Appendixes

Appendix 1: Contributors

Harold L. Bunce is an economist in the U.S. Department of Housing and Urban Development's (HUD's) Office of Economic Affairs, where he has worked on urban economic issues, policy issues, and most recently, housing finance issues pertaining mainly to Federal Housing Administration (FHA) and government-sponsored enterprise (GSE) areas. Bunce has managed and conducted numerous studies of FHA's role in the mortgage market, affordable lending, and issues related to housing goals for Fannie Mae and Freddie Mac. Recently, he has been assisting FHA in developing its credit and mortgage scoring capacity. Bunce earned a Ph.D. from Indiana University.

Cushing N. Dolbeare, a HUD consultant on housing and public policy, is the founder and president of the National Low Income Housing Coalition, and former executive director of both the National Rural Housing Coalition and the National Coalition for the Homeless. She lectures on housing and low-income issues and focuses her consulting on analysis of low-income housing needs and programs at the national level, as well as analysis of Federal budget and economic policies, local housing needs, and other topics related to housing and income issues. Dolbeare also serves on the board for the Center for Housing Policy, the Executive Committee for the Alliance to End Childhood Lead Poisoning, and the Enterprise Foundation.

Peter Dreier is a distinguished professor at Occidental College. He teaches courses on urban politics and policy, community organization and leadership, and movement for social justice. He also is the director of the university's public policy program. Dreier writes extensively on American politics and urban policy; several of his works appeared in publications such as and *The American Prospect*, the *Los Angeles Times*, and *The Nation*. He, along with colleagues in economics and sociology, recently completed a research project funded by the Haynes Foundation that focused on regional planning and inner-city community development in greater Los Angeles. Dreier works in the fields of housing policy and urban politics with several foundations and agencies, including HUD. He earned a Ph.D. from the University of Chicago.

Frederick J. Eggers is the Deputy Assistant Secretary for HUD's Office of Economic Affairs, in which capacity he serves as HUD's Chief Economist and over-

sees the collection and analysis of data on housing and housing markets. His responsibilities include preparing regulatory analyses for major HUD initiatives and carrying out general economic analysis in support of HUD activities. He also oversees production of the *U.S. Housing Market Conditions Quarterly*. Prior to his current position he was Associate Deputy Assistant Secretary for Economic Affairs, Director of the Community Development and Fair Housing Analysis Division, and Director of the Evaluation Division. Eggers has a Ph.D. from the University of North Carolina.

Bruce Ferguson is an urban development housing specialist with the Inter-American Development Bank. Ferguson has been published extensively on a wide variety of international topics and is coauthor of a book detailing the effect of government regulations on housing in the United States, published by the Urban Land Institute. Ferguson also has a book forthcoming on local development in emerging countries. For the past 5 years he has designed housing, urban, and municipal programs in Latin America and the Caribbean. He is currently working on creating a new housing strategy for the Bank of Central America and Mexico region.

Allen Fishbein is the Senior Adviser for GSE oversight to the Assistant Secretary for Housing/FHA Commissioner. In this capacity he assists with the coordination of HUD's mission regulation of Fannie Mae and Freddie Mac and oversees the Department's rulemaking process for new affordable housing goals for the two GSEs. Fishbein has written numerous articles discussing community reinvestment, lending discrimination, credit scoring, and consumer access to banking services. He also has been called before Congressional panels numerous times to discuss the Community Reinvestment Act (CRA) and fair lending enforcement, the secondary mortgage market, the Federal Home Loan Banks, and the impact of bank restructuring on lower income and minority consumers and neighborhoods. Fishbein received a degree from the Antioch School of Law.

