NEIGHBORHOOD PRESERVATION: A CATALOG OF LOCAL PROGRAMS

HUD-0001148

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A CATALOG OF LOCAL PROGRAMS





NEIGHBORHOOD PRESERVATION

a catalog of local programs

A SELECTION OF ONE HUNDRED LOCALLY-INITIATED NEIGHBORHOOD PRESERVATION PROGRAMS COMPILED AS A GUIDE FOR LOCAL DECISION MAKERS AND COMMUNITY LEADERS.

Prepared for:

THE OFFICE OF POLICY DEVELOPMENT AND RESEARCH DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

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INTRODUCTION

"Cities are an immense laboratory of trial and error, failure and success, in city planning and city design. This is the laboratory in which city planning should have been learning and forming and testing its theories."

> Jane Jacobs, The Death and Life of Great American Cities

Several critical events in the field of housing have recently converged to make the development of this Catalog both timely and necessary. These include:

- The high cost of new construction has forced a re-evaluation of the existing housing stock. Realizing that the existing inventory can provide housing for a large number of families, local governments have turned to active methods of preservation of residential areas.
- Local government officials have become aware that large capital expenditures in heavily deteriorated areas have yielded little payoff. They have also become aware that the neighborhood decline process is a lengthy one and that early, appropriate intervention can stabilize an area. Moreover, the cost per unit is low for preservation efforts and the payoff -- a sustained supply of viable units -- is high.

- The shift from categorical programs to community development block grants permits localities to develop programs or approaches tailored to their own needs.
- The reordering of program priorities resulting from the change to block grant funding, has created a demand for information. Local officials across the nation are seeking guidelines, points of reference, and successful examples of locallyinitiated programs. They are aware that much has been done by many diverse groups, and they are seeking information on the processes employed and their results. However, the information available on local efforts is limited and scattered.

It is for these reasons that the Office of Policy Development and Research at HUD authorized Real Estate Research Corporation to prepare a Catalog of locally-initiated neighborhood preservation programs. This Catalog is a collection of programs developed by a wide variety of people and groups -- businesses, private institutions, community groups, local governments -- and is intended for a similar audience eager to learn of programs currently underway across the country.

Our guidelines for the development of this Catalog were relatively simple. We took the term preservation quite literally and eliminated from consideration most areas of substantial deterioration. We studied only those programs directed at residential neighborhoods, though we attempted to survey a wide range of programs within this housing focus. Our primary selection criteria were that programs be locally-initiated, locally-funded and have operating histories. We also attempted a geographical representation of programs -- as well as a representation of city sizes.

In order to select the 100 programs described in the Catalog, we contacted 600 cities and interviewed 350 program directors. On the basis of these 350 telephone interviews, we selected 100 programs that were then field surveyed with multiple interviews and data gathering instruments.

The resulting programs have been grouped into eight categories:

Code Enforcement Programs Comprehensive Focused Public Services Growth Management/Neighborhood Control Historic Preservation Management of Abandonment Neighborhood Services Structural Rehabilitation/Financing

Because our primary objective has been to describe the components and mechanisms of individual programs, rather than specific operations in a locality, we have eliminated most duplicate programs. Because of their local initiation, the majority of programs do exhibit significant variation. It is in the more popularized and widely disseminated program types, such as Urban Homesteading and the Neighborhood Housing Services program, that substantial duplications in program content occur. In these instances, we have chosen a representative program and described it fully; to this description we have added abbreviated descriptions of program variants. Appended to the entire Catalog are tactics, which are simple, single purpose elements.

Because many of the programs described are neighborhood-oriented, we have added concise descriptions of the neighborhoods in which they operate. In addition to providing selected Census data, we adopted for field use a classification system for describing various stages of neighborhood development and economic viability. Each neighborhood was classified as Stage 1,2,3,4 or 5 to provide a standardized frame of reference for comparing programs and understanding the contexts for their initiation. This classification is described in more detail in the section titled "Neighborhood Classification" in the Appendix. Also included in the Appendix are a Glossary, a cross-reference table of cities by size categories, and a table of initiators and sponsors of all Catalog programs.

PROGRAM CITIES

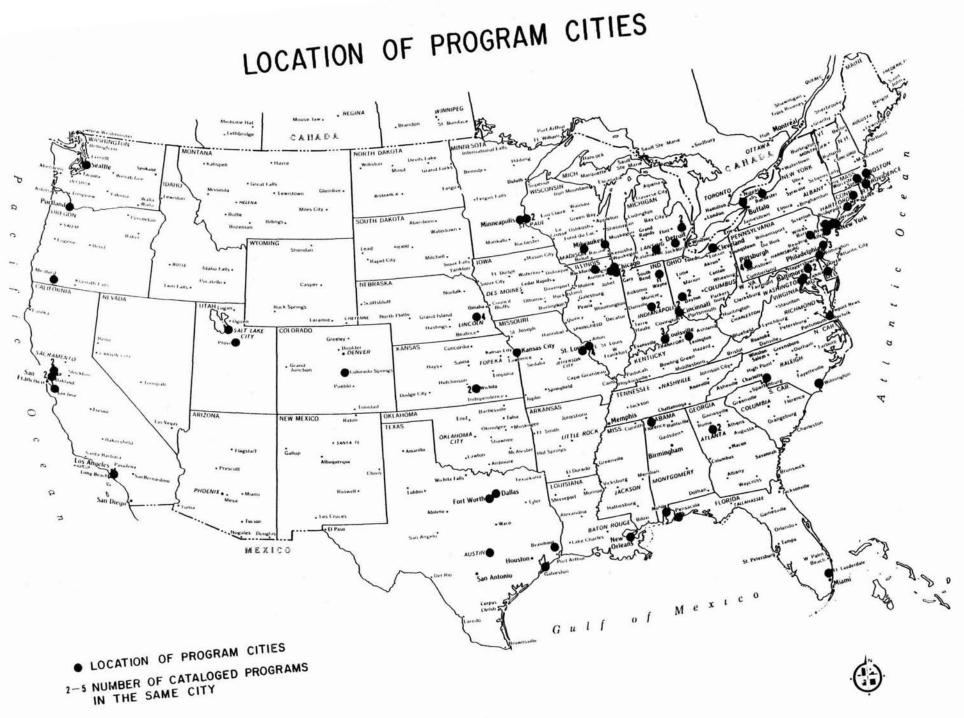
Allentown, Pa. Ann Arbor, Mich. Arlington County, Va. Atlanta, Ga. Austin, Texas Baltimore, Md. Battle Creek, Mich. Beaumont, Texas Berkeley, Ca. Boston, Mass. Charlotte, N.C. Chicago, III. Cincinnati, Ohio Cleveland, Ohio Colorado Springs, Colorado Dallas, Texas Dayton, Ohio Evanston, III. Florence, Ala. Fort Wayne, Ind. Forth Worth, Texas Galveston, Texas

Hartford, Connecticut Hoboken, N.J. Hollywood, Fla. Indianapolis, Ind. Inglewood, Ca. Irvington, N.J. Kansas City, Mo. Lexington, Kentucky Lincoln, Nebraska Louisville, Kentucky Madison, Wisconsin Madison Heights, Mich. Medford, Oregon Milwaukee, Wisconsin Minneapolis, Minn. Mobile, Ala. New Castle County, Del. New Haven, Conn. New Orleans, La. New York, New York Newark, N. J. Niagara Falls, N.Y.

Oak Park, III. Oakland, Ca. Pensacola, Fla. Philadelphia, Pa. Pittsburgh, Pa. Portland, Oregon Providence, R.I. Rochester, N.Y. Rockford, III. St. Louis, Mo. St. Paul, Minn. San Jose, California Salt Lake City, Utah Seattle, Wash. University City, Mo. Utah County, Utah Washington, D.C. Wichita, Kansas Wilmington, Delaware Wilmington, N.C. Worcester, Mass.

Norfolk, Va.

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SECTION I - CODE ENFORCEMENT PROGRAMS

Enforcement of building and housing codes is the basic tactic available to local governments to ensure safe and sanitary construction and maintenance of housing. Virtually every city has a building code, which sets standards for new construction and rehabilitation and is generally enforced strictly. Most major cities also have housing codes, which establish minimum standards of health and safety for all residential units and provide a legal basis for cities insisting that structural and environmental deterioration be corrected.

Systematic code enforcement has become a standard technique for upgrading the quality of housing in older areas. This was encouraged by HUD's Federally-Assisted Code Enforcement Program (FACE), which provided funds for concentrated inspection, public works improvement, and complementary rehabilitation financing programs in deteriorating residential areas. The elements of this program are exemplified by the San Pablo Code Enforcement Program in Berkeley and the similar programs in Charlotte, North Carolina and Florence, Alabama, When, as with FACE-type programs, code enforcement is focused upon neighborhoods where considerable structural work has to be done to bring units up to code, financing must be available to owners required to make repairs. In cases where most owners have low and moderate incomes, rehabilitation can only be carried out if below market rate loans or direct grants are provided.

More and more cities are expanding their code enforcement activities in order to monitor a larger proportion of the existing housing stock and prevent, rather than correct, deterioration. Special attention is usually paid to neighborhoods with older buildings because deterioration can set in rapidly if maintenance lags. Examples of citywide code enforcement programs are those of Evanston, Illinois; Kansas City, Missouri; and Baltimore, Maryland. In Kansas City, four different levels of enforcement are used, depending upon the structural condition of housing units and the income level of households. In Baltimore, residents are actually trained to conduct housing inspections in their own neighborhoods.

In order to preserve a good-quality housing stock over time, some cities are performing physical inspections whenever properties are sold or rented. University City, Missouri, for example, began requiring occupancy permits for changes in tenancy in 1970. Lincoln, Nebraska and Madison Heights, Michigan require owners of apartment buildings to obtain and renew licenses to rent their units; the licenses are issued only for units that are in compliance with the housing codes.

This section includes a variety of programs that rely upon code enforcement as their primary vehicle for preserving residential neighborhoods. Code enforcement is also included as a complementary element in programs described in other sections of the Catalog.

OUTER CITY PROGRAM AND NEIGHBORHOOD COOPERATION PROGRAM

BALTIMORE, MARYLAND

Population: 905,759

PROGRAM SETTING

As deterioration began to occur in neighborhoods outside Baltimore's central core, the inspection department received large numbers of complaints from outercity residents about poor housing conditions. Code enforcement was needed to improve housing and prevent further decline.

PROGRAM DESCRIPTION

In response to large numbers of resident complaints about building conditions, the Department of Housing and Community Development (HCD) developed the Neighborhood Cooperation Program in 1970 as a supplement to the city's existing code enforcement activities. Since strong community groups existed in many outer-city neighborhoods, the HCD designed a program that capitalizes upon resident cooperation and enables constant monitoring of exterior housing conditions.

If neighborhoods meet certain criteria, a resident committee can execute a Memorandum of Understanding, an agreement with the HCD, in which the group agrees to conduct regular surveys of its neighborhood to discover housing and health code violations. These exterior inspections are aimed at discovering weeds, unsanitary trash, improper provision for garbage, rat infestation and external deterioration of housing (covering gutters, windows, porches and steps, fences, paint, etc.). A workshop is held annually to ensure that residents understand the housing and sanitation code and the conditions that constitute violations. When violations of the housing or health codes are identified, the resident committee sends the owner a letter urging correction of the problem. Each committee has the prerogative to establish the period for requiring compliance. After the length of time

GEOGRAPHIC SCOPE: CITYWIDE

PROGRAM OBJECTIVES

To prevent the deterioration of housing in areas within the City of Baltimore but outside the central area, the program focuses on frequent exterior inspections to ensure that all houses are maintained in accordance with the city's housing and sanitation code standards.

that has been designated expires, the committee refers to HCD all problems that have not been corrected voluntarily. HCD conducts an official inspection and issues a violation notice. If the owner still does not comply, he or she is referred to Housing Court where violation of the housing code is considered a criminal offense.

The Neighborhood Cooperation Program is used in neighborhoods where strong community groups exist; a majority of homes are owner occupied; income levels are lower-middle or above; and housing is relatively sound. By October 1974, 22 areas had been designated Neighborhood Cooperation Areas. They are an important component of the overall code enforcement activities of the Outer-City Program.

The Outer-City Program was implemented in 1972 as a part of a reorganization of the city's code enforcement program to improve enforcement in areas outside the central core. The major activity of the Outer-City Program is an exterior survey of every house in designated areas of the outer-city, conducted by housing and sanitation inspectors. Inspections are made once every two months on a block-byblock basis. The surveys are designed to spot deteriorating conditions before widespread problems occur and to obtain repairs quickly. Other activities of the Outer-City Program include: CODE ENFORCEMENT



PROGRAM SPONSOR/CONTACT

Neighborhood Development Division Department of Housing and Community Development 222 E. Saratoga Street Baltimore, Maryland 21202

- Annual interior and exterior inspections of multiple-family dwellings and issuance of annual licenses assuring code compliance.
- Interior inspections of dwellings that are vacant, fire-damaged, and the subject of complaint, with particular concentration on follow-up enforcement.
- Investigation of zoning appeals and recommendations for action.
- Assistance to tenants and owners by providing information on code standards and tenantowner responsibility, counseling owners on meeting code requirements, and aiding hardship cases in obtaining financial aid.
- Community organization to establish additional Neighborhood Cooperation Areas and to help existing neighborhood committees.

PROGRAM ACCOMPLISHMENTS

In 1973, 46,500 outer-city housing inspections were conducted by the city, and 9,100 violations were abated. Additionally, over 665,000 property surveys were conducted under the Neighborhood Cooperation Program (individual properties may be examined six times in a year), and nearly 60,000 violations were cited; 32,000 were abated.

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PROGRAM COSTS AND FUNDING SOURCES

Department of Housing and Community Development

A portion of the \$5 million annual budget of the Neighborhood Development Division covers the costs of the Outer-City Program.

Department of Health

A portion of the annual departmental budget is allocated for salaries of Sanitation Inspectors who participate in the Outer-City Program.

PROGRAM PARTICIPANTS AND THEIR ROLES

Department of Housing and Community Development

Housing inspectors conduct regular inspections in outer-city areas and follow-up inspections of uncorrected violations in Neighborhood Cooperation Areas; report code violations; and ensure that violations are corrected. Community organization staff members work closely with neighborhood associations, offering appropriate assistance.

Neighborhood Associations

Agree to conduct informal exterior housing and sanitary inspections; send notices to violators; identify special neighborhood problems.

Health Department

Conducts sanitation inspections in outer-city areas on a regular basis.

PROGRAM STRENGTHS

The program is designed as a public-private cooperative effort. The city increases homeowner willingness to comply with code standards by explaining code requirements and the reasons for them, by involving residents in the monitoring of housing conditions, and by offering assistance to tenants, owners and neighborhood organizations where appropriate. The preventative nature of the program is well-suited to the area, and enforcement procedures are highly effective. Local government support has been very strong.

PROGRAM PROBLEMS

The primary problem of the Outer-City Program has been the difficulty of dealing with vacant houses, especially locating the owners and obtaining their cooperation. The process is often time-consuming; meanwhile, the vacant houses are negative influences in the neighborhoods.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

Residential Environmental Assistance Loans (REAL) In 1973, the city of Baltimore established a rehabilitation lcan program to ensure the availability of funds needed to improve properties in substandard condition. The program was specifically intended to serve owners who do not have access to financing at terms compatible with their incomes or who lack sufficient incentive to risk the rehabilitation of housing at conventional lending rates and terms. To establish the loan program required a constitutional amendment, city advances, and electoral approval of a bond issue in the amount of \$2 million to provide the loan funds.

To qualify to receive REAL funds, an owner may be either an owner-occupant or investor-owner of property within the Baltimore city limits and must have the financial capacity to repay the loan. Priority for loans is given to owners of vacant houses, resident owners, single-family homeowners, lowto moderate-income persons, owners of properties located outside a federally-assisted code enforcement area, and owners of properties inside federally-assisted areas where Section 312 loan funds are not readily available. The maximum loan amount is the least of the following: \$15,350 per dwelling unit, the actual cost of rehabilitation, or 97 percent of the sum of the value plus rehabilitation costs and less existing indebtedness, up to \$15,000 and 90 percent of any balance of the sum over \$15,000. The interest rate under REAL is six percent for a term of 20 years or 75 percent of the economic life after rehabilitation, whichever is less. The interest rate includes a 0.5 percent service charge payable to a local lending institution that has a loan servicing agreement with the city of Baltimore.

State of Maryland

Grants are available from state funds for homeowners over 62 years of age if the grant is necessary in order for the homeowner to have such basic improvements as heat and water.

