

# FIELDWORKS

Ideas for Housing and  
Community Development Practitioners

## Select Milwaukee and Employer-Assisted Housing

The positive effects of homeownership on households and communities have long made homeownership a priority for many housing professionals. Recognizing the beneficial influence of homeownership in terms of improved stability, morale, and productivity in the workplace, employers across the country have worked to build Employer Assisted Housing (EAH) programs that support families who are striving for homeownership.

In 1992, Wisconsin Electric Power Company approached Select Milwaukee – a non-profit organization dedicated to encouraging and supporting home buying in the City of Milwaukee – to develop and administer a program that would help its employees become home buyers.

Select Milwaukee stepped up to the challenge and assisted Wisconsin Electric in its efforts to create the first EAH program in the city. Today, Select Milwaukee handles the counseling for and administration of EAH programs for thirteen employers in Milwaukee. Together, the organizations have recorded a total of 282 home sales between January 2000 and October 2002, and an estimated 250 home-buyers are currently in the pipeline.

### How the Program Works

While each of the thirteen EAH programs supported by Select Milwaukee is slightly different, all have the



*Tina, a teacher for Milwaukee Public Schools, purchased a home in the neighborhood where she teaches.*

same general mission: to support and promote homeownership among employees.

Eleven of the thirteen companies with EAH programs in Milwaukee provide a financial incentive to homeownership in the form of a zero percent interest, three to five year forgivable loan in amounts ranging from \$1,000 to \$5,000. One organization offers financial incentives in the form of grants.

While each company provides varying degrees of financial assistance, they have all retained Select Milwaukee to provide informational and home buying services to their clients. These services include pre-purchase guidance to employees and loan packaging services to expedite loan applications.

Some participating employers offer their financial incentives to support

homeownership among employees in neighborhoods in and around the work-site. For example, the Harley-Davidson Company offers a Walk to Work program to encourage employees to buy homes in the older and historic Near West Side neighborhoods surrounding its headquarters. Harley-Davidson's efforts are part of a comprehensive community strategy to increase the number of owner-occupied residences in Near West Side neighborhoods. The Harley-Davidson program is highlighted in the accompanying sidebar.

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# Apache Dawn Provides Homes and Jobs in Indian Country

Like many Native American tribes, the White Mountain Apache Tribe in Arizona faces a challenging economic environment. According to the White Mountain Apache Housing Authority's report to the National Native American Indian Housing Council Legislative Conference in March 2003, the tribe suffers from approximately 60 percent unemployment. In addition, a dearth of affordable housing on the White Mountain Reservation bars many members of the tribe from finding a home. The Housing Authority's waiting list totals more than 1,400 families in need of housing.

"Many of these families are living with family members in overcrowded, very substandard conditions," said Dorothy Parker, Home Ownership Counselor and Occupancy Supervisor for the Housing Authority.

To address the housing crisis, the Housing Authority has undertaken an ambitious project, known as "Apache Dawn," to develop 300 single family homes on the reservation. By contracting with tribally-owned businesses to construct Apache Dawn homes, the

Housing Authority is stimulating the local economy and creating jobs for tribal members.

Since the Tribe approved plans for Apache Dawn in April 1999, 228 units have been completed and now house families. The remaining 72 units are scheduled to be finished in May 2004.

To promote homeownership, the homes are made available to tribal members on a lease-purchase basis. After the first 10 years, families have the option to purchase the home, and are given that opportunity each year thereafter. Alternatively, families may choose to continue monthly payments for 30 years in order to purchase their home.

By contracting with tribal businesses for the construction of much of Apache Dawn, the Housing Authority has lowered its per-unit costs by 30 percent while providing 150 new jobs for tribal members. In addition, the Housing Authority obtains nearly 85 percent of its lumber from the Fort Apache Timber Company and all necessary cement and gravel from

the Tribal Public Works Division. Since the Housing Authority adopted its "buy local" policy, both tribal enterprises have achieved profitability. Minimizing overland shipping distances is also regarded as a sustainable building practice.

To fund the project, the Housing Authority assembled a unique partnership that includes the federal government, tribal government, and private lenders. Funding for the project has come from a blend of tribally issued tax-exempt bonds (the first by a Native American housing authority), HUD Section 184 guaranteed loans, and Indian Housing Block Grant funds.

