities, health care organizations, foundations, individuals, and the Rural Development Agency of the U.S. Department of Agriculture. As of October 31, 2002, MLF's loan pool totaled about \$17.6 million in 155 investments from 139 investors. MLF is, however, like many nonprofit and service organizations, facing a national economy that has fewer resources available for affordable housing development.



Joy House is home to a program dedicated to providing long-term transitional housing for victims of domestic violence.

Unlike many community development financial institutions, which are often locally based, MLF has made loans in 22 states across the country. This means that the MLF underwriting staff must understand the lending conditions in a number of disparate markets. A challenge that MLF faces along with many other nonprofits is finding the means to compensate their employees in a way that will attract qualified candidates to the organization.

Still, the work that MLF is doing is critical to increasing the supply of affordable housing for low-income and special needs communities in this country. As Diane Leavesley, President of the Mercy Loan Fund said, "We are problem solvers. While most lenders present their product, we like to hear from an organization about their barriers to affordable housing development or preservation and help them overcome those barriers."

For more information, contact: Diane Leavesley, President, Mercy Loan Fund, (303) 830-3386, loanfund@mercyhousing.org, www.mercyhousing.org ■

Next Issue!

Make sure to catch the next issue of

FIELDWORKS

The Fair Housing and Predatory Lending Issue

The March/April issue of *FieldWorks* will look more closely at current trends in predatory lending and strategies that communities across the country have employed to encourage fair lending practices.

HOMESTEADING, from page 1

controlled by drug dealers and gangs. In addition to its standing programs, deals such as this one have positioned UHAB as a key player in the effort to create the largest community of limited-equity, low-income cooperatives in New York City – and in fact, the nation – by providing housing to approximately 27,000 families in roughly 1,300 buildings throughout the city.

New York City's Tight Housing Market

The vacancy rate in New York City has been consistently below five percent since 1974. A tight housing market has made the provision of affordable housing in New York not only more challenging, but also more critical, as low-income families continue to struggle with high housing costs. In addition, a series of tax policies enacted in the early 1970s led the City to take ownership of more than 11,000 residential buildings in 1978 alone.

With New York now wanting to get out of the property management business and housing conditions tightening even more for low-income households, UHAB recognized an opportunity and has negotiated deals throughout the City to create homeowners while getting these buildings out of the City's hands.

UHAB's Work

In the Lower East Side negotiations, UHAB helped homesteaders who had been living in some of the targeted buildings for over 15 years broker a deal with the city government to pass ownership of the buildings through UHAB to the homesteaders. The squatters, who survived a number of government attempts to get them out of the building, had logged thousands of labor hours in rehabilitating

the building. They approached UHAB for help in making their ownership legal because of the organization's belief in tenant ownership and its close working relationship with the City. After three years of confidential talks, an agreement was reached whereby the government will sell the buildings to UHAB as if they were vacant, for \$1 each. UHAB will work with each building to finance renovations through cash equity, bank financing, and other sources of revenue. Once renovations are complete, UHAB will then flip the buildings to the squatters who will own and run them as limited equity cooperatives.

Although UHAB has not traditionally worked with squatters in buildings the government considers to be vacant, the project's focus of helping homesteaders was not entirely out of the ordinary. Some of UHAB's more typical co-op work is through the Tenant Interim Lease program (TIL), a program developed with the City to create ownership opportunities in occupied city-owned properties by requiring tenants to form an association and apply to become the owners. During a trial period of self-management, tenants must take UHAB classes in financial management, maintenance and repair, and democratic decision-making processes. They must also collect rent, pay for minor repairs, and file financial



UHAB has been a key player in creating limited-equity, low-income cooperatives in New York City.

paperwork to prove that they can run the building as a co-op. If the building leaders are successful, they can qualify for city-financed repairs of up to \$75,000 per apartment and are eventually eligible to purchase their apartments at a price of \$250 each.

Recently, UHAB has begun taking advantage of New York City's property disposition policies for city-owned and tax-delinquent properties by acquiring the properties and developing affordable cooperatives themselves. Currently, UHAB has over 70 buildings with over 1,500 units in various stages of the co-op development process using funds from non-TIL programs or sources.

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UHAB's staff also runs training classes and seminars on all aspects of self-help housing and cooperative maintenance, including:

- Building a tenant association.
- Managing maintenance and repair needs.
- Becoming a co-op.
- Drug elimination,
- Leadership development, and
- Computers for beginners.

UHAB's staff stays in contact with tenants to help them cope with crises and provides additional training and assistance to help meet challenges such as tax problems and loan packaging. UHAB also provides services to its member cooperatives that include a group fire and liability insurance plan, computerized bookkeeping, and a myriad of online resources.