ADDITIONAL OBSERVATIONS

The program is replicable provided that leadership at the neighborhood level is strong enough to organize volunteer surveys or the number of inspectors is large enough for frequent inspections. The availability of financial assistance for rehabilitation is important to success.

NEIGHBORHOOD PROPERTY CONSERVATION PROGRAM

KANSAS CITY, MISSOURI

Population: 507,087

PROGRAM SETTING

Deterioration was occurring in Kansas City's residential neighborhoods at levels varying from minor decline that resulted from delayed housing maintenance to rapid decay and abandonment. To stabilize or improve these varying conditions, the Department of City Development developed the Neighborhood Property Conservation Program.

CITYWIDE

GEOGRAPHIC SCOPE:

PROGRAM OBJECTIVES

- Systematically survey selected areas of the city.
- Prevent delayed maintenance in sound areas.
- Encourage repairs in declining areas.
- Make the environment more tolerable in substantially deteriorated areas.

PROGRAM DESCRIPTION

Kansas City's Neighborhood Property Conservation Program was developed by the Department of City Development as part of the city's comprehensive plan. The program, which began in 1973, was designed to increase the effectiveness of property codes by adjusting code enforcement standards to different levels of neighborhood stability or decline. Four different emphases within a single housing code were developed for use depending upon the condition of neighborhood. They are:

- <u>Surveillance</u> Designed for basically sound areas with minor violations that only require occasional monitoring.
- Interior/Exterior Used in slightly weaker, yet economically viable, neighborhoods that can be preserved despite some early signs of decay.
- Exterior Applied in neighborhoods similar to those in the first category, but where the economic capacity of residents to finance repairs is lower.
- Grounds Useful in substantially deteriorated areas where some improvements of grounds are needed to make the area more livable before redevelopment occurs.

To increase the effectiveness of interior/exterior

enforcement, the Departments of Community Services and City Development select only neighborhoods that solicit or approve the program. These departments work with strong citizens' groups to get their approval and advertise the program before inspections begin. Because no funds are presently available to aid owners in making repairs, citizens' aroups often collect funds to aid hardship cases such as the elderly and large, female-headed families which can not afford to make repairs themselves. Resident participation is especially important for success of the interior/exterior inspections, since the city's inspectors do not have the power of forceable entry. Although inspectors can often obtain permission to enter and make initial inspections, they are frequently denied entry to see if violations have been corrected. Only the exterior code is legally enforced through established procedures. Areas designated for the grounds and surveillance enforcement levels are sometimes selected without direct citizen approval.

Inspections are conducted by the Public Works Department on a block-by-block basis within neighborhoods. At the same time the city attempts to improve its own property in the areas and to improve city services by cleaning vacant lots and streets, improving street lighting, and generally increasing service levels.

CODE ENFORCEMENT



PROGRAM SPONSOR/CONTACT

Department of City Development City Hall 414 E. 12th Kansas City, Missouri 64106

The program is innovative in that it utilizes one city-wide property maintenance code but emphasizes different elements of the code depending upon neighborhood condition.

PROGRAM ACCOMPLISHMENTS

The Department of Public Works has completed or has begun inspections of neighborhoods in the following categories: 15 exterior inspection areas, 5 interior/ exterior inspection areas, 7 grounds enforcement areas, and 7 surveillance areas. In the interior/exterior inspection areas, the program's accomplishments are largely dependent on the cooperativeness of residents. Citizens' willingness to participate in interior inspections has varied somewhat. Initially, cooperation was very good, because the first neighborhood inspected had a strong, supportive citizens' group and stable conditions. Cooperation decreased somewhat as the interior/exterior program focused on neighborhoods in lower levels of the category that had more problems and less resident support.

PROGRAM COSTS AND FUNDING SOURCES

Kansas City General Revenue Fund

\$251,000 (1974) operating expenses for Department of Public Works' block-by-block inspections. Funds for the program come primarily from Kansas City's general revenues and in part from revenue sharing funds. The exact portion obtained from revenue sharing was not available. Funds are expected to be provided as long as the program is effective.

PROGRAM PARTICIPANTS AND THEIR ROLES

Department of City Development

Developed the program including neighborhood selection criteria, and continues to determine the appropriate level of inspection for each neighborhood selected.

Department of Public Works

Conducts inspections.

Department of Community Services

Works with residents of neighborhoods to get their support for the program and helps select neighborhoods for inspections.

Steering Committee

Composed of directors of the above three agencies, who make policy decisions.

Coordinating Committee

Composed of staff from the City Development, Public Works, Community Services, and Legal departments, who make policy recommendations to the Steering Committee.

PROGRAM STRENGTHS

Program strengths include:

- The level of enforcement used in a neighborhood can vary depending upon the conditions (e.g., in inner city areas where substantial deterioration has occurred, only easily corrected violations such as junked cars are reported).
- The program has encouraged repair beyond that required by the code enforcement program.
- City services and properties are improved in enforcement areas.
- The community is involved in approving the program of an area and insuring its success.

PROGRAM PROBLEMS

Program problems include:

 The effectiveness of interior/exterior inspections is limited, because inspectors can not enter dwellings without permission.

- No funds are presently available through the program to help homeowners finance repairs.
- The system for appealing decisions on violations to an appeal board within the Public Works Department has not been effective. Consequently, inspectors have sometimes hesitated to cite exterior code violations because their decisions can not be effectively contested without going to court, and they hesitate to prompt such severe action.

ADDITIONAL OBSERVATIONS

The Steering and Coordinating committees have been important in setting policy for the program. Many decisions that were previously left to individual inspectors are now made by the Committee. The program is easily replicable in cities that have adequate inspection staffs or funds to hire the staff.

NEIGHBORHOOD IMPROVEMENT PROGRAM

LINCOLN, NEBRASKA

Population: 149,518

PROGRAM SETTING

Several old, yet basically sound neighborhoods in Lincoln, a city historically conservative in its housing programs, were beginning to show signs of gradual housing deterioration.

GEOGRAPHIC SCOPE: NEIGHBORHOOD

PROGRAM OBJECTIVES

The objective of the program is to encourage proper maintenance by homeowners through stringent enforce ment of local building ordinances. As a byproduct, the program hopes to increase neighborhood awareness and cohesiveness.

PROGRAM DESCRIPTION

The Neighborhood Improvement Program (NIP) is a house-to-house, premises-to-premises survey program designed to preserve older neighborhoods which are in basically sound condition. The program was initiated in 1970, although it was not properly staffed until 1971. The criteria used in the selection of a NIP area are as follows:

- Existence of sound, older homes showing some sign of slight deterioration and evidence that maintenance and investment in the area are declining.
- Minimum street, curbing, lighting, and other capital improvement needs.
- Predominantly owner-occupied properties, and little if any anticipated relocation problems.

After an area has been selected, letters are sent to all property owners and tenants, briefly explaining the program and informing the recipient that a housing consultant will be in the neighborhood to make an official survey of the structures and premises. Surveys within the neighborhood improvement area are completely voluntary and those who wish may refuse entry to the housing consultants. The owners of homes which are surveyed and found to be in compliance with Lincoln's Housing Code are sent letters from the Mayor expressing his appreciation. The owners of homes not in compliance are issued repair letters and generally allowed six months to make repairs, with follow-up calls aimed to check on how well work is progressing. The city is generally quite lenient as regards making repairs necessary to bring homes into compliance. As long as some progress occurs between inspections, no legal action will be taken; only if there is a continued lack of any effort at all to repair violations will the property be referred to the legal department.

Homeowners are expected to make repairs on their own; no rehabilitation fund pool has been established. A major goal of the program is to encourage homeownership and pride in the neighborhood by requiring homeowners to accept the responsibility of maintaining their homes. As the owners awareness of the area about them increases, the pressures for maintenance emanate from residents and neighbors as well as from the city. The program has received widespread acceptance, and only about 10 percent of the homeowners have refused the NIP survey.

CODE ENFORCEMENT

PROGRAM SPONSOR/CONTACT

Office of the Housing Administrator 100 North 9th Street Lincoln, Nebraska 68508

In addition to providing consultant surveys, the Office of the Housing Administrator will refer residents to the correct city departments to respond to complaints and requests concerning such services as street lighting, tree removal, sidewalk repairs, and other regular city services.

PROGRAM ACCOMPLISHMENTS

Through September of 1974, 3,933 surveys were conducted, of which 1,166 were resurveys to determine progress in complying with repair letters. Mayor's letters of compliance have been sent to 993 homeowners.

PROGRAM COSTS AND FUNDING SOURCES

General Revenues

The staff members administering the NIP are part of the Office of the Housing Administrator and receive their salaries from the budget for the Office of the Housing Administrator.

PROGRAM PARTICIPANTS AND THEIR ROLES

Office of the Housing Administrator The Office of the Housing Administrator, part of the Community Development Department, administers the program. Two housing consultants conduct the house-to-house surveys of the areas.

Residents

Residents must give their permission before a survey can take place; without their full cooperation there would be no program. The homeowner is also responsible for making all required repairs.

Mayor's Office

The Mayor sends signed letters of appreciation to owners of units that are found to be in compliance with the housing code.

PROGRAM STRENGTHS

Because the surveys of homes are carried out only if the homeowner permits it, the program is seen as a service of the city, rather than an imposed code enforcement program. Homeowners are made aware of their maintenance responsibilities, and of their neighborhood. The improved appearance of homes which have undergone repairs encourages others to increase maintenance of their own homes, even beyond code standards.

PROGRAM PROBLEMS

There is a contradiction between the voluntary inspection and the required corrections once an inspection had been made. Structure owners have the option of refusing a survey; therefore, some of the most deteriorated structures remain unaffected by the program. Cooperative owners sometimes cannot afford to make repairs as quickly as desired.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

The home handyman service assists the elderly in making repairs at a lower cost by supplying voluntary labor. The Lancaster County Assessor has prepared a brochure containing a list of "tax free house improvements," which covers a wide range of minor repairs and improvements.

ADDITIONAL OBSERVATIONS

One individual was instrumental in developing and implementing the program. The program was originally used in a small, four-block area. The success of the program has led to its expansion to other areas. The rate of compliance is deceptively low because many owners have not complied with a specific code requirement that hot water heaters have pressure relief valves; most homes are in compliance with all other requirements of the code.

DEMONSTRATION REHABILITATION GRANT PROGRAM

IRVINGTON, NEW JERSEY

Population: 59,743

PROGRAM SETTING

The city of Irvington, which is adjacent to Newark and has attracted increasing numbers of lower-income families, initiated a Federally Assisted Code Enforcement Program in 1969. By 1973, federal involvement had been greatly curtailed.

PROGRAM DESCRIPTION

With the curtailment in 1973 of a substantial portion of the FACE program, which had its main impact via Section 312, 3 percent rehabilitation loans, the state decided to continue what had become an effective local/federal effort. The New Jersey Demonstration Rehabilitation Grant Program was established to provide a state grant equal to 30 percent of the cost of rehabilitation to supplement a conventional loan from a local lending institution equal to 70 percent of the cost of rehabilitation. This grant reduces the principal and interest payments to an equivalent of a three percent loan.

The operation of the state program is as follows:

- Property owners are notified of the program and its boundaries.
- Once the community is aware of the program, code enforcement officers are sent to inspect individual properties. These officers have authority similar to that of municipal building inspectors.
- Notification of code violations is made, and resident owners are informed that the state grants will cover up to 30 percent of the cost estimate. Owners are then given ten days to respond in order to qualify for grants.
- If the owner wishes to obtain a grant, an

GEOGRAPHIC SCOPE: NEIGHBORHOOD

PROGRAM OBJECTIVES

The objective of the program is to replace federally funded rehabilitation assistance loans with state funded interest reduction grants to continue the city's code enforcement activities.

appraiser is sent to make a cost estimate.

- Once the estimate is made, a home loan advisor assists the property owner in making the necessary application for a bank loan to complement the available grant and the individual's resources.
- When financing has been obtained, the project staff assists in selection of reliable contractors to make necessary improvements or in solicitation of bids if there are significant improvements to be made, such as foundation work, plumbing, and the like.
- If any property owner is unable to obtain a loan or otherwise meet expenses, financing from the Federally Assisted Code Enforcement Program is available.
- If any property owner refuses to make the necessary improvements, judicial action is sought to solicit compliance.

Since the advent of the program, the South and East Wards of Irvington have been improved to the point where less than four percent of the properties are not now in compliance with the code.

The state grant program used by this project is the same as that employed by the Hoboken, New Jersey Municipal Home Improvement Project (HIP) described in another section of this Catalog.

CODE ENFORCEMENT

PROGRAM SPONSOR/CONTACT

City of Irvington c/o South Ward Urban Renewal Project 1136 Clinton Street Irvington, New Jersey 07111

PROGRAM ACCOMPLISHMENTS

Of the 2000 structures in the area, only four percent are not now in compliance with the code. Out of 2000 property owners, 650 have used the financial assistance.

PROGRAM COSTS AND FUNDING SOURCES

- State of New Jersey Department of Community Affairs
- U. S. Department of Housing and Urban Development \$350,000 annual reimbursed withdrawal against \$734,000 lump sum grant for loans.

Local Lending Institutions

\$125,000 rehabilitation loan pool.

PROGRAM PARTICIPANTS AND THEIR ROLES

- State of New Jersey Department of Community Affairs Oversaw conversion of program. Provides grants to resident owners.
- U.S. Department of Housing and Urban Development Pays 70 percent of administrative costs and provides substantial rehabilitation loan pool through remaining Section 312 funds.

City of Irvington

Pays 30 percent of administrative costs. Local Lending Institutions

Provide private rehabilitation loan pool.

South Ward Code Enforcement Program

This agency was set up under the FACE program. Since the scope of the original activity was basically the same as the new state program, the existing staff was retained to implement the new program. The only difference was the expansion of the operating area (South and East Wards) and the type of financing for the residents.

Citizens Advisory Group

Performs public relations function; promotes project's goals;

PROGRAM STRENGTHS

The program effectively uses combined federalstate-local efforts.

PROGRAM PROBLEMS

The city should have the authority to inspect buildings, but the state of New Jersey does not grant this authority. Also, grants must be matched by loans at the going market rate.

ADDITIONAL OBSERVATIONS

The staff has a variety of skills and can perform all the tasks necessary prior to bank and contractor involvement. Each staff member has had previous experience in real estate-oriented activities (e.g., as appraisers or construction cost estimators). The program director had considerable experience in the construction trades. The community as a whole favored and appreciated the work done by the project staff. In order to duplicate the program elsewhere, the following components would be necessary:

- Designate a code enforcement area comprised of a high percentage of resident owners who would be able to sustain some sort of home improvement loan.
- Establish a code enforcement agency with the authority to inspect all properties in a designated area.
- Determine that, once inspections are made and violations are cited, a source of funds will be available to subsidize a property owner of low to moderate means.

NEIGHBORHOOD INFORMATION:

IRVINGTON EAST WARD

13,079 RESIDENTS 181 ACRES 4,697 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD

The East Ward is a section of Irvington on the Newark border. Because of the location, it is affected by the same problems affecting Newark. Economically, the area is declining somewhat and is at about stage three. The neighborhood is in a period of transition from a white working class to a black working class area, and the percentage of families on public assistance is increasing.

HOUSING CHARACTERISTICS

Type of Structures	
Single-Family	7.0%
Multi-Family (2–4 units)	61.0%
Multi-Family (5 + units)	32.0%
Age of Structures	
Pre 1940	81.0%
1940-1949	15.0%
1950-1959	3.0%
1960-1970	1.0%
Vacancy Rates	
Rental	3.0%
Owner	2.0%

1969 Housing Values

Median Home Value	\$1	7,000
Median Contract Rent	\$	110

POPULATION CHARACTERISTICS

Racial Characteristics

	White	80.0%
	Black	18.0%
	Spanish Surnames	9.0%
196	9 Family Income	
	Families Under \$5,000	18.0%
	Families Over \$15,000	14.0%
	Median Family Income	\$9,217
Res	idential Tenure	
	Owner Occupancy	27.0%
	Renter Occupancy	73.0%
Hou	usehold Type	
	Average Household Size	2.9
	Individual Households	6.0%
	Female-headed Families	18.0%
Age	e Composition	
	Under 18	21.0%
	Over 65	37.0%
Edu	cation	
	Any College	9.0%
	High School Graduate	15.0%

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Employment

Male Labor Force Unemployed 9.0%

Families on Public Assistance 5.1%

RECENT TRENDS

During the past five to ten years, the black population has increased by about 100 percent. The income of this group has tended to be lower while the family size has been larger. Conversions from single- to multi-family had been rather frequent in the past, but changes in allowable zoning densities have reduced that trend.