"The White Mountain Apache Housing Authority is paving the way as a model for other tribes in fully obligating and leveraging its Indian Housing Block Grant funds," said Aneva Yazzie, a management consultant working closely with the Housing Authority. "We've been traveling to conferences around the country to let other tribes know about what we've done."

see APACHE, page 9



- ✓ Do you face state and local regulatory barriers in the development of affordable housing in your community?
- ✓ Have you recently discovered a way to overcome one of these challenges?
- ✓ Are you interested in how other communities are dealing with similar issues?

*If you answered yes to any of these questions, then the **Regulatory Barriers Clearinghouse** is for you.*

This site was created to support state and local governments and other organizations seeking information about laws, regulations, and policies affecting the development, maintenance, improvement, availability, and cost of affordable housing.

**Visit the Regulatory Barriers Clearinghouse today: [www.regbarriers.org](http://www.regbarriers.org)**

# Colorado Department of Human Services: Moving the Disabled Into Homeownership

While homeownership rates are at record highs across the country, disabled individuals and their families – who are often low-income – only infrequently experience the dream of homeownership. Through a partnership between HUD, the Colorado Supportive Housing and Homeless Programs Division (SHHP), and the Colorado Housing and Finance Authority (CHFA), disabled families in Colorado now have more homeownership opportunities than ever before.

Upon receipt of the authorization from HUD in January 2000, the SHHP launched a pilot one-year, statewide Section 8 homeownership demonstration program for persons with disabilities. The program allows a person or family who is receiving HUD Section 8 assistance from SHHP to use their Section 8 toward the purchase of a home. Since the program's inception, SHHP and its partners have helped move 27 families from rental situations to homes of their own.

## Working in Partnership

The partnership between SHHP, HUD, and the Colorado Housing and Finance Authority (CHFA) is the backbone of the program. The first step was getting the green light from HUD, which came in April 1999 in the form of a proposed rule allowing Section 8 vouchers to be used for homeownership.

Then, as the administering agency of the Section 8 program in Colorado, SHHP began working with its 70

local service providers across the state to make the Section 8 homeownership program a reality. These local coordinators are now tasked with making flexible housing and case management services available after a Section 8 participant purchases a home. Services often include individual case management, counseling, budget, health and employment assistance. Certified counseling agencies also provide mandatory pre- and post-purchase counseling to homebuyers.

CHFA provides the critical financing piece of this equation through the development of HomeAccess, a new loan program that provides financing to very low-income people with mental and physical disabilities who cannot qualify for existing home loan products. Through HomeAccess, CHFA provides below-market rate loans and soft-second mortgages for downpayment assistance. CHFA also buys and services loans originated by four other lenders, streamlining the

process for SHHP by requiring their staff to work with only one loan servicer. The Colorado Housing Assistance Corporation (CHAC) also provides downpayment assistance and has provided such assistance to 13 out of 27 SHHP Section 8 homeowners.

SHHP and its partners also use a variety of post-purchase counseling strategies to reinforce important financial management messages to their clients. These tools include monthly postcard tips sent to participants' homes, a "Homeowner Celebration" calendar, and a refrigerator magnet with "Ten Tips Now That You're A Homeowner." SHHP also has Memorandums of Understanding with over 65 service agencies, including mental health centers and centers for the developmentally and physically disabled, that play a significant role in referring potential homeowners to SHHP.

see COLORADO, page 8



*The Colorado Department of Human Services uses Section 8 vouchers to provide homeownership opportunities for people with mental and physical disabilities. The house to the left is one of 27 homes purchased using Section 8 housing vouchers.*

# Noji Gardens: A New Frontier for Manufactured Housing

While the technology boom in the late 1990s fueled a burgeoning local economy in King County, Washington, some low- and moderate-income homeseekers, unable to keep pace with rising costs, have been left in the lurch. Inflated construction and land costs and a lack of affordable housing have driven the price of housing beyond what most of these homebuyers can afford.

“The problem was a basic housing shortage,” recalled Tanesha Van Leuven, Community Development Planner with HomeSight, a nonprofit organization founded in 1990 to develop affordable housing in the Seattle area. “There were few construction starts and few of the units coming on line were priced for low-income families.

“We offered all of these tools,” said Van Leuven, referring to the array of homebuyer education and financial assistance resources that HomeSight provides for low- and moderate-income homebuyers. “But the only way to make the units affordable would be to reduce the cost of construction.”