Stuart A. Gabriel is deputy dean for academic programs and professor of finance and business economics in the Marshall School of Business at the University of Southern California. He also is codirector of the University of Southern California Minority Program in Real Estate Finance and Development and a visiting scholar at the Federal Reserve Bank of San Francisco. His special interests in the area of urban planning are real estate economics and finance. Gabriel is con-

sidered an expert in housing and mortgage markets and finance, urban economics and development, interregional migration and regional economic development, and racial discrimination in housing and mortgage markets. Currently he is researching the risk and returns in local real estate markets of California, population mobility and urban quality of life, and microfoundations of mortgage default and prepayment. Gabriel earned a Ph.D. from the University of California-Berkeley.

Richard K. Green is an associate professor of business and a Wangard Faculty Scholar at the University of Wisconsin-Madison. He also is chair of the Department of Urban Economics and Real Estate. He has published articles on housing, commercial real estate, and tax policy in publications such as *Journal of Real Estate Finance and Economics, Land Economics, Proceedings of the National Tax Association, Real Estate Economics, Regional Science and Urban Economics,* and *Urban Studies.* and. Green's work has been cited in *Barron's, The Chicago Tribune, The Economist, The Los Angeles Times, Slate, The Wall Street Journal,* and *The Washington Post* as well as other publications. He has consulted for, among others, Deloitte and Touche, the Eastern European Real Property Foundation, Ernst and Young, the National Association of REALTORS®, Runzheimer International, and the World Bank. Green has a Ph.D. from the University of Wisconsin.

Debbie Gruenstein is an analyst at Abt Associates Inc. Since joining Abt Associates in July 1999, Gruenstein has worked on an evaluation of the FHA Loss Mitigation Program and several projects related to predatory lending practices in the home mortgage market. In addition, she has participated in evaluations and statistical analyses of numerous community revitalization programs, including the Annie E. Casey Jobs Initiative. Currently, Gruenstein is coordinator of the national analysis of an evaluation of the Federal Empowerment Zones. Gruenstein has a master's degree in public policy from Harvard University's John F. Kennedy School of Government. While at the Kennedy School, Gruenstein concentrated in inner-city economic development and quantitative analysis. Prior to graduate school, Gruenstein was an assistant economist in the Research and Market Analysis Group of the Federal Reserve Bank of New York.

Christopher E. Herbert, an associate with Abt Associates Inc., specializes in housing policy and market analysis and program evaluation. He also is project director for an evaluation of FHA's single-family loss litigation program, which

analyzes both quantitative data on loan performance and qualitative information from lenders, housing counselors, and industry experts. Herbert recently performed a study for the Neighborhood Reinvestment Corporation in which he analyzed subprime lending and foreclosures in the Atlanta metropolitan area. Previous to his assignment with Abt Associates, Herbert was a senior researcher at Harvard University's Joint Center for Housing Studies, where he wrote several articles and helped produce the *State of the Nation's Housing* report. Herbert received a Ph.D. from Harvard University.

Dan Immergluck, senior vice president of the Woodstock Institute in Chicago, is currently researching the growth of subprime and predatory lending. His study of subprime lending in Chicago has been the model for numerous followup studies, including HUD's *Unequal Burden* studies. His Chicago study of a dual finance system—one based on subprime lenders in African-American neighborhoods and another based on prime lenders in predominantly Caucasian neighborhoods—set the tone for research in the subprime area. Immergluck has a Ph.D. from the University of Illinois at Chicago.

Jill Khadduri is a principal associate of Abt Associates Inc. Previously, she headed HUD's Office of Policy Development and Research (PD&R), where she was responsible for policy development for the full range of HUD's housing programs, which entailed applying the results of PD&R's research program to policy decisionmaking and advising the managers of the research programs on current and prospective policy research issues. Khadduri is currently researching the combined use of the low-income housing tax credit and HOME programs, and housing vouchers.

David Listokin, codirector and professor at the Center for Urban Policy Research of Rutgers University, is a leading authority on community and fiscal impact analysis, housing policy, land use regulation, and historic preservation. He has written and edited 25 books, including *Development Impact Assessment, The Fiscal Impact Handbook, Living Cities, Mortgage Lending and Race,* and *The Subdivision and Site Plan Handbook.* Listokin's expertise has been utilized by agencies such as HUD, the U.S. Department of State, the National Trust for Historic Preservation, and the Fannie Mae Foundation. New Jersey has adopted his model residential subdivision and site plan ordinance as the Statewide uniform code.