SAN PABLO CODE ENFORCEMENT PROGRAM

BERKELEY, CALIFORNIA

Population: 116,716

PROGRAM SETTING

Prior to the inception of the Code Enforcement Program, San Pablo was a neighborhood predominantly of black residents and single-family homes. Neighborhood residents were concerned about a high crime rate, deterioration of residential structures, decline in home values, increase in the number of apartment buildings, and lack of recreational facilities.

PROGRAM DESCRIPTION

The San Pablo Neighborhood Council, an organization of neighborhood residents, was instrumental in drawing the city's attention to the physical deterioration of the neighborhood. The city's response began in 1964, with the downzoning of the neighborhood from R-3 (apartments) to R-1 (single-family) to prevent further multiple dwelling units in a neighborhood primarily of single-family homes. The city then began a program of public works improvements in the neighborhood. In 1969, the city and the federal government started a program of Federally Assisted Code Enforcement (FACE) for which the city eventually assumed responsibility (in 1973) in order to accomplish the original objectives and to assure an equitable distribution of funds throughout the neighborhood. However, the city had been contributing more than its share of funds since shortly after program inception, primarily in improvements to public works and facilities.

The San Pablo Code Enforcement Program consists of the following elements:

- Interior and exterior inspection of all residential structures in the neighborhood to ensure conformance with certain minimum code standards.
- Architectural and engineering services to owners of deficient housing. These services include

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GEOGRAPHIC SCOPE: NEIGHBORHOOD

PROGRAM OBJECTIVES

Physical revitalization of the neighborhood is accomplished through a concentrated Code Enforcement Program to identify substandard housing conditions; ensure elimination of those conditions; and provide financial assistance, when necessary, to owners for compliance. Housing rehabilitation is accompanied by improvements in public works and facilities.

devising a program of treatment for individual structures, estimating the cost of rehabilitation, referring contractors, obtaining bids, and certifying completed work.

- Financial assistance for rehabilitation consisting of referrals of qualified homeowners to conventional lenders for home improvement loans at market rates, and application and processing of low-interest loans and grants available to lowincome households through the Federal Section 312 and 115 programs and similar municipallyfunded grant programs.
- Loan processing services to financial institutions and the federal government, including obtaining credit reports and initiating title searches.
- Coordination of project improvements such as streets, curbs, gutters, and park facilities.

The ability to refinance owner-occupied houses using the federal Section 312 loans enabled a more widespread use of the loan program. Owner occupants who could not assume the additional monthly financial burden of loan payments were able through refinancing to consolidate the rehabilitation costs with the outstanding mortgage and keep monthly housing expenditures at the pre-rehabilitation level.

CODE ENFORCEMENT



PROGRAM SPONSOR/CONTACT

Department of Inspection Services 2134 Grove Street Berkeley, California 94704

The selection of San Pablo as the neighborhood focus of the concentrated Code Enforcement Program occurred largely as a result of resident pressures. However, certain characteristics of the neighborhood are important in the program's effectiveness: a large number of long-term residents, a large percentage of owner-occupied houses, a socially homogeneous population, an active association of homeowners, and a housing stock composed primarily of small single-family units without extensive deterioration. These characteristics are likely to increase the extent of resident cooperation and to reduce the possibility of very costly rehabilitation.

PROGRAM ACCOMPLISHMENTS

The program is virtually complete with most of the homes in the 42-block neighborhood certified as conforming to standards or in the process of rehabilitation. Total rehabilitation costs amount to approximately \$3,360,000. The program has succeeded in upgrading the housing stock, enhancing property values and improving the municipal tax base. Encroaching commercial uses have been removed and new parks and public improvements have been provided.

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PROGRAM COSTS AND FUNDING SOURCES

Total costs for the six-year program are:

City:

\$875,000 - local share of administration, inspection, public improvements, financing \$50,000 - rehabilitation grants Federal Government: \$575,000 - Federal share of administration, inspection, public improvements, financing \$2,163,000 - Section 312 loans \$1,085,000 - Section 115 grants Property Owner Contribution: \$71,670 in privately-financed loan investments

PROGRAM PARTICIPANTS AND THEIR ROLES

Inspection Services Department

Administers entire program to include inspection, enforcement, engineering and architectural services, loan application and processing assistance, coordination of public improvements.

San Pablo Neighborhood Council

An active association of neighborhood residents which stimulated the initiation of the program and continues to be an important force in resident cooperation.

Public Works Department

Provided street and sidewalk improvements.

Recreation and Parks Department

Developed park and community facility; operates recreation program.

City Council

Allocated financial resources for local share of project funds and for supplemental grants.

Berkeley Redevelopment Agency

Provided relocation services (mostly commercial).

Federal Government

Provided Section 312 loans and Section 115 grants.

PROGRAM STRENGTHS

The selection of an appropriate neighborhood for code enforcement -- stable, homogeneous residents with an active homeowner organization; relatively sound single-family housing units -- is important to homeowner cooperation and the feasibility of rehabilitation. The ability to refinance the home mortgage to include improvement loans avoids raising occupancy costs for the homeowner. The comprehensive nature of services from the administering agency, including inspection, referrals, treatment and counseling, increases efficiency and effectiveness. The rezoning of the neighborhood and initiation of some public improvements prior to program initiation seem to have assisted in neighborhood stabilization.

PROGRAM PROBLEMS

The principal problem was the uneven federal funding of loans and grants, interrupting the smooth administration of the program and causing delay and uncertainty in project improvements. Supplemental grant funds from the city alleviated this problem to some degree. In addition, the grant element of the program created some dissension among neighborhood residents as well as apprehension that liens would be placed on their properties.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

The city of Berkeley is establishing a municipallyfinanced revolving loan fund for use in other neighborhoods.

ADDITIONAL OBSERVATIONS

Downzoning and neighborhood association actions to prevent further decline in the neighborhood were important in program success. The program is replicable if key elements are present: active homeowner association, housing stock for which rehabilitation is feasible, refinancing mechanism, and pool of loan funds.

NEIGHBORHOOD INFORMATION: SAN PABLO

3621 RESIDENTS 42 BLOCKS 1438 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD2,4,7

In 1969, this neighborhood was estimated to be at Stage 2 1/2 and declining. In 1974, it is ranked at 1 1/2 and stable. The neighborhood is composed primarily of small single-family detached dwellings of wood frame construction built before World War II. Some small multiples and garden apartment complexes, built in the 1950s and 1960s, are situated along the peripheral streets forming the boundary of the project.

The area contains a relatively stable, moderate income, homogeneous population that is predominantly black. The households are somewhat small with a large number of middle-aged couples and some elderly. The street pattern defines the neighborhood well and protects it from the more mixed use areas to the west.

HOUSING CHARACTERISTICS

Age of Structures	
Pre 1940	56.0%
1940-1949	24.0%
1950-1959	12.0%
1960-1970	8.0%

Type of Structures

Single Family	66.0%
Multi-Family (2-4 units)	21.0%
Multi-Family (5+ units)	13.0%
Vacancy Rates	
Rental	3.7%
Owner	.03%
1969 Housing Values	
Median Home Value	\$18,900
Median Contract Rent	\$ 100
POPULATION CHARACTERISTICS	<u> </u>
Racial Characteristics	
Whițe	11.0%
Black	86.0%
Spanish Surnames	6.0%
1969 Family Income	
Families Under \$5,000	16.0%
Families Over \$15,000	17.0%
Median Family Income	\$9,063
Residential Tenure	
Owner Occupancy	51.0%
Renter Occupancy	49.0%

Household Type

Average Household Size	2.6
Individual Households	30.0%
Female-headed Families	25.0%
Age Composition	
Under 18	28.0%
Over 65	12.0%
Education	
Any College	24.0%
High School Graduate	76.0%
Employment	
Male Labor Force Unemployed	10.8%
Families on Public Assistance	10.4%

RECENT TRENDS

Since the inception of the program in 1969, median home values have risen considerably and are currently \$23,000 - \$25,000. Low income families and families on public assistance now make up a smaller proportion of total families. The neighborhood crime rate, which was once the second highest in the city, has dropped considerably. Resident satisfaction and institutional confidence in the neighborhood are high.

2/The area is coterminous or approximately so with the census tract(s) used in the data analysis.

 $^{4/}$ The census data describe characteristics of the homogeneous area .

^{7/}Because the area has changed significantly since the 1970 Census, the data presented here no longer accurately describe its characteristics; however, the data can be used to analyze neighborhood changes noted in the neighborhood description.

NEIGHBORHOOD ASSISTANCE PROGRAM

CHARLOTTE, NORTH CAROLINA Population: 241, 178

PROGRAM SETTING

The Charlotte Urban Redevelopment Department was concerned about the deterioration of housing and social conditions occurring in the city's older neighborhoods.

PROGRAM OBJECTIVES

The objectives of the program are to restore the stability of residential neighborhoods through the concentration of existing city services, below-market rate loan funds, social services assistance and code enforcement, and to provide modern capital improvements (streets, gutters and sidewalks) comparable to those found in new subdivisions.

VARIATIONS IN PROGRAM OPERATION

Charlotte's Neighborhood Assistance Program (NAP) was initiated in March 1974 following the termination of a Federally Assisted Code Enforcement Program (FACE) in one of the city's neighborhoods. After analyzing the effect of the FACE program, the Charlotte Urban Redevelopment Department established NAP to arrest blight in neighborhoods throughout the city.

Like Berkeley's San Pablo Code Enforcement Program, the Neighborhood Assistance Program uses local funds to extend its federal program and to improve public services; however, there are also major differences between the two programs:

 Although the Charlotte program presently concentrates on two neighborhoods --

Wilmore and Dilworth -- located near the central business district, it was designed for, citywide application. The program can be applied to any of the city's neighborhoods that have not substantially deterioriated. NAP areas, selected by a city-appointed task force composed of representatives of five city departments, are to have a predominance or near-predominance of owneroccupied structures. At least a fifth of the structures must be sound, with the rest containing only minor violations of the city's housing code. After residents and owners are notified of the pending selection, and their approval obtained, a final selection is made by the City Council.

The Neighborhood Assistance Program receives no federal funds. The FACE program operating in Wilmore was discontinued in February 1974 just prior to NAP's inception. Instead of using federal Section 312 and 115 programs, a local lending institution provides below-market rehabilitation loans at an eight percent interest rate. The loans are used by property owners to correct code violations.

VARIATIONS IN PROGRAM ADMINISTRATION

Unlike the San Pablo Code Enforcement Program, the Urban Redevelopment Department -- not the Building Inspection's Department -- developed and administers the program. This agency informs residents when the neighborhood is selected for concentration; assists in loan application processing; and coordinates the efforts of other city departments that improve public facilities, inspect buildings, and advise residents on construction, architectural, legal, and financial matters.

PROGRAM ACCOMPLISHMENTS

As a result of the Neighborhood Assistance Program, neighborhood groups were formed; social and physical public services are better in two neighborhoods; and a bank is more lenient in its lending practices. Since initiation in March 1974, 116 units were inspected. By September 1974, 22 loan applications were in review, and 45 units were being rehabilitated.

PROGRAM COSTS AND FUNDING SOURCES

ity of Charlotte General	Re	evenue Funds
Annual Budget	-	\$570,000
Administrative Costs	-	\$186,000
Public Improvements	-	\$384,000

The city plans to continue funding administrative and capital improvements expenditures.

Local Bank

A two-year commitment of \$250,000 for rehabilitation loans,

ADDITIONAL OBSERVATIONS

The concentrated code enforcement program with its three percent loans and grants, and the capital improvements, appear to have substantially altered the Wilmore section, where instituted. However, program modifications necessitated by discontinuation of the federal program and the limited availability of funds at the considerably higher eight percent interest rate may mean that the present program will only operate effectively in neighborhoods at a higher stage than Wilmore and Dilworth, which are at stage 2 and stage 2 1/2 on the neighborhood scale, respectively.

PROGRAM SPONSOR/CONTACT

Neighborhood Assistance Program Urban Redevelopment Department 512 West Boulevard Charlotte, North Carolina 28208

FLORENCE NEIGHBORHOOD IMPROVEMENT PROJECT

FLORENCE, ALABAMA

Population: 34,031

PROGRAM SETTING

The East Florence area had a deteriorating housing stock and an aging population often unable to afford necessary housing maintenance and repairs.

PROGRAM OBJECTIVES

The objectives of the program are: to rehabilitate the housing stock, to make capital improvements (streets and gutters), to upgrade the social welfare of the neighborhood inhabitants, and to promote continued single-family home ownership by lowand moderate-income families.

VARIATIONS IN PROGRAM OPERATION

The Florence Neighborhood Improvement Project is a Federally-Assisted Code Enforcement Program (FACE) which concentrates code enforcement on neighborhoods within the East Florence Community. The current target area, Weedon Heights, is the third area to be designated since the project started in June 1973. Unlike the San Pablo Code Enforcement Program, the Neighborhood Improvement Project has not used local funds, beyond those required for its one-quarter share, to expand or extend the normal FACE program. The two programs vary in several other ways:

 The program in Florence uses its local funds only to improve public facilities and services. In addition to the federal Section 312 and 115 programs, the Section 117 program is used.

- The Neighborhood Improvement Project was initiated by members of the Florence Housing Authority and the City Planning Board.
 While a neighborhood group was the primary impetus behind development of the San Pablo program, little resident participation was involved in selecting East Florence for concentrated code enforcement.
- The project places emphasis on deferred reassessment of improved property, a practice which has contributed to the project's success.

VARIATIONS IN PROGRAM ADMINISTRATION

The Neighborhood Improvement Project is administered by an independent local agency established for that purpose. The staff consists of three full-time professionals: an executive director, a community organization specialist, and a building inspector. Additional employees include a financial advisor, a secretary, and building, plumbing, gas and electrical inspectors. Along with counseling provided by a community organization specialist social worker, liaison with the neighborhood is maintained through a Neighborhood Representative Council formed for that purpose.

Considerable support is provided the project by other city agencies, including the Engineering, Electrical, Water and Sewer and Planning departments. The Engineering Department, in particular, has been instrumental in making capital improvements in streets and gutters (with federal funds).

PROGRAM ACCOMPLISHMENTS

In the two project target areas before Weedon, 500 homes were brought up to code compliance. The project has caused a dramatic reversal in the Weedon neighborhood's decline. Had not the project been brought into the neighborhood, many of the modest single-family homes could have become severely deteriorated. Today the neighborhood is a viable community.

PROGRAM COSTS AND FUNDING SOURCES

U.S. Department of Housing and Urban Development Section 117 funding - \$193,000 (FY 1973) Section 115 grants - \$119,000 Section 312 loans

City of Florence

General Revenue Funds - \$64,000 (FY 1973)

Annual operating costs were \$257,000 in fiscal year 1973 and \$173,000 in fiscal year 1974. Threequarters of the project cost is federally-funded by a HUD grant under Section 117. Total cost of the current project in the target area is \$376,000, including \$119,000 of Section 115 rehabilitation grants, \$193,000 in HUD funds under Section 117; and \$64,000 from the city of Florence.

NEIGHBORHOOD CHARACTERISTICS

The East Florence neighborhood is composed almost entirely of modest single-family detached frame houses. There is a preponderance of homeownership. The population is homogeneous, predominantly white. There is a fairly sizable number of elderly in the neighborhood. On the neighborhood continuum, the neighborhood would rank overall as 1, with unimproved pockets of 1-1/2 to 2-1/2 on the scale. Prior to the project's start, the overall ranking was about 2-1/2. The currently-designated target area, Weedon Heights, which is of the same character as the general neighborhood, is located about three miles from downtown Florence.

ADDITIONAL OBSERVATIONS

Project success has been attributed to:

- The Section 115 grant and Section 312 low-interest three percent loan programs.
- The comprehensive nature of the project.
- Careful promotion and stewardship in the neighborhood.

- The homogeneity of the neighborhood -small, single-family, detached, owneroccupied units.
- Reassessment deferment has also influenced the project's success.

The project has generated pride among the residents, some spontaneous rehabilitation, and a better rating among financial institutions.

Major constraints of the project have been the federally-regulated income eligibility limits and grant levels. (A grant cannot exceed \$3,500 or the cost of rehabilitation, whichever is less.) Also, the local agency does not have powers of acquisition or demolition and cannot construct new units or provide amenities, such as parks.

PROGRAM SPONSOR/CONTACT

Florence Neighborhood Improvement Project 310 North Eclipse Street Florence, Alabama 35630

THE UNIVERSITY CITY OCCUPANCY PERMIT INSPECTION SYSTEM

UNIVERSITY CITY, MISSOURI Population: 46, 309 (ST. LOUIS SMSA)

PROGRAM SETTING

In 1967, a neighborhood group informed councilmen and the city that overcrowding was beginning to occur. At the same time, large minority families were moving into existing, often subdivided units. The occupancy permit was originally intended to prevent this overcrowding.