In 1998, HomeSight began construction on Noji Gardens, a 75-unit housing development containing a mix of 51 two-story manufactured housing units with 24 traditional ‘stick-built’ houses – a combination of building types never before tried in the Pacific Northwest. According to Van Leuven, by using manufactured housing, HomeSight was able to reduce the

cost of Noji Gardens by approximately 15 percent. That cost savings, combined with HomeSight’s homebuyer assistance, made almost all 75 units affordable to families earning 60 to 80 percent of the area’s median income.

The subdivision demonstrates that manufactured housing and stick-built housing can blend to create a homogeneous and attractive neighborhood. “We did walking tours of the neighborhood,” says Van Leuven, “and people couldn’t tell the difference [between the manufactured and stick-built housing].”

Six state-of-the-art floor plan designs were developed for Noji Gardens, two of which are now the most popular models in the manufactured housing industry. One particularly innovative feature of the plans, the hinged roof design, permits the unit to be transported and then the roof is lifted to the standard pitch when the home is set on its site. This approach was pioneered by architectural research and consulting firm Steven Winter Associates, working on behalf of HUD’s Partnership for Advancing Technology in Housing (PATH) initiative as part of the ‘NextGen’ project.

The final phase of construction of Noji Gardens was completed in December 2002, and all of the homes have been purchased. Because the manufactured units were attached to permanent foundations, HomeSight could convert the titles from personal to real property. This enabled purchasers to secure permanent financing through any

number of banking institutions. HomeSight also provided purchasers with downpayment assistance.

Nearly all of the homeowners are first-time homebuyers. The community is racially mixed: 45 percent of the purchasers are Asian, 25 percent are African-American, 2 percent Hispanic, and 28 percent Caucasian. Incomes of the buyers range from 45 to 120 percent of area median income.

With Noji Gardens under its belt, HomeSight is planning new projects that use manufactured housing to reduce construction costs, including a 35-unit development in the nearby city of Everett, Washington. The two-story prototypes also helped diversify the product line for a struggling manufactured housing industry. Since Noji Gardens, the plant that manufactured its 51-units has secured orders for hundreds of these 2-story units throughout the Northwest.

For more information, contact Tony To at HomeSight, (206) 760-4214 and [tony@homesightwa.org](mailto:tony@homesightwa.org). ■



## Success and Community Impact

EAH programs succeed because they are, according to Raymond Schmidt, the Executive Director of Select Milwaukee, “win-win-win situations.”

The first “win” is for the homebuyers who gain personal and financial security as well as the ability to accumulate wealth through the equity in their homes. In addition, these programs allow many families who, without the financial assistance of their company and the services offered by Select Milwaukee, would likely not be able to purchase a home of their own. In terms of demographics:

- Over 50 percent of participating Select Milwaukee homebuyers have an annual income of less than \$40,000; 58 percent have an annual income of less than 80 percent of the Milwaukee County Median Income (CMI).
- Forty-two percent of EAH homebuyers were female heads of household.

In addition, EAH programs have helped increase homeownership among

Milwaukee’s minority community. Forty-five percent of EAH homebuyers in Milwaukee between January 2000 and October 2002 were African-American and 11 percent were Latino – in a city where only 23 percent of all homeowners are African-American and 6 percent Latino.

The second “win” is for companies who see cost savings associated with decreased employee turnover. Companies also reap less tangible benefits from a positive public image or through the increased productivity achieved by happier, more stable employees.

The third “win” in this equation is felt in the neighborhoods. Increased rates of owner-occupancy contribute to the revitalization and stability of city neighborhoods. In some cases, like the Harley-Davidson example cited above, concerted efforts to revitalize areas surrounding workplaces have also resulted in measurable community benefits. Nearly 65 percent of all homes purchased through EAH pro-

grams in Milwaukee were in zip codes where median annual incomes were less than \$33,000 and the average purchase price of homes acquired through these programs from 2000-2002 was \$90,200. The corresponding average loan amount was \$82,000.

### Implementation Challenges

Along with its success, Select Milwau-



*Mary, an Aurora Health Care employee, and her husband Aaron, purchased a home with the help of Select Milwaukee through Aurora’s employee homeownership program.*

kee has faced numerous challenges in administering EAH programs. According to Executive Director Schmidt, one of the biggest challenges has been the balancing of Select Milwaukee’s service capacity with increasing demand for services in light of the recent decline in mortgage interest rates. While companies pay an annual EAH program administration and services fee, Select Milwaukee has had to work harder and smarter to continue providing timely service to the growing number of employees who take advantage of EAH.