Jeff Lubell is the director of the Policy Development Division of HUD's Office of PD&R. Previously he worked as a housing policy analyst for the Center on Budget and Policy, a nonprofit organization that analyzes and researches national public policy on a wide range of low-income issues, including low-income housing policy. He has prepared analyses on the extent to which pending Federal housing legislation could divert housing subsidies away from the poorest households with the greatest housing needs. Lubell has given lectures and prepared articles on numerous national and State housing policy issues, including at least 10 articles on low-income housing policy, and prepared several speeches for HUD conferences. Lubell received a Juris Doctor from Harvard Law School.

Stephen Malpezzi is an associate professor and a Wangard Faculty Scholar in the University of Wisconsin—Madison's Department of Real Estate and Urban Land Economics. Author or coauthor of more than 80 articles and research reports, Malpezzi's research includes work on economic development, measurement and determinants of real estate prices, housing demand, and effects of economic policies on real estate markets. His teaching interests include the real estate process, urban economics, housing economics and policy, and computer applications in real estate. Malpezzi has worked in a number of countries, including Egypt, Ghana, India, Indonesia, Jamaica, Kenya, Korea, Malaysia, Mexico, and the United Kingdom. Malpezzi holds a Ph.D. from The George Washington University.

Arthur C. Nelson is a professor of city planning, public policy, and international affairs at Georgia Technical Institute. He is a member of both the American Institute of Certified Planners and the American Society of Civil Engineers. Nelson has contributed papers and articles to a myriad of professional journals and magazines such as *Economic Development Quarterly, Journal of the American Planning Association, Journal of Planning Education and Research,* and *The Rural Sociologist.* He also is the author or coauthor of several books that focus on growth development and management, including *Development Impact Fees: Theory, Issues, and Practice, Growth Management Principles and Practices,* and *The Regulated Landscape: Lessons of Statewide Planning from Oregon.* Nelson earned a Ph.D. from Portland State University in Oregon.

Douglas R. Porter is president and founder of the Growth Management Institute, a nonprofit organization to improve the policy and practice of growth manage-

ment through information exchange, research, and educational endeavors. He is a member of the American Planning Association and a Fellow of the Urban Land Institute, where he directed the public policy research program for 12 years. Porter has written numerous articles for professional and popular journals and has written or contributed to several books, including *Flexible Zoning: How It Works, Managing Growth in America's Communities, The Practice of Sustainable Development*, and *Profiles in Growth Management: An Assessment of Current Programs and Guidelines for Effective Management*. Porter has an M.S. from the University of Illinois.

Barbara Sard, director of housing policy for the Center on Budget and Policy Priorities, studies the intersection of housing and welfare reform on the national, State, and local levels. Sard is considered an expert on tenant-based rental assistance and issues concerning admissions to subsidized housing programs. She has written papers on welfare, homelessness, and housing issues, and for 19 years she worked for the Housing Unit at Greater Boston Legal Service, where she was the senior managing attorney. For 6 years Sard taught a course titled "Advocacy Strategies in Social Welfare Policy" at Harvard University Law School.

Randall M. Scheessele is an economist in HUD's Office of Economic Affairs, where he has worked on a variety of housing finance issues. Scheessele has managed and conducted numerous studies of Home Mortgage Disclosure Act (HMDA) data related to CRA, mortgage market share, and subprime lending issues. He compiles an annual list of subprime and manufactured home lenders that report to HMDA. The list has become a standard for researchers who use HMDA data. Scheessele also assists FHA in developing its mortgage scorecard and has conducted a number of analyses of mortgage and credit scoring issues. Scheessele earned a Ph.D. from Purdue University.