PROGRAM DESCRIPTION

The University City Occupancy Permit Inspection System provides for the inspection of single-family dwellings and multiple-family dwellings every time there is a change in occupancy.

In this process, the prospective occupant applies for the permit in person at the office of the Housing Code Administration in City Hall. The application is typed by an interviewing clerk and then read and signed by the applicant. By creating an in-person interviewing situation, misunderstanding is minimized and the information furnished on the application is more accurate. There is a \$2.00 fee, which is not refundable, charged for the application.

The building owner is then contacted to arrange an inspection. The charge for the inspection is \$12 for the first unit and \$5 for each additional unit. When the inspection is completed the inspector's report is filed, and a determination is made as to whether to issue the occupancy permit or not. If a violation exists, a violation letter is sent to the owner. After the initial inspection, follow-up reinspections are scheduled until full compliance with the Housing Code is obtained. GEOGRAPHIC SCOPE: CITYWIDE

PROGRAM OBJECTIVES

The objectives of the program changed after officials realized that permits were useful for continually monitoring the housing stock. The program is aimed at preserving the existing stock, preventing illegal overcrowding, giving residents confidence in their neighborhood, and gathering valuable planning data.

Enforcement of the ordinance is accomplished with the assistance of FHA, VA, the schools, the police, and neighborhood associations. FHA and VA, as well as several private lenders, require a copy of the issued occupancy permit before completing loan arrangements. The school district requires an occupancy permit for all transfer students. The police department reports any late night move-ins. And over 25 active neighborhood associations refer information on questionable move-ins and observations of overcrowding to the Department of Planning and Development. In addition to the voluntary enforcement network, part-time investigators work between 5:00 and 9:00 p.m. conducting frequent spot checks for move-ins without occupancy permits. When such move-ins are found, the landlord is taken to court for permitting occupancy without a permit. With a possible penalty of a \$500 fine and/or 90 days in jail, landlords rarely violate the occupancy ordinance more than once.

PROGRAM ACCOMPLISHMENTS

In the last four years of operation the program averaged 2,100 inspections per year. In the last fiscal year, 2,251 inspections took place; 3,150 follow-up inspections took place to insure compliance; 11,570 individual violations were discovered; 7,587 violations were abated; and 1,457 dwelling units were brought into full compliance with the city code. Finally, 254 court cases

CODE ENFORCEMENT

PROGRAM SPONSOR/CONTACT

Department of Planning and Development City of University City 6801 Selmar Boulevard University City, Missouri 63130

were initiated and 278 were completed. Property values have stabilized and the program has helped maintain community confidence during a critical period of racial integration.

PROGRAM COSTS AND FUNDING SOURCES

Annual operating costs equal \$105,000 -- \$25,000 is collected by permit and inspection fees and \$80,000 comes from general city revenue.

PROGRAM PARTICIPANTS AND THEIR ROLES

Department of Planning and Development

This department administers the program. City Planning Department clerks take applications for residential occupancy permits, prepare correspondence related to housing inspections, schedule inspections, and maintain records of inspection activities.

City Housing Inspectors

Inspect buildings for housing code violations.

Deputy Building Commissioner (Housing Code Administration)

Issues residential occupancy permits, supervises housing inspectors, investigates complaints regarding the work of housing inspectors, initiates investigations, and initiates court action for housing code violators.

Housing Investigators

Conduct investigations, primarily in the early evening between 5:00 p.m. and 9:00 p.m., regarding alleged overcrowding, occupancy by more than one family, and occupancy without a permit.

City Data Processing Division

Prepares and maintains microfiche records of real estate property ownership and transfers based on the records of the St. Louis County Recorder of Deeds.

City Manager

Promotes interdepartmental approach for code enforcement activities, chairing weekly staff meetings which include departmental representation from all departments involved in the various phases of code enforcement.

City Council

Enacted legislation which set up the occupancy permit housing inspection system, authorized staffing and operating budget, and expanded law department and municipal court to handle and speed up actions on code violations.

FHA, VA, University City School District, University City Police Department, and various neighborhood organizations

Provide vital assistance in enforcing the ordinance.

PROGRAM STRENGTHS

Political Acceptability – because for the most part it benefits those who move into the community and adversely affects those who are moving out. Because the program operates city-wide, there are no complaints of one neighborhood receiving special treatment as often occurs with systematic code enforcement.

High Productivity – enforcing the program requires one-fourth of the man-hours needed in the federally assisted code enforcement program, because owners and real estate firms now make an effort to correct code violations promptly when an occupancy permit is pending. The program is self-monitoring because both landlords and sellers complain if enforcement is too stringent while tenants and purchasers complain if enforcement is too lenient.

PROGRAM PROBLEMS

There are administrative problems due to the enormous amount of paper work and delay in litigation of violators. The city is presently devising an electronic data processing system.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

The Municipal Court has been expanded by the City Council to speed code violation cases.

The city has placed great emphasis on an interdepartmental approach to resolving environmental problems and each week staff members involved with housing, zoning, litter control, weed control, abandoned automobiles, etc., meet to discuss problems and coordinate activities.

ADDITIONAL OBSERVATIONS

The ordinance prohibits the owner of any dwelling unit who has received a compliance order to sell or otherwise transfer a property without furnishing the buyer with a copy of the compliance order.

The program is easily replicable, and has been duplicated in many of the communities in the St. Louis area and elsewhere; the program is not suitable in severely deteriorated neighborhoods, because enforcement will lead to abandonment.

NEIGHBORHOOD INFORMATION:

UNIVERSITY CITY

46,309 RESIDENTS 17,019 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD 2,4

University City is categorized as a mature suburb. Sixty percent of the housing stock is single-family with approximately 45 percent built before 1940, and little developable land available. Masonry is the predominant type of construction. In the last five years the city has experienced an influx of blacks estimated at 20 percent of the population as of 1970. The overall population has remained solidly middle class with a median income of \$11,769 and 35.1 percent of the employed population within the professional and managerial classification.

HOUSING CHARACTERISTICS

Age of Structures	
Pre 1940	45.0%
1940-1949	18.0%
1950-1959	29.0%
1960-1970	8.0%
Type of Structures	
Single Family	61.0%
Multi-Family	
(2-4 units)	25.0%
Multi-Family	
(5+ units)	14.0%

Vacancy Rates	8
Rental	3.7%
Owner	1.6%
1969 Housing Values	
Median Home Value	\$20,400
Median Contract Rent	\$ 127
POPULATION CHARACTERISTICS	
Racial Characteristics	
White	77.0%
Black	20,0%
1969 Family Income	
Families under \$5,000	12,4%
Families over \$15,000	33.9%
Median Family Income	\$11,769
Residential Tenure	
Owner Occupancy	62.0%
Renter Occupancy	38.0%
Household Type	
Average Household Size	2.8
Individual Households	23.0%
Female-headed Families	9.0%
Age Composition	
Under 18	28.0%
Over 65	17.0%

Education Any College 34.0% High School Graduate 61.0% Employment Male Labor Force Unemployed 3.1% Families on Public Assistance 2.5% RECENT TRENDS The vacancy rate has stabilized and the value of structures has either levelled off after a period of decreases or risen in some instances. 2/The area is coterminous or approximately so with the census tract(s) used in the data analysis. 4/The census data describe characteristics of the homogeneous area.

PROPERTY MAINTENANCE PROGRAM

INGLEWOOD, CALIFORNIA

Population: 89,985

PROGRAM SETTING

In attempting to obtain compliance with the city's property maintenance ordinance, officials frequently encountered owners who contended that building defects had been present at time of purchase. Building Division staff proposed a mandatory pre-sale inspection ordinance, which was readily adopted by the City Council.

PROGRAM OBJECTIVES

Objectives differ from the University City Program in the lack of focus on prevention of overcrowding and in the emphasis on non-residential as well as residential properties. The ordinance was intended to improve the city's code enforcement program through a more systematic method of scheduling inspections, and to assure that purchasers are fully aware of property conditions.

VARIATIONS IN PROGRAM OPERATION

The Property Maintenance Ordinance was adopted in October 1966. Systematic code enforcement began in July 1973, and the pre-sale inspection ordinance was passed August 1974.

The operation of the Property Maintenance Program differs from that of the Occupancy Permit Inspection System in several respects:

- Inspections are mandatory for all residential, commercial and industrial properties offered for sale throughout the city; currently, there are no requirements for inspections when rental property tenants change.
- The seller is responsible for scheduling an

exterior inspection of the property and paying the \$25 inspection fee; he or she may also schedule an interior inspection if desired, but such an inspection is not yet mandatory.

- Compliance with the property maintenance code is required within a reasonable time period, but not necessarily prior to the sale. However, the buyer must be informed of the inspection report and be aware of the condition of the property being purchased. The buyer and seller may negotiate the responsibility for making repairs.
- Building inspectors conduct inspections of other properties (particularly those involving complaints) in addition to those properties being sold.

VARIATIONS IN PROGRAM ADMINISTRATION

The pre-sale inspection program is part of an ongoing Property Maintenance Program conducted by the Property Maintenance Section of the Building Division of the Inglewood Planning and Development Department. This department administers the entire program, including inspection, report of violations, check for illegal conversions, and enforcement.

PROGRAM ACCOMPLISHMENTS

Since January 1974, the program has achieved 90 percent compliance with code standards. The cooperation of property owners has been good and the city has issued an increasing number of permits for repairs.

PROGRAM COSTS AND FUNDING SOURCES

City of Inglewood

\$101,000 budgeted for total Property Maintenance Program for Fiscal Year 1974-75. Inspection fee of \$25 payable by seller should cover all costs of the pre-sale inspection program.

ADDITIONAL OBSERVATIONS

The program provides a prospective buyer with information on the product he or she is purchasing, but it does not interfere with the actual sales transaction. The major problem is the lack of financial mechanisms to assist owners who cannot afford to make repairs, particularly low- and moderate-income sellers with low equity.

Strong support from the city government and cooperation from the real estate profession have been important to effective implementation.

PROGRAM SPONSOR/CONTACT

Building Division Planning and Development Department One Manchester Boulevard Inglewood, California 90302

CERTIFICATION OF CODE COMPLIANCE

MADISON HEIGHTS, MICHIGAN

PROGRAM SETTING

In 1971, Madison Height's system of code enforcement was recognized as inadequate for identification of code problems and improvement of the housing stock, particularly in rapidly changing neighborhoods. Inspections were often performed in a random manner and after the appearance of deterioration.

PROGRAM OBJECTIVES

Through its mandatory pre-sale property inspection, the Certification of Code Compliance program established an improved and more regular system to detect violation of the city's building code, to ensure maintenance of residential buildings, and to provide information on housing conditions to prospective homebuyers.

VARIATIONS IN PROGRAM OPERATION

The ordinance requiring a property owner to obtain a Certification of Code Compliance prior to sale was adopted in September 1971, as a new approach to code enforcement. However, the ordinance was repealed in June 1974 as a result of dissatisfaction on the part of some homebuyers who discovered building deficiencies after code compliance had been certified; opposition from homeowners who did not want to make the financial investment necessary for compliance; opposition from the real estate industry; and lack of political support.

Major differences between the Madison Heights program and the University City Occupancy Permit Inspection System consist of the following:

- Inspection is required prior to the sale of all housing units; changes in tenancy of rental units do not require inspection. (Inspection of rental units occurs under a complementary Rental Housing Licensing Program, which is discussed in this catalog as a variation on the Lincoln, Nebraska Apartment Licensing Program.)
- The property owner initiates the inspection by filing a notice of intent to sell.
- If code violations are found, the property owner must make repairs prior to sale or the prospective buyer must agree to make the repairs within a reasonable time period; follow-up inspections are conducted to assure compliance.

Although inspections are no longer mandatory in Madison Heights, they are still conducted at the request of either a buyer or a seller. The rate of inspection is approximately 65 to 70 percent of the level under the Certification of Code Compliance program. Many financial institutions require inspections before granting mortgages.

VARIATIONS IN PROGRAM ADMINISTRATION

The entire program is administered by the Building Inspection Department, which conducts inspections, notes violations, and certifies compliance. Involvement by other city departments has been minimal.

PROGRAM ACCOMPLISHMENTS

While inspection was mandatory, all units being sold in Madison Heights were inspected and certified as complying with the building code. Approximately 1,000 units were inspected annually. As a voluntary program, at least two-thirds of all housing units sold are inspected because of requests by buyers or sellers.

PROGRAM COSTS AND FUNDING SOURCES

City General Fund

A portion of the budget of the Building Inspection Department has been used for this program. No additional funds have been committed.

Property Owner Fees

Property owners pay a \$35 fee for inspection, which covers a portion of the program costs.

ADDITIONAL OBSERVATIONS

The mandatory inspection program received insufficient support from homeowners, city government, and the real estate industry. Voluntary inspection reduces the regularity and comprehensiveness of the code enforcement program. A complementary Rental Housing Licensing Program is currently operating in Madison Heights, which requires annual inspection of all rental units.

PROGRAM SPONSOR/CONTACT

Building Inspection Department 300 West 13 Mile Road Madison Heights, Michigan 48071

APARTMENT LICENSING

LINCOLN, NEBRASKA

Population: 149,518

PROGRAM SETTING

In order to gain control over single-family structures which have been converted to multi-family, Lincoln amended an existing ordinance, which covered structures with more than five units, to include 3- and 4unit structures. It was believed that these converted structures were most likely to become deteriorated and obsolete and were therefore in need of regulation.

PROGRAM DESCRIPTION

The amendment to the Lincoln apartment licensing ordinance was passed by City Council in 1970. During a preliminary planning and data gathering phase, inspections were carried out on a complaint basis. The program was fully implemented throughout the city on a regular basis in 1972 when a full complement of housing inspectors was added to the staff of the Office of the Housing Administrator. Program emphasis was on the 3 and 4-unit structures not previously covered.

From a variety of sources, including electric meters, planning records, and the city directory, a list of all three and four-unit structures was compiled. A zoning check was made to determine which structures were not in compliance with the zoning ordinance and these were referred to the building department. Since most conversions were in existence a significant length of time, owners of non-conforming structures were given two years to either restore the structure to single-family use or to prove the property was converted prior to establishment of the zoning ordinance. For those structures that legally contain three or more units, an apartment license was required.

Inspections are conducted by the Office of the Housing Administrator and the Bureau of Fire Prevention, which inspects for hazards to safety. If violations of

GEOGRAPHIC SCOPE: CITYWIDE (ONE TARGET AREA)

PROGRAM OBJECTIVES

The program objectives were to eliminate illegal or non-conforming conversions of large, single-family structures and to initiate a systematic inspection of multi-unit structures to reduce code violations. An existing ordinance requiring licenses for apartment buildings was extended to include smaller multiunit structures.

the minimum housing code are found, a correction notice is issued. Repair letters sent to owners with housing code violations state that 30 days are allowed for correction. Repeated failure to correct deficiencies results in referral to the legal department. The Fire Department sends out legal orders regarding any safety hazards discovered. The property owner is subject to a fine each day the property is unlicensed. When the property is in compliance with the fire and housing codes and the ten dollar fee is paid, an apartment license is issued.

In addition to the scheduled inspections, units which are not due to be inspected through the normal licensing program may be inspected as a result of complaints to the complaint bureau by residents in the area.

During the inspection of each property, a survey code is assigned which establishes when a re-survey should take place; this period ranges from six months to four years. For instance, a new structure would be scheduled for re-survey after four years. An older conversion, which might be in compliance but which has maintenance problems, would be scheduled for a resurvey within six months.

PROGRAM ACCOMPLISHMENTS

Over 15,000 housing units are located in the approxi-

CODE ENFORCEMENT

PROGRAM SPONSOR/CONTACT

Office of the Housing Administrator 100 N. 9th Street Lincoln, Nebraska 68508

mately 1900 multi-family structures which are regulated by the apartment licensing ordinance. In the period between September 1973 and June 1974, initial surveys were conducted in 286 structures (3509 dwelling units). Exactly half of the structures were found to be in compliance with codes and eligible for licensing. The remaining 143 structures were issued correction notices. Resurveys of structures previously found to be not in compliance, took place in 189 structures (1317 dwelling units). Of these, repairs were made in 133 structures (865 dwelling units). In addition, two structures containing six units were regarded as unfit for habitation, and ten structures containing 43 units were referred to the legal department for further action.

PROGRAM COSTS AND FUNDING SOURCES

General City Revenues - Approximately \$50,000 in annual funds.