New York City's Uniqueness and UHAB's Replicability

Because UHAB believes in the value and replicability of its program, it is committed to passing on its expertise to organizations both nationally and internationally. In furtherance of these objectives, UHAB has trained and offered technical assistance to cooperatives in cities across the United States, as well as in the Russian cities of Moscow and Novgorod.

Although many people argue that the uniqueness of New York City and its culture of multi-family housing make UHAB's work difficult to replicate, Andrew Reicher, Director of UHAB, defends the notion that the UHAB model is transferable. He argues that while cooperatives might not develop as readily in communities with highly affordable single-family homes, the affordability of multi-family dwellings to very low-income families and the "social capital" created by cooperatives would be highly valued in many disparate communities. Given political interest and a state or local financial commitment, UHAB believes its pro-

gram can not only be replicable, but equally successful as well.

It Takes More than Brick and Mortar

UHAB was founded to offer assistance to city dwellers interested in rehabilitating their deteriorated buildings; one of the founders even coined the term "sweat equity." However, the organizers soon realized that it takes more than bricks and mortar to build a community. UHAB has used innovation and ingenuity to both increase the supply of affordable housing in New York City and to improve the quality of that housing while promoting community development. UHAB has leveraged the resources of the City and its own funds to create a ripple effect that allows others to apply the knowledge and experience it has gained along the way.

For more information, contact: Andrew Reicher, Executive Director, Urban Homesteading Assistance Board, info@uhab.org, www.uhab.org ■

Tell Us Your Story

HUD USER would like to hear from you for two upcoming issues of FieldWorks.

The March/April issue will focus on fair housing and the effects of demographics in homeownership, the success rates of different models (including local initiatives) for promoting fair housing objectives, and evidence of and efforts to address discrimination in housing and lending.

The May/June issue will address homeownership issues, highlighting national programs that increase access to capital for low- and moderate- income households to purchase homes and local initiatives that help to improve neighborhoods through homeownership programs.

Please send your story of 1,000 words or less on the above topics to HUD USER, c/o FieldWorks, P.O. Box 23268, Washington, DC 20026-3268, or email your story to helpdesk@huduser.org.

SANTA FE, from page 3

resources, it can make funding available to more teachers more often.

The guidelines for THAP have evolved out of the lessons learned from the Teacher Home Fund. It is anticipated that the Assistance Program will be broader than the Home Fund and will encompass three areas of assistance: homeownership, home repair, and rental assistance. The loans will take shape as zero-percent deferred mortgages of up to \$15,000, and the salary

limit criteria will be higher than that for the Teacher Home Fund. And while program financing has yet to be finalized, NHS is looking into finding other sources of funding beyond that currently provided by the School Board.

Expanding Beyond Teachers

While much has been accomplished so far, much remains to be done. Teachers are not the only population in Santa Fe for whom housing affordability is a major concern. But to keep its school system vibrant and alive, the

NHS of Santa Fe has faced up to the challenges at hand by leveraging available resources to build a program that address the community's unique needs.

For more information, contact: Mike Loftin, Executive Director, Neighborhood Housing Services of Santa Fe, New Mexico, mloftin@ix.netcom.com, 1-800-429-5499. ■

Excerpt from U.S Housing Market Conditions, Third Quarter 2002: Regional Activity: New York/New Jersey

“The economies of New York and New Jersey continued to be sluggish through the third quarter of 2002. Nonagricultural employment declined 0.8 percent in New York and 0.4 percent in New Jersey during the 12-month period ending September 2002. Manufacturing employment in both New York and New Jersey declined significantly – 5.6 percent and 5.2 percent, respectively. New York was also hard hit by declines of 5.6 percent in transportation, communications, and public utilities (TCPU) and 3.9 percent in finance, insurance, and real estate (FIRE). ... Despite the economic slowdown, sales of existing single-family homes remained relatively strong through the third quarter of 2002. House hunting has become less frenzied in New York City and its suburbs, but low inventory and limited developable land have kept prices from declining except at the very highest end of the market. The sales market was also strong in the Bronx, particularly in Riverdale, and in Brooklyn, especially in Brooklyn Heights, Park Slope, and other historic neighborhoods....

Manhattan's cooperative/condominium sales market remains strong, although prices have been relatively stable. According to the real estate firm of Insignia Douglas Elliman, the average sales price of \$849,013 in the third quarter of 2002 was almost identical to that of a year ago. Sales volume increased 18 percent over a year ago with sales of studio and one-bedroom apartments driving the market....