Michael H. Schill is a professor of law and urban planning and the director of the Center for Real Estate and Urban Policy at the New York University School of Law. Schill's writings include Assessing the Role of Community Development Corporation in Inner City Economic Development, Housing and Community Development in New York City: Facing the Future, and Local Enforcement of Laws Prohibiting Discrimination in Housing: The New York City Human Rights Commission. His research focuses on housing law and policy, real estate, land-use regulation, and antidis-

crimination law. Schill received his Juris Doctor from Yale University Law School.

David C. Schwartz is the director of the American Affordable Housing Institute and a professor at the Edward J. Bloustein School of Planning and Public Policy, both at Rutgers University. Schwartz is an internationally recognized expert on housing policy, homelessness, worker housing, and health-related housing for the frail elderly and handicapped. He has published numerous articles on these topics and also has been a consultant to many public agencies and private-sector companies. Schwartz also is the founder and president of the ElderCare Companies and the Corporation for Housing-Based Healthcare. His current research focuses on the betterment of living conditions for the elderly, including health-related housing facilities for the frail elderly and safety modifications in both private homes and public housing. Schwartz received a Ph.D. from the Massachusetts Institute of Technology.

Mark Shroder is an economist with HUD's Office of Policy Development and Research. He is co-author of *The Digest of Social Experiments*, published by Urban Institute Press, and "The Social Experiment Market," in the *Journal of Economic Perspectives*. He holds a doctorate from the University of Wisconsin–Madison.

Susan M. Wachter is currently on leave from the University of Pennsylvania, serving as Assistant Secretary for PD&R at HUD. She is the principal advisor to HUD's Secretary and Deputy Secretary on overall departmental policies and programs. At the Wharton School, Wachter was chairperson of the Real Estate Department and professor of real estate and finance from July 1997 until her 1999 appointment to HUD. She founded and served as director of Wharton's Geographical Information Systems Lab. Wachter served as a member of the board of directors of the Beneficial Corporation from 1985 to 1998 and of the MIG Residential Real Estate Investment Trust (REIT) from 1994 to 1998. Wachter was the editor of the MIG Residential REIT from 1994 to 1998. She also served as the editor of *Real Estate Economics* from 1997 to 1999 and serves on the editorial boards for several real estate journals. Wachter has been a member of the Advanced Studies Institute of the Homer Hoyt Institute since 1989. She is author of more than 100 scholarly publications and is the recipient of several awards for teaching excellence at the Wharton School.

Appendix 2: HUD, Regional Cooperation, and Smart Growth: An Overview

The U.S. Department of Housing and Urban Development (HUD) has been a leader in livability, smart growth, and regional development issues for decades, working at the neighborhood, city, region, and State levels. Together with many of HUD's core programs, new initiatives are addressing America's changing landscape of problems and opportunities. HUD is responding, as the journalist Neal Peirce writes, to "a compelling national interest in regions that work efficiently" and, we would add, equitably, for all Americans.

Updating Our Role: A Look Back

Today's initiatives—such as Regional Connections (described below)—respond to a mandate, dating back to the *Kerner Commission Report* (1968), for the Federal Government to enable metropolitan solutions to urban and suburban problems. In the 1970s, HUD was a leader in regional approaches to issues of sustainable development. HUD commissioned the landmark *Costs of Sprawl* report with the U.S. Council on Environmental Quality and the U.S. Environmental Protection Agency (EPA), funded research on urban infill, and supported many of the important regional governance and tax studies conducted by the Advisory Commission on Intergovernmental Relations. HUD also funded regional planning and management under the 701 Comprehensive Planning Assistance Program. Urban and rural regional agencies used HUD, the U.S. Department of Transportation (DOT), EPA, and Economic Development Agency (EDA) funds to perform comprehensive regional analyses and prepare strategies.