Another challenge that has recently arisen is convincing new companies to offer EAH homeownership benefits at a time when many companies are cutting back on benefits. “Demonstrating to companies the long-term benefits and their significant cost-savings is crucial to selling an employer on the creation of a new employee benefit,” said Schmidt. In the end, however, Select Milwaukee knows that EAH programs are beneficial to employers, employees, and communities, and it is just a matter of working with companies to convince them of these benefits.

**For more information, contact:**  
Raymond Schmidt, Executive Director, Select Milwaukee,  
(414) 562-5070, [Rschmidt@select-milwaukee.org](mailto:Rschmidt@select-milwaukee.org). ■

## Harley-Davidson Walk to Work Home Purchase Program

- Full-time and part-time employees are eligible.
- Program provides a 3-year forgivable loan of \$2,500.
- Employees must:
  - Stay employed by Harley Davidson for three years.
  - Maintain an ownership interest in the property.
  - Continuously occupy property as a principal residence.
- Loan will finance single-family houses, duplexes, mixed-use properties, and condominiums.
- The property must be within certain targeted area.

# Individual Development Accounts (IDAs): An Asset-Building Approach to Homeownership

Originally developed in the early 1990s, Individual Development Accounts (IDAs) are targeted matched savings accounts designed to help low-income people build

assets. Typically carried out by community groups in partnership with participating financial institutions, IDAs match every dollar saved by an account holder with money provided

by community development organizations, community or faith-based groups, foundations, employers, and often, local governments.

## Marshall Heights Combines Homebuyer Education with Individual Development Accounts (IDAs)

Marshall Heights, a predominantly African American community in Northeast Washington, DC, is defined by its rich history, abundant natural beauty, and community spirit. However, following the outflow of many middle class residents and retail businesses during the 1970s, Marshall Heights began to decline.

To reverse this trend, the Marshall Heights Community Development Organization, Inc. (MHCDO), a community development nonprofit founded by Marshall Heights residents in 1979, works to promote homeownership as a way to stabilize the neighborhood.

Toward this end, MHCDO offers residents a Homebuyers Club (HBC), which combines homebuyer education with IDAs designed to help participants cover settlement costs on a new home. Participants in HBC take a six-week course covering credit history and financial management followed by a second six-week course on buying a home.

Once they have benefited from MHCDO's homebuyer education curriculum, HBC members who meet income and household requirements have the option of participating in the IDA program. To enroll, participants make an initial deposit of \$400 and agree to a monthly

savings amount (at least \$10) based on their savings goal. To encourage homeownership within Marshall Heights, MHCDO has different match ratios depending on where homes are purchased and where the buyers lived prior to their home purchase. Participants with funds remaining after closing costs can keep up to \$1,500 as a rainy day or maintenance account to cover debt service or emergency repair assistance.

MHCDO receives funding for its IDA program from the Capital Area Asset Building Corporation (CAAB). CAAB's members are community-based organizations, many of which have a longstanding record of serving clients in disadvantaged neighborhoods of the District of Columbia. In addition to raising all of the match money, CAAB operates an IDA Management Information System, which records and monitors IDA participant savings and provides other technical services.

The HBC program has already begun to bear fruit. As of September 2002, MHCDO has helped 24 low-income households to purchase homes through the IDA Program.

For more information, visit the MHCDO website at [www.mhcdo.org](http://www.mhcdo.org). ■

In addition to presenting low-income account holders with the opportunity to accumulate wealth, IDAs can also address community priorities, such as homeownership or employment. The organizations and agencies that offer IDAs often restrict the use of the savings, stipulating that funds must be put toward goals such as purchasing a home, obtaining job training, or starting a business. For potential homebuyers, IDA funds might be used for a downpayment or as a source of debt service assistance.

Over time, IDAs have proven to be an important alternative to other, more risky, methods of assisting low-income homebuyers; e.g., extremely relaxed underwriting criteria and deferred-payment second mortgages that bridge downpayment gaps. Importantly, IDAs work to reinforce the ongoing obligations of homeownership. IDAs also encourage participating households to reduce consumption in favor of savings, while simultaneously enabling them to accumulate wealth from the outset of their participation in the program. Beyond the benefits of homeownership, the accumulation of wealth, itself, has been linked to family stability and physical health, according to the Center for Social Development (CSD).