New York State has approved financing of \$340 million for the construction of three apartment buildings in Lower Manhattan with a total of 844 units under the New York Liberty Bond Program, which Congress enacted in response to the September 11 tragedy. Under this program \$4 billion in tax-exempt bonds was made available to New York City and New York State for residential and nonresidential construction in New York City (construction is not limited to Lower Manhattan). Five percent of residential units built under this program are required to be made available to moderate-income households.”

Housing Market Conditions: Internet Resources

The Internet contains abundant information and resources on housing market conditions and the challenges of certain housing markets. HUD's Web site (<http://www.hud.gov>) has a number of pages devoted to assisting people buy or sell a home, as well as countless resources for those seeking more affordable housing. In addition, HUD publishes quarterly the periodical U.S. Housing Market Conditions, which is a compilation of statistical data and written reports. This periodical is available at <http://www.huduser.org/periodicals/ushmc.html>. State of the Cities Data Systems (<http://socds.huduser.org/>) offers additional data for individual Metropolitan Areas, Central Cities, and Suburbs.

The U.S. Department of Agriculture's **Rural Housing Service** (<http://www.rurdev.usda.gov/rhs/>) helps rural communities and individuals by providing loans and grants for housing and community facilities. The Web site provides information and resources for nonprofit organizations, public bodies, lenders, developers, and individual families.

The **United States Census Bureau** Web site (<http://www.census.gov>) contains a host of data on housing across the United States.

The **Federal National Mortgage Association (Fannie Mae)** (<http://www.fanniemae.com/>) provides financial products and services that assist low-, moderate-, and middle-income families to achieve homeownership. The Web site offers resources that include housing market news and statistics that serve the needs of business partners, home buyers, and homeowners.

Freddie Mac (<http://www.freddie.com/>) is a stockholder-owned corporation chartered by Congress to increase the supply of funds that mortgage lenders, such as commercial banks, mortgage bankers, savings institutions and credit unions, can make available to homebuyers and multifamily investors. The Freddie Mac Web site has resources that include mortgage market data, homeownership resources, and a new Doing Business section designed to provide business customers with quick access to information and tools.

The **Joint Center for Housing Studies** (<http://www.jchs.harvard.edu/aboutus/mission.html>) is Harvard University's center for information and research on housing in the United States. The Joint Center Web Site makes the Center's housing research, including published reports, web site, Working Paper series, and public lectures available and accessible to audiences both within and outside the university. This research includes the annual State of the Nation's Housing Report.

The **National Association of Homebuilders** (<http://www.nahb.org>) is a trade association that helps promote the policies that make housing a national priority. Its Web site provides resources for homebuilders and contractors in addition to other housing specialists related to the association's work in policy issue analysis, improving the housing finance system, and forecasting economic trends. In addition, the NAHB Research Center (<http://www.nahbrc.org>) provides independent third-party evaluation and testing of products and materials to help keep builders on the leading edge of technology while taking into account quality and affordability.

UPCOMING EVENTS

MARCH 5 – 8

The 99th American Association of Geographers Annual Meeting
New Orleans, LA

Contact: <http://www.aag.org/AnnualMeetings/hotel.html>

MARCH 17 – 19

National Association of Housing and Redevelopment Officials
Legislative Conference
Washington, DC

Contact: Ruth Murphy
877-866-2476

MARCH 19 – 21

Annual Ready, Work, Grow Conference
Baltimore, MD
The Enterprise Foundation

Contact:
<http://www.enterprisefoundation.org/resources/trainingconf/conferences/workforceConference/workforceconference.asp>

MARCH 29 – APRIL 2

American Planning Association's (APA) 2003 National Planning Conference
Denver, CO

American Planning Association
Contact: <http://www.planning.org/2003conference/index.htm>

APRIL 10 – 11

Land Use Law
Charlotte, NC
CLE International

Contact: 1-800-873-7130
registrar@cle.com, or
www.cle.com.

APRIL 28 – 30

Seniors Housing Symposium 2003
Indiana Wells, CA
National Association of Home Builders

Contact: 800-368-5242
or registrar@nahb.com

MAY 11 – 13

2003 Legislative and Policy Conference
Washington, DC
American Planning Association

Contact: govtaffairs@planning.org
or 202-872-0611

MAY 27 – 28

The American Real Estate and Urban Economics Association
Mid-Year Meeting
Washington, DC
AREUEA, hosted by NAHB

Contact: David Crowe
(202) 266-8383

JULY 16 – 19

The National Alliance to End Homelessness
Annual Conference
Washington, DC

The National Alliance to End Homelessness
Contact: (202)638-1526 or
naeh@naeh.org ■

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