Our Current Approach—Getting "Beyond the Choir"

Our strategy is to recognize the range of good choices localities can make, to be eclectic. We are not proposing to mandate formulas for solving regional problems or controlling growth. HUD is committed to an active, leading role in three dimensions: (1) identifying and working to remove things we do that undermine livability and effective regional action for sustainable growth; (2) identifying and expanding things we do—and adding new activities and policies—that promote sustainable, equitable growth and regions that work for all Americans; and (3)

building knowledge and constituencies (deliberation) so that local choices are both informed and responsive to all those with a stake in the conversation—across lines of income, geography, race, ethnic group, or political view.

Existing Programs/Initiatives With Current and Potential Effects on Smart Growth

- Community Development Block Grants (CDBG): \$4.8 billion. The mainstay of HUD's programs to help communities remain competitive and to create economic opportunity, especially jobs, is the CDBG program. CDBG is the Federal Government's largest and most flexible tool for helping cities, towns and States meet local community development priorities and objectives. With its multifaceted eligible uses, the block grant program is used routinely to rehabilitate housing, improve infrastructure, finance the creation of parks and other open-space improvements, remove blighted buildings, provide job training, and finance revolving loan funds and other community-determined priorities. For more information, visit our Web site at www.hud.gov/cpd/cdbg.html.
- Brownfields Economic Development Initiative: \$25 million. Brownfields are vacant, abandoned, or underused properties whose redevelopment is complicated by the real or perceived threat of moderate environmental contamination. Many are the remnants of the American industrial revolution. Although brownfields are not contaminated enough to make the EPA Superfund list of highly contaminated sites, they are not clean enough to be redeveloped without environmental assessment or remediation. Fear of liability, lack of financing for cleanup, and the availability of undeveloped greenfields impedes brownfields redevelopment. These sites remain an environmental, esthetic, legal, and economic barrier to the revitalization of our urban areas.

HUD's brownfields funding, combined with loan guarantees, provides vital assistance for local efforts to reclaim the nearly 450,000 brownfields that dot America's landscape. Brownfields economic development is a top priority for the U.S. Conference of Mayors, the National League of Cities, the National Association of Counties, the National Governors Association, and the Large Urban County Caucus. HUD is a principal partner in the Brownfields National Partnership. HUD is working closely with EPA, EDA, and the U.S. Army Corps of Engineers in Brownfields Showcase Communities to develop models for returning brownfields back to productive uses for housing, job creation, and open space. For more information, visit www.hud.gov/bfields.html.

■ **Growing Smart (GS)** is a HUD-funded effort to modernize State and local statutes for planning and development management (many of which have

not been updated for 75 years). GS will produce a legislative guidebook for State governors and legislators on the best of American planning law. The multiyear effort has already produced model legislation for State and regional planning. Twelve States have already adopted model legislation based on the GS model. Model local planning statutes and development management tools will be completed next.

GS is being carried out by the American Planning Association with funding from six Federal agencies and two foundations. It includes representatives from homebuilders, State legislators, environmentalists, local elected officials, and other key interest groups. Materials can be obtained from the GS Web site at http://www.planning.org/plnginfo/growsmar/gsindex.html.

- Empowerment Zones/Enterprise Communities (EZ/ECs). As part of a strategy to recycle and revitalize communities rather than simply plow up more greenfields and to close the Nation's "opportunity gap," HUD works with other Federal agencies on the Community Empowerment Board to help EZ/ECs attract and retain jobs, rehabilitate housing, and otherwise rebuild communities in economically depressed areas—urban and rural. Included are Federal grant funds, regulatory flexibility, and tax incentives. For more information, visit our Web site at www.hud.gov/cpd/ezec/ezeclist.html.
- HOME. Approximately \$1.6 billion in HOME funds are provided annually to local and State governments and community housing development organizations to produce affordable and livable housing for low- and moderate-income families. Most of these funds are used to improve existing urban neighborhoods. For more information, visit our Web site at www.hud.gov/cpd/home/homeweb.html.
- HOPE VI. HOPE VI provides approximately \$600 million annually to large urban public housing authorities to turn struggling, high-poverty public housing complexes into sustainable, mixed-income communities. Redevelopment is typically at lower densities and driven by more neighborhood-friendly designs. Discussions are under way to bring *deconstruction* (recycling and selling salvageable building materials from demolished buildings) to HOPE VI and other programs. For more information, visit our Web site at www.hud.gov/pih/programs/ph/hope6/hope6.html.
- **Community Builders.** As part of a reinvented HUD, hundreds of front-line problem solvers with years of experience in building communities are now the "front door to HUD." Community Builders work in the field offices across multiple programs to help communities weave solutions that make sense. They help people access a complex array of Federal and non-Federal resources to rebuild communities. A key priority is to help localities work across jurisdictions and sectors—public, private, and nonprofit.