PROGRAM PARTICIPANTS AND THEIR ROLES

Office of the Housing Administrator (OHA)

A staff of seven, including four housing inspectors makes up the Inspection Department of the OHA. Of these, three members devote full time to this program and the remainder to the complementary inspection programs, including the Neighborhood Improvement Program. The OHA conducts the housing inspections.

Bureau of Fire Prevention

Conducts inspections for safety hazards. Building Department

The building department is responsible for enforcing the zoning ordinance, and zoning violations are referred to them by the Housing Administrator.

Realtors and Financial Institutions

Realtors and financial institutions often request inspections prior to the transfer of multi-family property; in this way they can be aware of any potential problems in obtaining a license.

PROGRAM STRENGTHS

This program brings under regulation those units which are often among the first to deteriorate, and which often indicate the start of decline in singlefamily neighborhoods. In addition to enforcing the housing code, which is violated in converted units more often than any others, the program is a source of valuable housing data. Areas where many conversions are taking place can be identified, and, when deemed inappropriate, remedial actions can be taken. In those areas where conversions have occurred legally, enforcement of the housing code can minimize any negative effect on surrounding single-family structures.

PROGRAM PROBLEMS

In rating structures for their next inspections, consideration is not given to type of occupant. If this were done, units occupied by large families, or problem tenants etc., could be inspected more often.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

The Neighborhood Improvement Program is a voluntary inspection program in which single-family homes are inspected on a block by block basis. Unlike the apartment licensing program, inspections take place only with the owners' approval. Both the Apartment Licensing and Neighborhood Improvement programs are administered by the Office of the Housing Administrator. (The Neighborhood Improvement Program is described elsewhere in this Catalog.)

ADDITIONAL OBSERVATIONS

This program is an effective way to assure compliance with housing and other city codes. The identification of improperly and illegally converted units is very useful in halting the increased density and deterioration which often accompany conversions from single-family use.

This program is easily replicable anywhere. However, it is of most value in areas where a large number of conversions is suspected.

NEIGHBORHOOD INFORMATION: APARTMENT LICENSING AREA

16,000 RESIDENTS 2 SQUARE MILES 8,000 DWELLING UNITS

NEIGHBORHOOD DESCRIPTION2,5

Apartment Licensing is a city-wide program, but there is one area, just south of the CBD, in which the greatest concentration of apartments is located. Overall, the neighborhood is in stage 2 on the neighborhood continuum. The area of solid multi-family use is fairly stable; a large amount of new construction has occurred in the area in recent years. The area in greatest danger of continuing decline is the single-family area to the south where many conversions have taken place. The residents of the apartment area are generally young or old, with small or childless families. There is a large number of students and government employees in the area. The predominant type of construction is frame for single-family residences and masonry for multifamily units.

HOUSING CHARACTERISTICS

Type of Structures

Single-Family	23.0%
Multi-Family (2-4 units)	21.0%
Multi-Family (5 + units)	56.0%
Age of Structures	
Pre 1940	75.0%
1940-1949	4.5%
1950-1959	3.5%
1960-1970	17.0%

Vacancy Rates

Tucaney Raios	
Rental	6.5%
Owner	0.9%
1969 Housing Values	
Median Home Value	\$9,150
Median Contract Rent	\$ 85
POPULATION CHARACTERISTICS	
Racial Characteristics	
White	98.0%
Black	2.0%
Spanish Surnames	2.0%
1969 Family Income	
Families Under \$5,000	32.0%
Families Over \$15,000	3.0%
Median Family Income	\$6,269
Residential Tenure	
Owner Occupancy	19.0%
Renter Occupancy	81.0%
Household Type	
Average Household Size	2,0
Individual Households	28.0%
Female-headed Families	18.0%
Age Composition	
Under 18	15.0%
Over 65	16.0%

Education

Any College	30.0%	
High School Graduate	56.0%	
Employment		
Male Labor Force Unemployed	4.1%	
Families on Public Assistance	6.9%	

RECENT TRENDS

Over the past five to ten years, the greatest change in the area has been in the increase in multi-family, renter-occupied units. Conversion of single-family homes into two, three, and four-unit structures, and the replacement of single-family and small multiunit structures with large apartment buildings is the result of market pressures exerted by the students and faculty of the University of Nebraska and employees of the state and local governments. Residents of the area seem to be fairly satisfied with the neighborhood, although renters are generally transient and not really involved with the area to any degree. Homeowners were least satisfied with recreational facilities.

 $^{2/}$ The area is coterminous or approximately so with the census tract(s) used in the data analysis.

^{5/}In order to present an overview of this highly diverse area, data for the census tracts it encompasses were averaged.



MADISON HEIGHTS, MICHIGAN Population: 38,599

PROGRAM SETTING

Madison Heights is a middle-income suburb outside Detroit. In the late 1960s, the increasing number of rental units received only random inspections to determine compliance with the city codes.

PROGRAM OBJECTIVE

The objective is to upgrade the housing stock and ensure that rental units are kept in compliance with city codes.

VARIATIONS IN PROGRAM OPERATION

The Madison Heights Rental Housing Licensing Program is functionally very similar to the Lincoln Apartment Licensing Program, but the details of program operation differ slightly. The Madison Heights program applies to all rental units, including single-family units.

Any person wishing to rent a dwelling unit must apply to the city Building Inspector for an annual license before engaging in business. The application must be accompanied by the inspection fee of \$10 per building plus \$1 per unit. Upon seven days notice, the applicant must allow entry to a building inspector. Inspections take place either prior to the occupation of any premises which have been vacated, or as deemed necessary by the building inspector but not less than once every two years. The penalty for violating provision of the Rental Housing Licensing Ordinance is a fine not exceeding \$500 and/or imprisonment not exceeding 90 days. The ordinance was enacted in January 1969.

VARIATIONS IN PROGRAM ADMINISTRATION

The Madison Heights program is administered by the city Building Inspector. A single inspector spends 60 to 70 percent of his time on the program.

PROGRAM ACCOMPLISHMENTS

Approximately 3,400 rental units are inspected annually. Many units had code violations that probably would never have been corrected without the program.

PROGRAM COSTS AND FUNDING SOURCES

Fees and City General Fund

There is no distinct program budget or staff, but costs are approximately \$8,000 to \$9,000 per year.

NEIGHBORHOOD CHARACTERISTICS

Madison Heights is a white, middle-income suburb of Detroit. Building conditions are generally quite good and the population is homogeneous. Less than 20 percent of the units are renter occupied. The city is predominantly stage one.

ADDITIONAL OBSERVATIONS

The relatively small number of rental units in Madison Heights makes inspection of all rental units, including single family, feasible. Most of the rental units in Madison Heights are new, and unlike Lincoln, the number of conversions is insignificant.

A similar program, requiring mandatory inspection of all units, including owner-occupied units, at the time of an occupancy change (see Madison Heights variation of University City) was made voluntary after some opposition to the sale transfer licensing program.

PROGRAM SPONSOR/CONTACT

Building Inspector City Hall Madison Heights, Michigan 48071

SYSTEMATIC CODE ENFORCEMENT

EVANSTON, ILLINOIS

Population: 79,808 (CHICAGO SMSA)

PROGRAM SETTING

Evanston is a racially integrated suburb immediately north of the City of Chicago in which over 60 percent of the housing units were built prior to 1939. The Systematic Code Enforcement Program was initiated to ensure that all housing units receive necessary maintenance and upkeep.

PROGRAM DESCRIPTION

The City of Evanston established its Systematic Code Enforcement Program in 1965 in an effort to maintain the city's existing housing stock. Unlike most code enforcement programs, the Evanston program requires compliance with zoning, as well as housing code standards. Two types of inspection services are provided: block-by-block inspections of all ownerand renter-occupied units; and inspections in response to complaints or requests.

For the purpose of block-by-block inspections, the city is divided into four sections with one inspector assigned to each section. Homeowners are notified by letter at least two weeks prior to inspection. Both the interior and exterior of buildings are checked by the inspectors, who are legally authorized to gain entry. If violations exist, owners are required to correct them before a second inspection, which is usually conducted within 30 days of the original inspection date. Time extensions are generally granted by inspectors as long as corrective action is underway; however, requests for substantial extensions must be made to the Compliance Review Board. If violations are not corrected, the case is turned over to the Legal Department.

The city also inspects properties in response to complaints or requests. Often owners, real estate agents GEOGRAPHIC SCOPE: CITYWIDE

PROGRAM OBJECTIVES

Program objectives are to: conduct systematic code enforcement throughout the city on a regular schedule; to conduct exterior inspections of half the city's housing annually; and to respond efficiently to complaints of housing code and zoning violations.

or prospective buyers request inspections prior to sale of a dwelling unit, and tenants make complaints about units they occupy.

In addition to regular inspections, the inspectors conduct an exterior survey of half their areas each May. This leads to identification of abandoned autos, health hazards, and other obvious violations. Inspectors must also appear before the zoning board and in court cases. Along with the required paperwork, these other activities restrict the amount of time the inspectors can spend on inspections themselves. Despite the number of time consuming activities in which inspectors are involved, approximately 5,000 properties will be inspected in 1974. The program has been effective and receives widespread support from residents and neighborhood organizations.

PROGRAM ACCOMPLISHMENTS

In 1973, 4,648 inspections took place, and in 1974, it is estimated that 5,000 full inspections will occur. Approximately half the total housing stock of the city has been inspected since the program began.

PROGRAM SPONSOR/CONTACT

Property Standards Division 828 Davis Street Evanston, Illinois 60201

PROGRAM COSTS AND FUNDING SOURCES

General city revenues, appeal and permit fees, and rooming house license fees - \$140,000 annually.

PROGRAM PARTICIPANTS AND THEIR ROLES

Property Standards Division, Department of Inspections and Permits

Administers the program, conducts inspections.

City Council

The program has received strong support from the City Council.

PROGRAM STRENGTHS

Continuing inspection checks deterioration before it becomes a serious problem. Contact between the city and property owners renews owner and tenant confidence in the area, as well as in the city as a whole.

PROGRAM PROBLEMS

The large amount of paperwork, as well as appearances in court, consume a great deal of the inspectors' time.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

The Housing Services Division helps find relocation housing for evicted families or those displaced by code enforcement. The possibility of a rehabilitation loan fund for those financially unable to correct violations is being investigated.

ADDITIONAL OBSERVATIONS

The program generally encourages continued maintenance rather than substantial rehabilitation. Therefore, effects are not clearly visible -- except where a few badly deteriorated units have been rehabilitated. The program has had a positive effect on housing maintenance and the program could be easily replicated in any city with a housing code and an ordinance enabling entry of housing inspectors.

SECTION II - COMPREHENSIVE PROGRAMS

The group of programs assembled under this category are far more similar in overall objectives and program techniques than might be suggested by their titles and their widely disparate funding amounts, locations and staff commitments. All programs but one are neighborhood oriented and have developed from the specific needs of the neighborhoods. It is perhaps for this reason that each of these programs deals comprehensively with a number of social, physical or economic problems affecting a specific neighborhood(s).

All of these programs address several problems in a coordinated manner. Interestingly, each of them stresses, as major components, physical rehabilitation of structures and financing mechanisms necessary for such rehabilitation. In addition, many of the seven types of programs listed in other sections of this Catalog are included as major elements in comprehensive programs described here. Such elements include -- in addition to structural rehabilitation and financing -- code enforcement, focused public services, and neighborhood services.

One program that has emerged intact from its original neighborhood context and is being replicated elsewhere in the country is the Pittsburgh Neighborhood Housing Services (NHS) program. The program originated in a lower-middle income core area of Pittsburgh under strong resident leadership. To date, it has apparently identified the most crucial components of the comprehensive preservation process. It has received wide publicity and is being duplicated under the sponsorship of the Urban Reinvestment Task Force - a cooperative venture of the Department of Housing and Urban Development and the Federal Home Loan Bank Board, (FHLBB). In this Catalog, seven of the NHS programs are described. They are divided into two major categories: those that were developed without participation of the FHLBB, and those developed with it. The cities of Pittsburgh,

Jamaica-New York and Seattle are examples of the former; Oakland, Washington, D.C. (Anacostia) and Cincinnati (Madisonville) are examples of the latter. Neighborhood Housing Services programs comprise the majority of the comprehensive programs in the Catalog.

Many of the programs described in this section have adopted the key elements of the more comprehensive federal categorical programs, such as urban renewal or the Neighborhood Development Program. These include the New York Neighborhood Preservation Program, the Allegheny West Community Development Project in Philadelphia, and the Shook's Run Neighborhood Development Program in Colorado Springs. RESCORP in Chicago, Simonds Gardens in New Castle County, Delaware, and the Neighborhood Assistance Program in Lincoln, Nebraska stress rehabilitation with loan guarantees and commitments of lending institutions for rehabilitation financing. The Hill 2000, Inc. program in St. Louis is a local, voluntary effort of neighborhood preservation and maintenance. Although its funding is slight compared with other programs of this category, it includes the crucial elements of those larger programs- loan commitments, rebates on rehabilitation costs, and strong neighborhood organization. The objective of the South Bronx Community Housing Corporation and ACTION-Housing, Inc. in Pittsburgh is to provide increased numbers of low- and moderate-income housing units.

All the programs described require a very strong leadership component in order to initiate, coordinate and sustain program involvement. These programs tend to have lengthy periods devoted to planning; however, once implemented, they have the potential for substantial neighborhood impact and staying power.

HILL 2000 INCORPORATED

ST. LOUIS, MISSOURI

Population: 622,236

PROGRAM SETTING

An ethnic St. Louis neighborhood known as the Hill was undergoing physical decline and a continuing out-migration of young individuals and families in the early sixties. In 1964, residents of the area organized to confront community problems.

GEOGRAPHIC SCOPE: NEIGHBORHOOD

PROGRAM OBJECTIVES

The objective of the program is to maintain a closeknit, cohesive community and create an environment that will attract and retain young families.

PROGRAM DESCRIPTION

An outgrowth of the 1964 Improvement Association of the Hill, the Hill 2000 was formed in 1970. The Improvement Association was formed mainly to confront inefficient and apathetic local politicians, to fight locally-disruptive developments such as a drive-in theatre and an Interstate highway and to organize a neighborhood festival. The Improvement Association was successful in most of these endeavors. The Hill 2000 (signifying that the neighborhood will still be viable by that year) was initiated mainly to eliminate neighborhood apathy and reverse deterioration.

Membership in Hill 2000 is limited to residents, landowners and businessmen in the area as defined in the Corporation's Constitution and By-laws. Dues are five dollars annually. The Board of Directors consists of the first twelve members who donated at least \$500.00 to Hill 2000, Inc. It meets bimonthly, with its executive board meeting monthly. St. Ambrose Church has donated office facilities and has provided dynamic leadership throughout.

The program has varied its emphasis with the needs of the community. An ongoing concern is the annual festival which draws approximately 150,000 persons who come to see the Italian neighborhood, purchase hand-made goods and eat the home-cooked foods (all donated by residents and local concerns). Proceeds from the festival are deposited in local financial institutions and the interest from the accounts is used to finance various programs of the Corporation.

The staff consists of volunteers working Monday through Saturday. Social services are offered at the office to all residents free of charge. The Corporation has planted over 1,000 trees in the neighborhood (cost \$10,000) and is embarking on a tulip planting program. The Hill 2000 has found jobs for 60 residents in neighborhood factories; purchased a \$21,000 statue ("The Italian Immigrants") for St. Ambrose Church; turned a dump into a park; razed dilapidated housing in order to sell vacant lots; and purchased and renovated several homes to sell, at a low cost, to young families interested in the Hill. The Hill 2000 has a Summer Youth Program which employs area youths to clean up the neighborhood; help others renovate their homes; and paint fire hydrants and trash cans red, white and green, for the Italian flag.

Other ongoing services include home social workers, free hospital beds, high school courses, rental applications, senior citizen bus passes, free transportation to medical services for the elderly, and a neighborhood newspaper. A new program is under study to build an eight-story apartment building for the elderly, hopefully with some federal assistance, thereby freeing single-family houses for the young.

COMPREHENSIVE

PROGRAM SPONSOR/CONTACT

Hill 2000 Incorporated St. Ambrose Church 5130 Wilson Avenue St. Louis, Missouri 63110

The seven member Hill Housing and Education Corporation has been developed to provide a ten percent rebate on the cost of any improvement to the home of any homeowner; the maximum rebate would be \$500. There is no income limit.

In addition to the continuing programs and activities described above, the Hill 2000 Corporation has been involved in confrontations with the city and state regarding highway ramps and overpasses. The Corporation was successful in halting the construction of an expressway ramp that would have channeled truck traffic through the neighborhood, and paid for (with a \$50,000 check) the construction of an overpass connecting two segments of the community. Hill leaders have been successful in political confrontations because they have worked with officeholders and because politicians know they represent a solid block of voters.