In order to generate IDA matching funds, local providers and states offering IDA programs are drawing on public funding in new ways. Examples include using the Earned Income Tax Credit funds (Tulsa, Oklahoma), surplus TANF funds (several states), and state tax credits to private donors (Indiana).

The use of IDA programs to help low-income households accumulate the resources to become self-sufficient has mushroomed over the past decade. As of August 2000, 29 states have passed IDA legislation, and several other states have introduced, or plan to introduce, IDA legislation. In addition, there are over 400 community-based IDA programs estimated to be currently operational or in the planning stages. In the American Dream Demonstration, a large study of IDAs conducted by the Corporation for Enterprise Development, 24 percent of IDA withdrawals were for home purchases (June 2000). In addition, 57 percent of account holders who had not yet withdrawn funds intended to use them for homeownership.

**For more information on IDAs, consult these online resources:**

Corporation for Enterprise Development (CFED), [www.idanetwork.org](http://www.idanetwork.org) – This website and its associated listserv provide the latest in news and technical assistance to IDA programs everywhere. A valuable resource for all IDA program operators.

Center for Social Development (CSD), [www.gwbweb.wustl.edu/users/csd](http://www.gwbweb.wustl.edu/users/csd) – This site is a rich source of information and research on IDAs and their impact on the well-being of disadvantaged communities.

Center for Policy Alternatives (CPA), [www.stateaction.org/issues/econdev/ida](http://www.stateaction.org/issues/econdev/ida) – This resource for state governments and other policy stakeholders offers model IDA legislation, a state-by-state look at IDA programs, and other resources.

National Federation of Community Development Credit Unions (NFCD-CU), [www.natfed.org](http://www.natfed.org) – This website contains information about CDCUs, credit union IDA activity, available resources, and technical assistance.

The Welfare information Network, [www.financeprojectinfo.org/win/individu.asp](http://www.financeprojectinfo.org/win/individu.asp) – This clearinghouse of information and technical assistance resources includes updates on legislation and policy initiatives related to IDAs. ■

## **Current, Comprehensive Information on Housing and Housing Markets**

...All in One  
Quarterly Report

### **U.S. Housing Market Conditions**

Free from HUD USER



## What a Family Must Do to Qualify

For a disabled household to pursue homeownership through the Section 8 Homeownership Program, the family must:

- Have a Section 8 certificate or voucher issued by SHHP.
- Have received rental assistance for at least one year.
- Be a participant of the Section 8 program in good standing.
- Meet the HUD definition of first-time homebuyer (the participant has not had ownership interest in a home in the past three years).
- Sign a statement of Homeowner Obligations.
- Complete pre-purchase homeowner counseling classes before entering into a sales contract.
- Provide a cash downpayment of \$750 or 5 percent of assets, whichever is greater.
- Provide the lender and real estate professionals with all pertinent documentation.

## How the Program Evolved

SHHP has been helping the disabled and special needs population in

*An innovative partnership between the U.S. Department of Housing and Urban Development, the Colorado Supportive Housing and Homeless Program Division, and the Colorado Housing Finance Authority was key to enabling these homeowners to finance the purchase of their first home.*



## Now That You're a Homeowner – Ten Tips You Can Use

### Financial

- Ignore all mail or phone calls about new mortgages, credit cards, and other telemarketers.
- Save a little each month for routine and unexpected maintenance and repairs.
- Attend Home Owners Association meetings to be aware of increases in dues or special assessments.
- Keep your homeowner insurance policy up-to-date and have adequate coverage.
- If you run into financial difficulties, call your lender about preventing foreclosure.

### Maintenance

- Keep a file of important information about your home: include warranties, owner's manuals, and purchase papers.
- Put together a tool kit for do-it-yourself home repairs.

### Safety

- Get to know your neighbors.
- Keep a fire extinguisher handy, and test smoke alarms annually for fire safety.
- Lock your windows and doors when you are not home.

**Source:** *Colorado State Supportive Housing and Homeless Programs, "Ten tips you can use, now that you're a homeowner."*

Colorado find affordable housing since the late 1970s, but until 1993, the organization focused solely on rental assisted housing programs.

In 1993, SHHP and CHAC applied together for HUD Homeownership of Single Family Homes (HOPE 3) program funds to provide homeownership opportunities for people with disabilities. Although the HOPE 3 program only lasted seven years, the program assisted approximately 50 individuals and families with mental disabilities to buy their own homes. With the end of the HOPE 3 program, SHHP began to

search for another means to serve the disabled population, recognizing that the population with disabilities or special needs was one group that still faced limited access to homeownership.