- Land Market Monitoring Symposium. Identifying potential opportunities for community reinvestment and avoiding potential adverse effects of smarter growth policies, such as shortages of affordable housing, are critical to ensuring the long-term success of smarter growth policies. Real-time monitoring of land markets can aid such efforts. In conjunction with the Lincoln Institute for Land Policy, HUD sponsored a symposium on developing land market monitoring systems as a tool for assisting efforts to direct growth in smarter ways.
- Building Homes in America's Cities Initiative ("Million Homes Initiative"). This partnership of HUD, the National Association of Home Builders, and the U.S. Conference of Mayors is promoting the construction of 1 million new market-rate, single- and multifamily homes in urban areas over the next 10 years. Pilot programs will be established in 14 cities and will be used to identify best practices and models for use in the national effort. The partnership will significantly contribute to efforts across the country to promote more infill development—a critical component of smarter growth strategies.
- Consolidated Plans and Community 2020 Planning Tools. In 1994, Andrew Cuomo, then Assistant Secretary of Community Planning and Development, led HUD's effort to establish a Consolidated Plan process that simplified the application process for HUD community development and housing and homeless assistance grants and moved the grantees forward on more sustainable development policies. The Consolidated Plan, for the first time, required applicants to develop comprehensive community strategies. Economic, social, and environmental impacts of specific projects are more readily understood and widely shared locally. In parallel, HUD developed the Community 2020 geographic information system software, a nationally awarded planning tool that includes enormous amounts of census and other demographic and economic data, along with Federal expenditures tracked by location ("geocoded"). HUD is now developing the next phase of Community 2020 to make it an even better tool for communities. The new version will allow easier integration of outside data and make it easier for communities to use the software to plan comprehensively for all development issues. More information on Community 2020 Software is available at www.hud.gov/cpd/2020soft.html.

Existing Programs or Special Projects with a Regional Focus

■ Regional Connections (proposed). This fiscal year (FY) 2001 budget proposal would provide \$25 million to fund local, multistakeholder partnerships to design and implement smarter growth strategies across jurisdictional lines. Broadly speaking, such strategies might include alternative approaches (rules and incentives) for new growth areas as well as coordinated reinvestment in already built-up and infrastructure-rich areas—especially cities and

older suburbs. Participating regions would be asked to outline strategies for managing their economic and workforce development in ways that reinforce the overall development strategy. Eligible lead applicants would include consortia of neighboring localities (cities, counties, towns) or neighboring localities and their State government(s). The consortia must demonstrate active partnerships with a wide array of stakeholders, including businesses, non-profit institutions, and community groups. Where formally designated by States or eligible local governments, existing regional institutions, such as councils of government, regional councils, and metropolitan planning organizations, will also be eligible to participate as lead applicants. Regardless of who applies for funds, the jurisdictions targeted for the Regional Connections activities would have to approve the activities proposed in the application.