The Hill 2000, Inc. is a nonprofit organization and, if and when it is dissolved, all remaining assets will be placed in a fund to finance the education of needy area students.

PROGRAM ACCOMPLISHMENTS

The community group has won its sporadic encounters with outside groups that have threatened the community (a drive-in theatre proposal, Interstate highway ramps, lack of bridges across the Interstate which bisects the community). A park has been established; youth programs initiated; 1000 trees planted; a \$21,000 statue purchased. The median age of the community has dropped to 47 from a high of 55 in 1964. There is a waiting list of families that would like to move into the neighborhood.

PROGRAM COSTS AND FUNDING SOURCES

Membership fee: 1, 100 members at \$5 each nets \$5,500 Summer Festival: Nets \$50,000 per year Interest From Accounts: (Estimated Assets) \$1,290 per month (\$150,000-220,000)

Hill 2000 is very flexible in budgeting its money. Attempts are made to spend only the interest on onetime-only programs and preserve the capital fund for major continuing programs. All work is done on a volunteer basis and St. Ambrose Church donates the use of office facilities.

PROGRAM PARTICIPANTS AND THEIR ROLES

Hill 2000, Incorporated

Acts as an umbrella organization for all community groups at the Hill, coordinating and instituting programs.

Southwest Bank

Has been very responsive to community needs and provides loans to Hill residents referred to them by Hill 2000.

Hill Housing and Education Corporation Set up by Hill 2000 to handle the 10 percent loan rebate program.

PROGRAM STRENGTHS

Program strengths are:

- There is no dependence on any outside government or group for funds or program initiative.
- The community works with political leaders whenever it can rather than against them.
- The key to program success is the income from the annual Summer Festival which is entirely a resident enterprise.

PROGRAM PROBLEMS

Hill 2000 has experienced no major problems. Its volunteer organization is especially well suited to the community.

ADDITIONAL OBSERVATIONS

The leadership role of St. Ambrose Church is of crucial importance to neighborhood organization. In addition, the close political ties between residents and political leaders have prevented any major problems with the city government and have aided in the community's successes.

Similar neighborhood groups are feasible. This group, however, derives its strength from the single ethnic and religious nature of the community, and the strength and involvement of the local church.

NEIGHBORHOOD INFORMATION:

THE HILL

4,500 RESIDENTS 350 ACRES 1,500 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD2,4

The Hill is today a very solid and stable ethnic residential community. It is physically located in the highest point in St. Louis and is bisected by Interstate 44. Ten years ago an out-migration was beginning and only the elderly appeared content to stay at the Hill. Now there is not enough housing to meet the demand. The neighborhood is clearly at Stage One (or one and a half because of the natural aging of the housing).

HOUSING CHARACTERISTICS

Type of Structures	
Single-Family	69.0%
Multi-Family (2-4 units)	26.0%
Multi-Family (5 + units)	5.0%
Age of Structures	
Pre 1940	69.0%
1940-1949	13.0%
1950-1959	14.0%
1960-1970	4.0%
Vacancy Rates	
Rental	3.0%
Owner	0%

1969 Housing Values

1909 Housing values		
Median Home Value	\$12,97	70
Median Contract Rent	\$ 7	1
POPULATION CHARACTERISTICS		
Racial Characteristics		
White	99.0%	
Black	0.0%	•
1969 Family Income		
Families under \$5,000	18.0%	
Families over \$15,000	15.0%	
Median Family Income	\$9,514	4
Residential Tenure		
Owner Occupancy	67.0%	, ,
Renter Occupancy	33.0%	0
Household Type		
Average Household Size	2.8	
Individual Households	9.0%	
Female-headed Families	15.0%	
Age Composition		
Under 18	28.0%	
Over 65	15.0%	
Education		
Any College	4.0%	
	00.00/	

High School Graduate

20.0%

Employment

Male Labor	Force Unemployed	3.8%
Families on	Public Assistance	1.9%

RECENT TRENDS

Over the past 5 to 10 years, major repairs on housing structures have raised their value by \$10,000 to \$15,000. The present median value is nearly equal to the median value for the entire city. Values should continue rising as more renovations are completed.

The neighborhood is homogeneous and very liveable. Housekeeping and maintenance are generally excellent. The only complaints residents have with the area deal with insufficient public transportation and shopping facilities and neglect of street repairs.

2/The area is coterminous or approximately so with the census tract(s) used in the data analysis.

^{4/}The census data describe characteristics of the homogeneous area.

NEW YORK HOUSING AND DEVELOPMENT ADMINISTRATION NEIGHBORHOOD PRESERVATION PROGRAM

NEW YORK, NEW YORK

Population: 7,867, 760

PROGRAM SETTING

The New York City Neighborhood Preservation Program is a major rehabilitation and preservation program established late in the administration of Mayor John Lindsay as a pioneering effort to stave off fullscale decay in areas where blight is in relatively early stages.

PROGRAM OBJECTIVE

GEOGRAPHIC SCOPE:

CITYWIDE (5 TARGET AREAS)

The program objective is to concentrate and coordinate city and private loans for rehabilitation with other vigorous steps to halt decay. These steps include intensive enforcement of housing maintenance laws and the use of receivership and other programs.

PROGRAM DESCRIPTION

The New York City Neighborhood Preservation Program is a municipally-funded improvement program which is operating in five areas of the city, one of which is Crown Heights. The program was established in May 1973 through the enactment of Executive Order No. 80, signed by Mayor Lindsay, and was officially implemented in August of that year. Major programs in the sixties and early seventies that preceded the Neighborhood Preservation Program were a Federally Assisted Code Enforcement Program (FACE) and the federally-aided Crown Heights Area Maintenance Program (CHAMP). Section 115 and 312 low-interest rehabilitation loans were used in the FACE Program during this period.

The Neighborhood Preservation Program is operated by the city's Housing and Development Administration and is funded entirely from municipal funds. The program focuses on the rehabilitation of housing within the five neighborhoods selected as target areas. The primary goals of the program include:

 Concentration and coordination of various Housing and Development Administration (HDA) programs on a community basis in transitional neighborhoods where the building stock is still fundamentally sound;

- Restoration of traditional sources of credit through a public benefit insurance corporation, the Rehabilitation Mortgage Insurance Corporation (REMIC); and
- Encouragement of private lending efforts.

Physical and social program activities employed by the program include: code enforcement, rehabilitation, construction of new housing, and improvement of community participation. Other programs and processes include: voluntary agreements for violation removal, housing repair and maintenance agreements, housing court litigation, cooperative conversion, and tenant-management agreements.

Key economic activities include: provision of highrisk and below-market rehabilitation loan pools; tax abatement for rehabilitation; and encouragement of investment in the area by local financial institutions. The preservation program is aided by the city's Article VIII Rehabilitation Loan Program and a new, potentially more effective tool, REMIC. REMIC is a privately financed public benefit corporation which insures conventional mortgages of two types: preservation loans, which refinance existing indebtedness or finance the acquisition of a residential building; and rehabilitation loans, which finance property improvements.

COMPREHENSIVE



PROGRAM SPONSOR/CONTACT

New York City Housing and Development Administration 100 Gold Street New York, New York 10038

Approximately nine additional neighborhoods have been proposed for Neighborhood Preservation. These neighborhoods are currently under study by the Department of City Planning.

Under current procedures, the Department of City Planning does an area study of the proposed neighborhood. If it determines that the neighborhood is a feasible one for the program, HDA, the community and the Department of City Planning will collaborate to develop a strategy that is mutually acceptable. The City Planning Commission then designates the area and allocates sufficient funds to carry out the program.

The Housing and Development Administration is reluctant to designate additional neighborhoods until the program has become fully operational in the five present areas. However, it is hoped that three additional areas can be added to the program in 1975–76.

PROGRAM ACCOMPLISHMENTS

Within the five neighborhood program areas, the following accomplishments have occurred:

- An overall housing strategy has been formulated.
- New construction sites were designated and

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eight buildings with 229 units are under construction .

- Six buildings with 102 units were rehabilitated.
- A total of 35 rehabilitation loans were pro-
- cessed.
 Tenant management cooperation was realized in 81 buildings with 2018 units and housing repair and management agreements were formed in five buildings with 356 units.

PROGRAM COSTS AND FUNDING SOURCES

City of New York General Revenues

\$1,200,000 for personnel and operating expenses for five neighborhood offices. \$45,000,000 annual rehabilitation loans for all five areas.

PROGRAM PARTICIPANTS AND THEIR ROLES

- New York Housing and Development Administration The HDA administers the program from its central office and field offices in each of the five target areas: Crown Heights and Bushwick in Brooklyn, Washington Heights and Clinton in Manhattan and West Tremont in the Bronx. Various HDA Offices perform the following functions:
 - Office of Code Enforcement seven code enforcement teams.
 - Office of Evaluation and Compliance litigation and repair/maintenance agreement monitoring.
 - Office of Housing Rehabilitation technical services.
 - Office of Counsel legal assistance and loan closings.
 - Office of Community Development technical assistance.

Community Planning Boards

These organizations provide community organization and local planning inputs to the program. City Planning Commission

> The City Planning Commission contributed to the original planning and is involved in studying areas to add to the program.

PROGRAM STRENGTHS

- HDA programs are concentrated and coordinated in specific neighborhood areas.
- The effort is directed at areas where the building stock is well constructed and fundamentally sound, requiring minimal rehabilitation.
- Participation by the private (financial) sector, particularly the banks, in setting up REMIC, a public benefit corporation to insure conventional mortgages, has been encouraged.

PROGRAM PROBLEMS

- Effectiveness is hampered by the complex bureaucracy and planned reorganization of HDA.
- There has been a high rate of administrative staff turnover.
- The loan procedures are complex and require lengthy processing of municipal loans; this is now being revised.

ADDITIONAL OBSERVATIONS

Most elements of this program are replicable in other areas. The most replicable program elements include:

- Developing a selection process for matching neighborhoods with preservation efforts.
- Effecting loan agreements with local banks; making loans available in the areas.
- Tailoring the housing program to community needs.
- Coordinating new construction in areas where needed.

NEIGHBORHOOD INFORMATION:

CROWN HEIGHTS, BROOKLYN

216,000 RESIDENTS 367 BLOCKS 76,011 DWELLING UNITS

NEIGHBORHOOD DESCRIPTION 2,5

Crown Heights, located in Brooklyn, New York, has been ranked at a stage 2.5. This choice reflects the large number of low-income families with many children who are moving into the area. While dilapidation and housing abandonment are found in several sections of the neighborhood, the general housing condition is mixed, but predominantly sound. There are pockets of substantial deterioration located on the fringes of the area. In general, the single-family and two-family townhouses are better maintained than the multi-family dwellings. The predominant type of construction is masonry. Vacancy rates are guite low and stable. Crown Heights is guite diverse and represents many subareas within its 367 blocks. Its predominantly black population is of middle income.

HOUSING CHARACTERISTICS

Type of Structures

Single Family	5.0%
Multi-Family (2–4 units)	23.0%
Multi-Family (5 + units)	72.0%
Age of Structures	
Pre 1940	74.0%
1940-1949	16.0%
1950-1959	6.0%
1960-1970	4.0%

Vacancy Rates Rental Owner

1969 Housing Values

Median Home Value

Median Contract Rent

POPULATION CHARACTERISTICS

Racial Characteristics

White	25.0%
Black	74.0%
Spanish Surnames	12.0%
1969 Family Income	Ť
Families Under \$5,000	27.0%
Families Over \$15,000	35.0%
Median Family Income	\$7,746
Residential Tenure	
Owner Occupancy	12.0%
Renter Occupancy	88.0%
Household Type	
Average Household Size	2.8
Individual Households	28.0%
Female-headed Families	28.0%
Age Composition	

Under 18	32.0%
Over 65	9.0%

Education

1.7%

0.8%

\$25,074

91

\$

Any College	14.0%
High School Graduate	30.0%
Employment	
Male Labor Force Unemployed	4.8%
Families on Public Assistance	19.0%
RECENT TRENING	

RECENT TRENDS

During the last five to ten years, the percentage of blacks living in Crown Heights has increased somewhat. Absentee ownership has increased and the number of families on welfare has risen. The range of community satisfaction ratings is significant, but could be summarized as moderate satisfaction. Fine old brownstones, Brooklyn Museum and nearby Prospect Park are amenities found in the area.

^{2/}The area is coterminous or approximately so with the census tract(s) used in the data analysis.

5/In order to present an overview of this highly diverse area, data for the census tracts it encompasses were averaged.

NEIGHBORHOOD HOUSING SERVICES

PITTSBURGH, PENNSYLVANIA

Population: 520,117

PROGRAM SETTING

In the late 1960s, significant disinvestment and decline were occurring in Pittsburgh's Central North Side. Most of the houses were deteriorated, 60- to 70-year old masonry row houses. Many residents, because of inadequate income, credit history, or age, could not obtain the financing necessary to make improvements.

PROGRAM DESCRIPTION

The impetus for Neighborhood Housing Services (NHS) came in 1968 when the Central North Side was bypassed for a Federally Assisted Code Enforcement (FACE) program and the area was being considered for urban renewal. Leaders of local savings and loan associations, local government officials, and residents developed the concept of a non-profit organization to serve as a financial resource for neighborhood homeowners. NHS is governed by a Board of Directors consisting of eight residents, four representatives of financial institutions, two local government representatives, and one person from the Pittsburgh History and Landmarks Foundation. Program operations are administered by an Executive Director from a neighborhood project office.

The NHS program consists of the following components:

Code Enforcement

In conjunction with the Pittsburgh Bureau of Building Inspection and the Allegheny County Health Department, who formed a joint inspection team, NHS encourages homeowners to comply with the building and health code standards.

GEOGRAPHIC SCOPE: NEIGHBORHOOD

PROGRAM OBJECTIVES

The objective of Neighborhood Housing Services (NHS) is to preserve and stabilize an entire neighborhood by stimulating confidence and capital investment through a comprehensive program of physical rehabilitation, financial assistance, and focused public services.

Initial inspections of all the structures within the target neighborhood have been performed. In addition, NHS played a role in the revision and modification of Pittsburgh code requirements that took place in the early 1970s.

Financial Assistance

NHS focuses financial assistance on the provision of funds necessary for code-required repairs and home improvements. However, mortgage financing is also available, as are arants that can be used as downpayments under the FHA or VA Home Ownership Program. NHS staff interview individual loan applicants and review each applicant in terms of age, income, family size, occupation, existing debts and expenses, housing condition, etc., to determine the amount of financial assistance needed and the applicant's ability to repay. If the applicant can meet conventional lending criteria, the loan is referred to one of 20 local lending institutions that have agreed to make all bankable loans in the target neighborhood. When the applicant cannot qualify for a conventional loan because of age, credit history, or income, the NHS Loan Committee arranges a low-interest loan with funds from a High Risk

COMPREHENSIVE

PROGRAM SPONSOR/CONTACT

Executive Director Pittsburgh Neighborhood Housing Services, Inc 1419 Arch Street Pittsburgh, Pennsylvania 15212

Revolving Loan Fund established by private foundation contributions. Loan size and terms are based on a review of the financial capability of each applicant. Interest rates generally vary from zero to six percent for terms of from 10 to 15 years. In the past, NHS also used the High Risk Fund for bill consolidation loans for neighborhood residents who needed that service; however, those loans have been discontinued, primarily because of the high delinquency rate for that type of loan.

Supervision of Rehabilitation

NHS staff inspect properties that are to be rehabilitated and write the specifications for repairs; then they review the contractors' bids with the homeowners. Although homeowners and NHS staff choose contractors jointly, NHS retains the option to make the first selection. In 1973, NHS began acting as the general contractor for rehabilitation, and specific work elements were subcontracted to local contractors. NHS guarantees all work for one year and the subcontractors, in turn, make the same guarantee; this ensures quality rehabilitation work for residents. NHS retains ten percent of each contractor's payment for one year after completion of repairs; this withholding encourages subcontractors to perform high quality work and to provide any necessary follow-up repairs.

Systematic Maintenance Service

To make sure that renovated homes remain in good repair, NHS is establishing a program of systematic maintenance. This prepaid repair service allows homeowners to make regular payments into a central fund and to pay a set rate for an annual inspection and necessary repair work. This new service is being financed by a foundation grant until resident enrollment reaches a self-supporting level.

Counseling

NHS offers financial and home repair counseling to homeowners on an as-needed basis. Counselors deal with such subjects as credit management, welfare assistance, code violations, rehabilitation contracting, and mortgages.