As HOPE 3 was ending in the late 1990s, SHHP developed a task force to explore opportunities for its consumers. This task force – Homeownership Education and Resource Opportunities (HERO) Alliance – includes lenders, non-profit agencies, city, state and federal officials, real estate professionals, and other housing providers.

The task force not only laid the groundwork for the Section 8 Homeownership program, but has also provided a venue for the discussions and innovations that have kept the program going. They meet monthly to investigate new ways to offer educational and financial assistance to people with serious permanent disabling conditions who are interested in buying their own homes.



## Success of the Program

The support of CHFA has played a large role in the success of the Section 8 homeownership program. Before the housing finance authority agreed to service the loans, individual lenders were reluctant to lend in a system where they would have to take two payments; one from the family and one from SHHP. Lenders were much more willing to lend once CHFA agreed to service the loans.

According to Sam DeSiato, Program Coordinator in the Supportive Housing and Homeless Programs Division, finding innovative solutions to challenges is one of the keys to implementing a good program, and the support that partners have given in that capacity has been invaluable.

The Colorado Section 8 Homeownership program has already helped move 11 people with developmental disabilities, 2 people with physical disabilities, and 14 people with mental illness into homeownership, for a total of 27 new

homeowners. An additional 31 people are currently in the process of finding a home through the program. The average annual income of these new homeowners is \$10,603 (28 percent of the state's median income), while the average cost of the home is \$105,725. There have been zero loan defaults since the first closing in June 2000.

Disabled households have a strong desire to own their own homes for reasons that resonate with most first-time homebuyers: housing cost stability, privacy, asset building, and a sense of autonomy. In helping a population that is struggling to achieve a rate of homeownership comparable to the rest of the nation, SHHP is doing both Colorado and the entire country a great service.

*For more information, contact:  
Sam DeSiato, Program Coordinator, Colorado Department of Human Services, Supportive Housing and Homeless Programs Division, (303) 866-7356,  
[Sam.Desiato@state.co.us](mailto:Sam.Desiato@state.co.us). ■*

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While the project has significantly contributed to the reservation's affordable housing stock, many tribal families continue to need housing. To meet the demand, the Housing Authority is planning a development project consisting of 100 single-family homes, as well as scattered site development throughout the reservation. And tribally-owned housing contractors, having benefited from their involvement in Apache Dawn, will be well equipped to do their part.

"We are hopeful about life after Apache Dawn," says Yazzie.

*For more information, contact the White Mountain Apache Housing Authority at (928) 338-4831. ■*

## A Note from the Editor

We regret to inform you that, due to budgetary constraints, publication of *FieldWorks* will be discontinued indefinitely following this May–June, 2003 issue. We will resume publication in the event that funding becomes available, and deeply regret any inconvenience occasioned by this decision. We value our readership, and have enjoyed sharing what we've learned in our ongoing review of some of the most promising housing-based research being conducted today. To keep up to speed on these and related issues of interest, we recommend subscribing to the weekly HUD USER listserv; an email-based newsletter that features encapsulated reviews of the latest HUD-sponsored research. To begin receiving the HUD USER electronic newsletter, simply send an email to [hudusernews@HUDUSER.org](mailto:hudusernews@HUDUSER.org) with the word "Subscribe" in the subject line, and we'll take care of the rest.

For those interested in alleviating state and local regulatory barriers to affordable housing, we also offer a quarterly electronic newsletter called *Breakthroughs*, a publication of HUD's new Regulatory Barriers Clearinghouse. To sign up for periodic emails that announce new issues of *Breakthroughs* — posted at [www.regbarriers.org](http://www.regbarriers.org) — and provide creative solutions to state and local regulatory barriers, simply send an email to [rbcsubmit@huduser.org](mailto:rbcsubmit@huduser.org) with the word "Subscribe" in the subject line.

And as a parting gift, so to speak, we've just posted over 300 new research publication abstracts on the Bibliographic Database at [www.HUDUSER.org](http://www.HUDUSER.org). Hopefully, these will keep you busy for a while during what we hope will be a brief hiatus. So until we meet again on these pages, we bid you safe travels — and perhaps the occasional epiphany — on your long and varied roads of discovery.