- Regional Approaches to Affordable Housing. This effort is a research project designed to produce a practical sourcebook of existing and potential innovative approaches to producing and providing affordable housing on a regionwide, multijurisdictional basis. The project will document existing regional approaches and conceptualize promising new and potential programs for increasing regional approaches to providing affordable housing.
- **Bridges to Work.** This effort is a demonstration program that connects urban workers with distant suburban jobs through the coordinated provision of employment assistance, a reverse commute, and needed support services. "Bridges" has already informed DOT's proposed (and similar) "Access to Jobs" program. **Jobs Plus**, another HUD demonstration, is helping urban public housing communities to focus outward on regional job markets. In addition, the **Neighborhood Jobs Initiative** is working through outstanding community-based organizations. Private (philanthropic) funds are leveraged on all three demonstrations.
- Regional Fair Housing and Housing Mobility Programs. HUD has substantially increased efforts that support regional and community fair housing enforcement to eliminate racial discrimination that segregates our communities, increases poverty concentration, and perpetuates unequal access to jobs and quality of life. Based on early lessons from Moving to Opportunity and other housing mobility programs, HUD also has funded Regional Opportunity Counseling to help poor families use rental subsidies (Section 8) across wide metropolitan areas.
- State of the Regions Report. To increase the information available to groups pursuing regional cooperation, HUD is cosponsoring the State of the Regions report. The report, being produced by the National Association of Regional Councils, will provide baseline data on various demographic, economic, and social characteristics of geographic regions across the country. It will also contain case study data on best practices in regional cooperation.

- Bridging the Divide Conference. In December 1999, HUD convened a conference focusing on approaches to dealing with the Nation's most pressing urban problems within the context of metropolitan regions. Bridging the Divide: Making Regions Work for Everyone—Shaping the Federal Agenda will address the highest priority issues and the most critical dimensions of the effort to promote livability, sustainability, and equity within the Nation's metropolitan regions. Specific topics covered will include modernizing infrastructure in cities and suburbs, creating affordable housing near jobs, investing in regional brownfields, closing the opportunity gap, mining untapped markets, and cooperating across regions. For more information, visit the Web site at http://www.huduser.org/bridging/index.html.
- Joint Center for Sustainable Communities (JCSC). JCSC, an outgrowth of the President's Council on Sustainable Development, is a collaboration between the U.S. Conference of Mayors and the National Association of Counties. The primary purpose of JCSC is to act as a catalyst for local leaders to find solutions for their communities' sustainability problems by providing technical and financial assistance for activities that promote sustainable communities. Providing leadership training; matching jurisdictions in need of solutions to specific problems with those who have proven solutions; cataloging techniques needed to initiate, lead, and implement action on sustainable communities; and disseminating information gathered through the above practices are examples of the technical assistance that JCSC provides.
 - HUD provides financial support to JCSC to support the center's work in several areas, including the redevelopment of brownfields, the design of new collaborative growth management strategies, and the development of affordable housing in sustainable communities.
- Regional Economic Advantages. HUD is completing economic factor analyses for many of the Nation's major metropolitan areas. The databases and analyses will help regions define strategies to further their economic competitive advantage. Such tools are especially useful to EZ/ECs and other economic development initiatives.

Other Important Efforts

■ Selected Programs for Rural Communities. Twenty to 30 percent of HUD community programs, such as CDBG and HOME, public housing, and Federal Housing Administration-insured multifamily projects, are provided to rural areas and tribal organizations (\$600 million in FY 1998). As with the urban programs, the funds can be and are used for sustainable development projects, as grantees learn how to produce diverse and balanced developments. HUD also funds technical assistance to the Housing Assistance Coun-

- cil, National American Indian Housing Council, and through several university partnerships serving the borderland colonias.
- Interagency Coordination and HUD Research on Sustainable Communities (under way or in planning). These efforts include participation in the White House Task Force on Livable Communities and its Community Partnerships and Partnership for Regional Livability initiatives, indicator projects, environmentally sensitive ("green") building technology and codes, remote sensing of land use patterns in borderland colonias communities, a comprehensive study of HUD impacts on local rehabilitation activity, and more.

For more information, contact:

U.S. Department of Housing and Urban Development Office of Policy Development and Research 451 Seventh Street, SW. Washington, DC 20410 202-708-3896