Coordination of Public Services

NHS Board members, as well as other community leaders, have substantial input into the nature and design of capital improvements for the neighborhood. The Department of City Planning has assigned a planner to the North Side specifically to work with residents in designing capital improvements and to make sure the neighborhood receives its fair share of public services. NHS also organized a drive to prevent lead paint poisoning and direct rodent control activities in the area.

The NHS program is innovative in that the program's initiation, development, and operation have come from a broad-based coalition of residents, financial institutions, and government. The interests of all participants have been well represented since the program's inception, and cooperation was assured prior to implementation.

PROGRAM ACCOMPLISHMENTS

As of Fall 1974, NHS had made 325 loans from the high risk fund and had provided services to a large number of additional households. The program has stabilized a deteriorating neighborhood. Eighty percent of the structures now satisfy housing code standards, and property values have increased.

Public services to the area have been improved significantly. City activities include the following: major arterial sewage and water lines and repayings, tree planting, construction of small tot lots, \$1 million renovation of an adjacent park, and a new fire and police department building.

PROGRAM COSTS AND FUNDING SOURCES

Foundations

The Sarah Mellon Scaife Foundation has been the main funding source for the \$700,000 high risk loan fund. Grants to the fund have averaged \$125,000 per year since 1969. Contributions have also been made by the Hillman Foundation. The Ford Foundation recently contributed \$125,000 in start-up funds for a new prepaid repair and maintenance service.

Local Lending Institutions

Annual administrative costs of approximately \$47,000 are underwritten by the participating financial institutions. Since 1968, local lending institutions have made over \$2 million in market rate loans in the Central North Side area, including mortgage loans, rehabilitation loans, personal loans, business loans, and loans to churches.

Loan Repayments

Loan repayments to high-risk funds are currently averaging approximately \$100,000 a year.

PROGRAM PARTICIPANTS AND THEIR ROLES

NHS Staff

The staff of three full-time and two part-time professionals assisted by two support staff and volunteers administer the program. Activities include property inspection and preparation of repair specifications, review of contractors' bids, processing of loan applications, homeowner counseling, general contracting, guaranteeing rehabilitation work, and loan servicing with assistance from financial institutions.

Foundations

Finance the High Risk Revolving Loan Fund.

Pittsburgh Bureau of Building Inspection and

Allegheny County Health Department

Form a joint team to inspect buildings, report violations of building and health code standards, and enforce compliance.

Department of City Planning and

Other Government Agencies

Design and provide capital improvements and public services for the neighborhood.

PROGRAM STRENGTHS

The NHS program has several strong points:

- The enforcement of code standards is supplemented by a strong and flexible program of financial assistance.
- The program components and the type of neighborhood are appropriately matched.
- All types of participants crucial to program success -- residents, financial institutions and local government -- have representatives who formulate policy, make decisions and secure the cooperation of the group they represent.

PROGRAM PROBLEMS

Currently, the original funds in the high-risk fund are practically exhausted. Repayment contributes approximately \$100,000 annually to replenish the fund. However, NHS is now concentrating on new fundraising efforts in order to increase the amount of money available for loans. Delinquency has amounted to an estimated 10 percent of the total funds loaned. The high level of resident involvement in the program has been a major factor in keeping delinquency low. NHS is investigating the possibility of obtaining term life insurance for its borrowers to ensure that loans are paid in the event of a borrower's death.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

Pittsburgh History and Landmarks Foundation

This historic preservation organization has spent \$500,000 to date in the Central North Side to restore the Mexican War Streets (four blocks of streets laid out in 1848 and named after battles in the Mexican War). The Foundation buys houses in poor condition, restores them, and leases the units to families of various income groups; encourages residents to restore facades of their properties; and actively promotes the area as a good investment opportunity.

NHS

NHS has expanded since its inception. It is currently administering a \$1.8 million rehabilitation loan and grant program in the Model Cities area in a different section of Pittsburgh.

ADDITIONAL OBSERVATIONS

The Urban Reinvestment Task Force (a joint effort of the Federal Home Loan Bank Board and the U.S. Department of Housing and Urban Development) is using the Pittsburgh program as a model for 20 other NHS projects throughout the country. The critical components for replicability are a demonstrated resident interest in neighborhood preservation and the commitment of local government and lenders to the area. Since private sector participation in NHS is voluntary but critical, strong leadership is needed from the start to focus disparate interests on a common objective. Additionally, since local residents assume significant leadership positions under this program, their commitment is imperative. Because of the small staff, NHS professionals must be equally proficient in several areas, ranging from housing counseling to rehabilitation financing.

Several elements are considered important to establish a new NHS program:

 Selection of a neighborhood requiring little or no clearance and consisting of at least 50 percent owner-occupied houses to reduce the difficulties of securing the cooperation of absentee landlords who are often difficult to locate and lack sufficient motivation for additional investment in their properties.

- A program of systematic code enforcement that operates in the target area.
- Commitment of financial institutions to make all bankable loans in the area.
- A High Risk Revolving Loan Fund for low-interest loans to residents unable to gualify for conventional loans.

NEIGHBORHOOD INFORMATION:

CENTRAL NORTH SIDE

7,872 RESIDENTS 50 ACRES 3,808 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD

The Central North Side primarily consists of attached single-family brick homes built in the early 1900s. Variations in rent range from \$30 - \$250 per month. Citywide median home values and contract rents are \$12,500 and \$79 respectively.

Even though the Central North Side neighborhood has been upgraded significantly over the past five years, deterioration still exists. The NHS target area is at stage 3 on the neighborhood scale.

HOUSING CHARACTERISTICS

Age of Structures

Pre 1940	87.0%
1940-1949	5.0%
1950-1959	2.0%
1960-1970	6.0%
Type of Structures	
Single Family	33.0%
Multi-Family	
(2-4 Units)	32.0%
Multi-Family	
(5+ Units)	35.0%

Vucancy Rates		
Rental	12.8%	
Owner	2.7%	
1969 Housing Values		
Median Home Value	\$7,200	
Median Contract Rent	\$ 65	
POPULATION CHARACTERISTICS		
Racial Characteristics		
White	53.0%	
Black	47.0%	
Spanish Surnames	0.6%	
1969 Family Income		
Families under \$5,000	42.0%	
Families over \$15,000	9.0%	
Median Family Income	\$5,834	
Residential Tenure		
Owner Occupancy	27.0%	
Renter Occupancy	73.0%	
Household Type		
Average Household Size	2.3	
Individual Households	46.0%	
Female-headed Families	30.0%	

Under 18	28.0%
Over 65	18.0%
Education	
Any college	8.0%
High School Graduate	24.0%
Employment	
Male Labor Force Unemployed	9.2%
Families on Public Assistance	26.4%
RECENT TRENDS	
Conversions are decreasing in the C of Pittsburgh as the percentage of or increases. The value of homes has rents are rising.	wner-occupants
Median family incomes are rising, a young children are moving into the financing is increasingly available t result of heightened confidence in t	area。 Institutio to residents as a

JAMAICA NEIGHBORHOOD HOUSING SERVICES, INC.

NEW YORK, NEW YORK

Population: 7,867,760

PROGRAM SETTING

During the 1960 s various indicators of neighborhood decline appeared in Jamaica: increase in housing vacancy, fewer owner-occupants, fewer long-term residents, and overcrowding. Additional neighborhood instability was expected as a result of extensive clearance in a nearby urban renewal area.

PROGRAM OBJECTIVES

Jamaica Neighborhood Housing Services, Inc., (NHS) establishes a comprehensive housing rehabilitation program to: improve housing conditions with the assistance of a high-risk loan fund; stimulate private investment; and obtain improved public services.

VARIATION IN PROGRAM OPERATION

Jamaica NHS began operations in late 1974. Planning took about two years including the period of investigating potential interest and support. Since the Jamaica NHS was modelled after the Pittsburgh NHS, program operations are virtually identical. The major element of both programs is financial assistance to homeowners for home rehabilitation and improvements. Such assistance is available through market rate loans from participating financial institutions who have agreed to make all bankable loans and through a high-risk revolving loan fund established by private contributions. Loans from the high-risk fund are granted to homeowners who cannot qualify for conventional loans, and loan terms and interest rates vary according to the individual's financial capability.

A few elements distinguish Jamaica NHS from Pitts-

burgh NHS:

- Compliance with building codes will be voluntary in most cases. The City of New York removed single-family homes from its code enforcement program several years ago and by law may not inspect a single-family home without the consent of the owner. NHS encourages inspection and code compliance.
- Jamaica NHS does not serve as the general contractor for rehabilitation, but does inspect property before, during and after construction and ensures that the repairs are completed to owner satisfaction before authorizing payment to contractors. NHS also plans to assist owners in learning how to make repairs themselves and to make loans for materials when the applicant plans to do the work and cannot obtain a bank loan.
- Jamaica NHS limits a loan from the High-Risk Revolving Fund to \$5,000. Interest rates can vary from zero to market rate. Loan term also varies from five to fifteen years. Many small home improvement loans with five-year terms may be granted since many houses require only minor repairs.

Since the NHS has only recently begun operation, changes may occur in program elements and the program may develop other variations on Pittsburgh NHS.

VARIATIONS IN PROGRAM ADMINISTRATION

The administrative organization of Jamaica NHS is identical to Pittsburgh NHS -- a non-profit corporation, governed by a Board of Directors, consisting of representation from the residential community, financial institutions and local government. The staff consists of one full-time professional until complete funding for operating expenses is assumed, at which time two additional full-time staff members will be hired.

Unlike many of the programs modelled after the Pittsburgh program, the Jamaica project was not originally affiliated with the Urban Reinvestment Task Force, a joint effort of the Federal Home Loan Bank Board and the U.S. Department of Housing and Urban Development. Jamaica community leaders initiated and developed the program themselves, receiving some technical assistance from the Urban Reinvestment Task Force. Much of the leadership in the early planning stages came from a staff member of the Office of Jamaica Planning and Development, a special office in the New York City Mayor's Office.

PROGRAM ACCOMPLISHMENTS

In its initial stages of operation, Jamaica NHS has obtained funding of \$125,000 for its first year's high-risk loan fund. Many of the foundation grants are renewable for additional years if the program proves successful. NHS has secured commitments from local financial institutions to make all bankable loans generated by the program and to underwrite \$48,000 of annual operating expenses. No high-risk loans have been granted, but the staff anticipates making 50 such loans per year.

PROGRAM COSTS AND FUNDING SOURCES

Foundations

Several private foundations have committed a total of \$125,000 towards the goal of \$150,000 annually for the High-Risk Revolving Loan Fund. Many of the first-year grants will be available for additional years if the program is successful.

Financial Institutions

Local financial institutions have agreed to contribute \$48,000 of the estimated \$60,000 annual operating expenses.

NEIGHBORHOOD CHARACTERISTICS

Baisley Park, the NHS target area, consists of 2,100 dwelling units -- primarily single- and twofamily frame houses built prior to World War II. The housing is in fairly sound condition although approximately 850 units need some repair. In 1969, the average home value was approximately \$20,000 but recent mortgages indicate rising values varying from \$20,000 to \$35,000. The number of housing units has increased over the last ten years, indicating some conversions. Owner-occupancy is declining; however, more than 65 percent of the housing units are owner-occupied. Baisley Park is composed almost entirely of black families, many with young children and the majority with incomes over \$10,000. The neighborhood is physically quite attractive with tree-lined streets, gardens and well-tended lawns. Evidence of poor home maintenance is the exception rather than the rule. Baisley Park is estimated to be at stage 2.

PROGRAM SPONSOR/CONTACT

Office of Jamaica Planning and Development 162–04 South Road New York (Jamaica), New York 11433

NEIGHBORHOOD HOUSING SERVICES, INC.

SEATTLE, WASHINGTON Population: 530,831

PROGRAM SETTING

In the early 1970s, changing employment opportunities in the Seattle area resulted in general economic decline, manifested in a large number of housing vacancies. The declining city housing demand drew attention to deteriorating housing and neighborhoods and the lack of public and private investment in certain neighborhoods.

PROGRAM OBJECTIVES

In order to reverse housing and neighborhood deterioration in neighborhoods with a significant number of low-income residents and a majority of owneroccupied housing, the Neighborhood Housing Re= habilitation Program consists of concentrated code enforcement, financial assistance for rehabilitation and focused public improvements.

VARIATIONS IN PROGRAM OPERATION

The Neighborhood Housing Rehabilitation Program will be implemented in two Seattle neighborhoods in early 1975. Several planned operational elements are similar to the Pittsburgh NHS, including concentrated code enforcement; conventional home improvement loans for qualified homeowners obtained from participating financial institutions at market interest rates and terms; low-interest loans at varying rates and terms; low-interest loans at varying loan fund established by private contributions; general rehabilitation advice and assistance to homeowners; and improved public services and facilities through redirection of the city's capital improvement expenditure.

The major operational difference between the

Seattle and Pittsburgh programs is the additional forms of financial assistance that will be available in Seattle. Those homeowners who cannot qualify for conventional loans will receive assistance from three sources, based on the applicant's financial position:

- Applicants who are capable of assuming loans with moderate interest rates, but who do not qualify for conventional loans, may receive loans at interest rates of six to seven percent for up to 20 years. Loan funds are obtained through low-interest (five to six percent) loans granted to the Seattle Housing Authority by local lending institutions. The Housing Authority, in turn, lends to qualified applicants, charging additional interest of onehalf to one percent to cover costs of administration and loan servicing. The loans are attractive to financial institutions because of their tax-exempt status which makes them as profitable as higher-interest loans. In addition, a \$4.5 million rehabilitation trust, established by the city with general revenue sharing funds, serves as collateral to guarantee repayment to the financial institutions. Eligible recipients are owner-occupants who meet income requirements ranging from \$9,700 maximum annual income for a family of one to \$14,400 for a family of seven. These loans may be extended to owners of rental property occupied by low-income persons, provided the owners agree to maintain rents at low levels and serve primarily low-income tenants.
- Owner occupants who cannot afford the payments required under the above low-interest loan program will receive interest-subsidized loans. The Housing Authority obtains funds as above but lends at interest rates and terms based on the needs and financial capabilities of the individual borrower. Interest rates could be reduced as low as zero percent for very low-income residents. The interest subsidy or reduction is financed by interest accruing to the \$4.5 million rehabilitation trust fund.
- The homeowners who are the highest credit risks and the least able to afford rehabilitation can obtain loans at flexible interest rates and terms from a high-risk revolving fund adminis-

tered by the private neighborhood corporation as in Pittsburgh.

Another major variation from the Pittsburgh model occurred in program planning. Initiation of Seattle's program planning came simultaneously from three sources: community groups, a City Councilman, and Department of Community Development staff. Program planning was accomplished through a partnership of neighborhood residents, the financial community, local government and the local housing authority. Two elements of the planning process distinguish the Seattle program from Pittsburgh's NHS. First, prior to program implementation the city reviewed all of its housing and building codes and modified the codes in ways to facilitate rehabilitation and program operation. Second, neighborhood selection guidelines were designed by all members of the planning team with final selection to be the result of a public process.

The program is designed to operate initially in two action neighborhoods. If the program is successful, other neighborhoods can qualify to participate in the program. The final selection of the first and subsequent neighborhoods will be the responsibility of City Council after initial screening by the Mayor and the Office of Housing Policy in the Department of Community Development. Public hearings will be held prior to final council selection.

In order for a neighborhood to be chosen as a program area, it must meet the following criteria:

- contain at least 600, but not more than 4000, housing units.
- have continuous and generally recognized neighborhood boundaries.
- contain a majority of owner-occupied structures and a majority of single-family structures.
- have a substantial need for rehabilitation and a majority of structures financially feasible to rehabilitate.
- contain a majority of residents with low- to moderate-income levels.
- indicate strong neighborhood support as evidenced by petitions signed by a majority of neighborhood residents and a majority of property owners.

As in Pittsburgh NHS, strong neighborhood organization and support are crucial to successful program operation.

VARIATIONS IN PROGRAM ADMINISTRATION

Although the Neighborhood Housing Rehabilitation Program does contain administrative elements of the Pittsburgh NHS, the overall structure is more complex and involves more participants. Primary participants and their roles are as follows:

Neighborhood Corporations

Neighborhood corporations will be nonprofit organizations, governed by a Board of Directors made up primarily of residents elected by the neighborhood. The balance of the Board members will be appointed by the Mayor and confirmed by City Council and will represent the financial community or related professions.

The tasks of the neighborhood corporations will include assisting individual homeowners in developing appropriate rehabilitation plans, administering the high risk loan funds contributed by private foundations, receiving and processing loan applications, supervising and monitoring code inspection and compliance efforts, providing general rehabilitation advice and assistance to neighborhood homeowners and residents, and advising the Housing Authority on the use of the rehabilitation trust funds.