## Homeownership: Internet Resources

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The Internet contains abundant information and resources on homeownership issues. HUD's Web site at ([www.hud.gov/initiatives/homeownership/index.cfm](http://www.hud.gov/initiatives/homeownership/index.cfm)) offers numerous resources for potential homebuyers, lenders, and other housing practitioners. The resources include questions and answers on buying a home, statistics and reports on homeownership, and information specific to certain populations like minority or veteran homeowners, or faith-based organizations interested in promoting homeownership.

The Local Initiatives Support Corporation new Center for Homeownership ([www.liscnet.org/cho/](http://www.liscnet.org/cho/)) seeks to promote homeownership through technical assistance, training workshops, summits, publications, and national partnerships. The Web site offers links to many of the publications, and training/technical assistance resources.

The Neighborhood Reinvestment Corporation ([www.nw.org/network/home.asp](http://www.nw.org/network/home.asp)) has a Campaign for Homeownership that is a joint effort of banks, insurance companies, secondary markets, the government, the real estate community, and local community-based NeighborWorks® organizations to bring more families of modest means into homeownership. The Web site, under the "National Initiatives" section, offers statistics, resources, and inspiring stories for potential homebuyers.

The Fannie Mae Foundation Web site ([www.fanniemae.com](http://www.fanniemae.com)) has a host of resources targeted to the organization's mission of helping families achieve homeownership. The Web site offers information and resources for homebuyers, homeowners, housing finance agencies, lenders, and other housing professionals.

The Freddie Mac Web site has a section for Homeownership Resources ([www.freddiemac.com/homeownership](http://www.freddiemac.com/homeownership)) that includes a homeownership tutorial, real estate listings of Freddie Mac-owned properties, details on housing options for seniors, information on programs and initiatives designed to improve minority homeownership, guides to building and maintaining good credit, and mortgage guidance. Many of these resources are also offered in Spanish.

The Homeownership Alliance is an organization dedicated to preserving, promoting, and expanding housing opportunities for all Americans. Its Web site ([www.homeownershipalliance.com](http://www.homeownershipalliance.com)) includes resources for homebuyers, links to organizations promoting homeownership, and research and statistics on domestic and global homeownership.

Harvard's Joint Center for Housing Studies publishes working papers, research, and reports specific to homeownership that can be found at [www.jchs.harvard.edu/publications/homeown/homeownpubs.html](http://www.jchs.harvard.edu/publications/homeown/homeownpubs.html). Topics range from the Federal Housing Administration to home price appreciation to the elimination of credit barriers and understanding the needs of lower-income homeowners.

## UPCOMING EVENTS

### **JUNE 2-5**

Certification Program Course:  
Single-Family Home Ownership  
Finance  
San Diego, CA  
The National Development  
Council

**Contact:** (859) 291-0220  
<http://www.ndc-online.org/>

### **JUNE 16-19**

Homeownership and Community  
Lending (part of the NRC  
Training Institute)  
New Orleans, LA  
Neighborhood Reinvestment  
Corporation

**Contact:** 1-800-438-5547  
<http://www.nw.org/>

### **JULY 12**

Home Buying Fair  
Washington, DC  
Fannie Mae Foundation

**Contact:** (202) 274-8000  
<http://www.fanniemae.foundation.org/>

### **SEPTEMBER 8-10**

Homebuyer Education  
Certification Seminar and Exam  
Oklahoma City, OK  
Oklahoma Association of  
Community Action Agencies

**Contact:** (405) 524-4124  
<http://www.okacaa.org/>

### **SEPTEMBER 8-11**

Housing Finance Institute  
Atlanta, GA  
Fannie Mae

**Contact:** (800) 243-5478  
<http://www.fanniemae.com/>

### **OCTOBER 7-10**

Colorado Housing NOW!  
Vail, CO  
Colorado Housing NOW!  
**Contact:** (303) 404-2285  
<http://www.cohsgnow.com/>

### **OCTOBER 21**

Housing Forum 2003  
Raleigh, NC  
North Carolina Housing Finance  
Agency

**Contact:** (919) 877-5700  
<http://www.nchfa.com/lib/html/Conferences/Conferences%20Home%20Page.htm>

### **OCTOBER 25**

Section 8 Home Ownership  
Training  
Seattle, WA  
National Association of Housing  
and Redevelopment Officials  
(NAHRO)

**Contact:** (877) 866-2476  
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