Seattle Housing Authority

This quasi-public agency is responsible by contract for administration of the city's Housing Rehabilitation Trust Fund. This fund will be used as collateral for the Housing Authority to obtain low-interest loans which will, in turn, be granted to qualified homeowners for use in housing rehabilitation.

The Housing Authority will use the interest from the Rehabilitation Trust to grant loan interest reductions to qualified borrowers. In its administration of the Rehabilitation Trust and the low-interest loan programs, the Housing Authority will work closely with Neighborhood Corporations.

Financial Institutions

Several local lending institutions have made commitments to provide conventional market rate loans to qualified residents and lowinterest loans to the Seattle Housing Authority; to underwrite the administrative costs of the neighborhood corporations; and to serve as board members of neighborhood corporations.

Private Local Foundation

A leading local foundation has contributed several thousand dollars toward the establishment of a high-risk loan fund and is soliciting contributions from other sources, both local and national.

City Building Inspectors

The city will assign an inspector exclusively for the purpose of completing code inspections and monitoring work porgress in the action neighborhoods. This inspector will receive special training to ensure that code enforcement is consistent with neighborhood needs. Department of Community Development

- Having played a major role in program initiation and planning, the Department of Community Development will assist neighborhoods in meeting selection criteria and in establishing the neighborhood corporation. It will certify neighborhood conformance to selection guidelines; will provide public improvement planning assistance; and will conduct program evaluation.
- Mayor-City Council

The Mayor and City Council appropriated general revenue sharing funds to establish the Rehabilitation Trust; established legal authority for the loan program; modified the city's housing code; will select the program neighborhoods; and will commit city resources for such improvements as streets, sewers, parks and other amenities.

PROGRAM ACCOMPLISHMENTS

Implementation of the program will begin in early 1975. The planning process is virtually complete with all contractual and legal authorizations in order and neighborhood selection scheduled to occur in December 1974. Funding commitments have been obtained from local financial institutions and a local foundation.

PROGRAM COSTS AND FUNDING SOURCES

City of Seattle

Established a \$4.5 million Rehabilitation Trust from general revenue sharing funds; annual interest of approximately \$33,000 will be used for interest-reduced loans. The city also contributes salaries of inspectors and planners who will participate in the program.

Financial Institutions

Will underwrite administrative costs of Neighborhood Corporations totalling approximately \$60,000 each annually. Will provide about \$18 million in loans to neighborhood residents.

Private Foundation

Contributed several thousand dollars toward a high-risk, revolving loan fund.

NEIGHBORHOOD CHARACTERISTICS

Although neighborhood selection had not been completed as of November 1974, the Mann-Minor neighborhood is considered to be a prime candidate as it has been heavily involved in program initiation and planning.

The Mann-Minor neighborhood has been ranked as a stage three neighborhood. It is composed of a diverse housing stock, including better quality large Victorian homes, modest bungalows, and modern garden apartments.

Buildings in the area are in need of repair, some major. There is considerable absentee ownership and some abandonment. Vacancy rates have been falling as have property values.

Residents are predominantly moderate- to low-income blacks with small households and a high proportion of renter-occupancy. The area is relatively large and lies in a small valley separated from the CBD on the west by hills. Lake Washington is about one mile east. A private university and community college provide environmental assets, and there are few mixed uses or other detractions.

ADDITIONAL OBSERVATIONS

The Seattle Neighborhood Housing Rehabilitation

Program possesses the same strengths of Pittsburgh NHS: concentrated code enforcement accompanied by strong flexible financial assistance; planning and policy making performed by representatives of all participants; additional services such as homeowner counseling and improved public facilities. In addition, the Seattle program includes a wider variety of available financial assistance. The major problem encountered in Seattle thus far has been the complex institutional contractual arrangements necessary due to the involvement of city funds, the participation of the Housing Authority, and the types of loan programs being used.

PROGRAM SPONSOR/CONTACT

Office of Housing Policy Department of Community Development Seattle, Washington 98104

OAKLAND NEIGHBORHOOD HOUSING SERVICES, INC.

OAKLAND, CALIFORNIA

Population: 361,561 (SAN FRANCISCO SMSA)

PROGRAM SETTING

Oakland Neighborhood Housing Services, Inc. (NHS) was organized to address the problems of deteriorating housing and inactivity of financial institutions in East Oakland. To establish the program, the Federal Home Loan Bank of San Francisco sponsored a series of Urban Housing Workshops.

PROGRAM DESCRIPTION

The Oakland Neighborhood Housing Services, Inc. (NHS) was established in February 1973 to develop and carry out a revitalization program on a block-byblock basis in neighborhoods experiencing deteriorating housing and disinvestment by financial institutions. Initial staff efforts were directed toward securing funding commitments from private foundations; encouraging the examination and revision of lending policies by financial institutions; coordinating the city government's participation and selecting the initial neighborhood for operation. In September 1973, NHS became active in a first target area of nine blocks.

The comprehensive program focuses primarily on physical rehabilitation and includes the following elements:

- Concentrated code enforcement by the city on a systematic basis, consisting of exterior and interior inspection with identification of the treatment needed to meet code standards.
- Rehabilitation counseling of homeowners by NHS which includes a review of the rehabilitation recommendation and assessment of the owner's ability to qualify for conventional financing.
- Financial assistance from NHS to homeowners in either of two ways:

GEOGRAPHIC SCOPE: NEIGHBORHOOD

PROGRAM OBJECTIVES

Oakland Neighborhood Housing Services, Inc. is a non-profit corporation whose goal is the creation of a partnership among neighborhood residents, local financial institutions, business and government in order to serve as a catalyst for redirecting private capital for rehabilitation and to assemble and administer a high-risk revolving loan fund.

- --a conventional loan at market interest rate from lenders who are part of a contractual agreement with NHS to make all bankable loans generated by the program.
- --a loan of up to \$11,000 at varying interest rates from the high-risk revolving loan fund established by contributions from private sources and available to homeowners who do not meet normal credit standards or whose incomes do not meet normal lending criteria. Interest rates can vary depending on the borrower's ability to pay and can range from market rate to no interest (with the homeowner's land and building serving as the security for the loan). Until funds are secured for a larger loan pool (the goal is \$300,000), loans at market rates will take priority.
- Management of the rehabilitation of individual houses by preparing an outline and cost summary of repairs to be completed, arranging for engineering and architectural design services from the Redevelopment Agency, referring contractors, securing bids, assisting owners who wish to do some of the work themselves, and certifying the completed job.
- Cooperation between NHS and the city government to correct deficiencies in city services and facilities.
- Maintenance of an NHS project office within the

COMPREHENSIVE

PROGRAM SPONSOR/CONTACT

Oakland Neighborhood Housing Services, Inc. 9614 E. 14th Street Oakland, California 94603

neighborhood to provide a focus of organizing neighborhood support.

The participation of a variety of members from both government and private institutions makes the NHS program innovative and potentially more effective in reversing neighborhood decline.

PROGRAM ACCOMPLISHMENTS

During the first year, the program had the following principal accomplishments:

- Receipt of charitable contributions for administrative support;
- Grants and commitments equalling two-thirds of initial goal of a \$300,000 loan pool;
- Arrangement of commitments with key lenders to make bankable loans;
- Inauguration of systematic code enforcement by city;
- Financial and rehabilitation counseling services to approximately 35 homeowners:
- Rehabilitation of 16 units, with most of the financing from about \$90,000 in market rate loans from the high-risk revolving fund.

PROGRAM COSTS AND FUNDING SOURCES

Private Foundations and Organizations Grants of \$100,000 and commitments of another \$100,000 for the high-risk revolving loan fund. Efforts to secure another \$100,000 in commitments are underway.

Savings Associations Mortgage Company (SAMCO) \$42,500 for annual administrative costs.

Oakland Clearinghouse Association \$17,500 for annual administrative costs.

PROGRAM PARTICIPANTS AND THEIR ROLES

Oakland NHS Project Staff

Rehabilitation management (including cost estimating, bid preparation, contractor referrals, "sweat-equity" assistance); credit counseling; loan processing; neighborhood organization; liaison with city government, financial institutions and the business community. Staff consists of 2 full-time and 2 part-time professionals and 2 support personnel.

Oakland Building and Housing Department Housing inspection services, including outline of repairs necessary for code compliance.

Oakland Redevelopment Agency

Architectural-engineering assistance to homeowners.

Public Works Department

Engineering services and selected capital improvements in neighborhood.

- Savings Association Mortgage Company (SAMCO) Financial support of program administration and
- provision of market-rate long-term mortgage loans.

Oakland Clearinghouse Association

Financial support of program administration. Private Foundations and Organizations

Direct grants for the high-risk revolving loan fund.

PROGRAM STRENGTHS

The participation of the private financial community directly addresses one identified cause of the neighborhood's problems -- institutional disinvestment. The ability of the program to make high-risk loans allows a more widespread rehabilitation effort, as well as providing an opportunity for borrowers to establish a good credit rating. In addition, the evidence of private and public interest in the neighborhood stimulates property improvements by residents not directly involved in the program.

PROGRAM PROBLEMS

A major problem being worked on is additional financial support to permit the level of activities necessary for overall neighborhood impact. Coordination of other city activities and local government investment in the NHS program area has not been adequate and has not encouraged a high enough degree of participation by financial institutions to be fully effective. These problems are now being addressed.

ADDITIONAL OBSERVATIONS

The NHS program operating in Oakland is based on the Pittsburgh model. It is being actively replicated in communities throughout the nation under the auspices of the joint HUD-Federal Home Loan Bank Board Urban Reinvestment Task Force. The essential elements for replicability, according to the national director, are: a) neighborhood resident support, b) city support -- especially concentrated code enforcement, c) lenders' agreements to make all bankable loans, d) high-risk revolving rehabilitation loan fund, e) experienced technical staff for rehabilitation and financial counseling services.

NEIGHBORHOOD INFORMATION

SOUTHEAST ELMHURST TARGET AREA

3,000 RESIDENTS 10 BLOCKS 1,048 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD 1,4

The target area, a portion of the larger Elmhurst community, has been ranked a stage 2 neighborhood, but is surrounded by areas of 3 to 4 rankings. It is an area of racial transition located at the periphery of a large, predominantly moderate income black community. It abuts the neighboring city of San Leandro, a middle-class white suburban community. The housing stock is predominantly single-family detached, wood frame construction built in the 1920s through 1940s. The area suffers from surrounding environmental blight from the heavy industrial and mixed use areas and a deteriorated commercial strip along the western boundary.

HOUSING CHARACTERISTICS

Age of Structures	
Pre 1940	49.0%
1940-1949	32.0%
1950-1959	13.0%
1960-1970	6.0%
Type of Structures	
Single-Family	90.0%
Multi-Family (2–4 units)	10.0%
Multi-Family (5 + units)	0.1%

Vacancy Rates		
Rental	2.6%	
Owner	0.8%	
1969 Housing Values		
Median Home Value	\$15	,500
Median Contract Rent	\$	113
POPULATION CHARACTERISTICS		
Racial Characteristics		
White	48.0	1%
Black	49.0	1%
Spanish Surnames	13.0%	
1969 Family Income		
Families Under \$5,000	21.0	%
Families Over \$15,000	17.0	%
Median Family Income	\$9,065	
Residential Tenure		
Owner Occupancy	71.0	%
Renter Occupancy	29.0%	
Household Type		
Average Household Size	3.0	
Individual Households	21.0%	
Female-headed Families	14.0	%
Age Composition		
Under 18	9.0	%
Over 65	7.0	%

Education

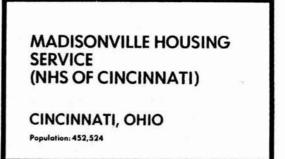
Any College	4.0%
High School Graduate	43.0%
Employment	
Male Labor Force Unemployed	4.0%
Families on Public Assistance	12.4%

RECENT TRENDS

Since 1970 the concentration of black population has increased and much of the remaining white population is middle-aged or elderly. Despite the transition, neighborhood satisfaction ratings are generally above average, except for personal security. There is evidence of recent increases in vacant and abandoned housing units immediately abutting the target area. Some units in the target neighborhood are vacant also. Home values in the Elmhurst community generally are declining although this condition is less extreme in the target area. Many institutional lenders, however, fail to distinguish the target area from the greater Elmhurst community.

1/ The neighborhood is smaller than a census tract.

4/ The census data describe characteristics of the homogenous area.



PROGRAM SETTING

Like Oakland's Neighborhood Housing Service (NHS), Madisonville Housing Service (MHS) was a result of the Urban Reinvestment Task Force's effort to establish a series of NHS programs across the country. In Cincinnati, the Madisonville area was chosen because of its basically sound but slightly deteriorating housing, its active neighborhood organization, and local lending institutions' willingness to participate in the program.

PROGRAM OBJECTIVES

The objectives of the Madisonville Housing Service are:

- To assist residents in maintaining their homes by providing home improvement loans.
- To increase the involvement of lending institutions in the financing of these loans to residents.
- To advise residents on home financing, budgeting, and structure maintenance.
- To encourage other agencies, both public and private, to provide needed services in the community.

VARIATIONS IN PROGRAM OPERATION

Initiative for an NHS program in Cincinnati began in 1972 with the organization of an Urban Housing Workshop by the Federal Home Loan Bank of Cincinnati. Out of this workshop, an Ad Hoc Urban Housing Committee was formed of the city's political, institutional, and community leaders. This Committee selected the Cincinnati community of Madisonville as the initial target area for an NHS program.

After the selection of Madisonville, 29 Cincinnati savings and loans joined the Madisonville Coordinating Committee, a neighborhood organization, in formally incorporating as a non-profit corporation -the Madisonville Housing Service. A Board of Trustees was elected consisting of 13 individuals, seven of whom are residents of the community. The Board hired a full-time staff of three persons in April 1973.

Few significant differences exist between the NHS programs of Cincinnati and Oakland. Both are programs that attempt to preserve one target area at a time through housing code enforcement, commitments from financial institutions to make bankable loans in the target area, and a high-risk rehabilitation loan fund.

VARIATIONS IN PROGRAM ADMINISTRATION

The MHS program, like Neighborhood Housing Services in other cities, is administered by a paid professional staff; policy is set by a Board of Trustees consisting of residents, bank officials and the program director.

PROGRAM ACCOMPLISHMENTS

Since August 1973, 416 permits have been taken out for home repairs. The expectation was for 80 percent of the required loans to be made by financial institutions and 20 percent from the philanthropically funded NHS Loan Fund. Only 13 loans have had to be made from the Loan Fund. The balance of repairs have been financed by owners from their own resources (58 percent) or by financial institutions (42 percent). Total repair permits jumped from 164 in 1972-73 to 329 in 1973-74, with stated dollar values rising from \$168,688 to \$249,412 respectively.

PROGRAM COSTS AND FUNDING SOURCES

29 Savings and Loans \$40,000 grant for operating costs (annual).

Clark Foundation

\$100,000 grant for high-risk revolving loan fund as matched by local grants.

Local Banks

\$40,000 contributed for high-risk revolving loan fund.

Other Foundations, Businesses

Contributed remaining \$60,000 for loan fund.

The available funds are used in the following ways:

- Operating costs and salaries for three staff members are allotted \$40,000.
- The high-risk revolving loan fund is assigned \$200,000.
- Commitments are made by local savings and loans to provide market rate loans.

NEIGHBORHOOD CHARACTERISTICS

Madisonville is a large, diverse, predominantly single-family community of three census tracts, which has the appearance of an old suburb. Although the black population has increased in the last several years, many blacks have always lived in the area (11 percent in 1950). The neighborhood began to decline as the housing stock aged, the business district became more and more vacant, and the financial community began to shun the area. Significant blight threatens some blocks around the core business area, but the bulk of the community falls between 1 and 2 on the neighborhood classification scale.

There is a large public housing project in the corner of Madisonville that is one-third vacant and contains most of the low-income families. This project is also responsible for inflating the community's vacancy figures and lowering the image of adjacent residential areas. The median home value is below the city value of \$16,400, but the median rent is greater than the city value of \$80.

ADDITIONAL OBSERVATIONS

The Madisonville program appears to be effective. Madisonville is reasonably sound both physically and socially: residents can see possibilities for stopping decline and are willing to invest in their properties. Though they have long avoided the area, savings and loans are now realizing there is little risk involved in loans in Madisonville. Also, MHS is an effective community advocate and serves as a focal point for community activity. The program has some problems, however; those involved would like the inspection and repair program to move faster, and there is an obvious need for similar neighborhood business services to deal with the poor condition of the Madisonville shopping district.

PROGRAM SPONSOR/CONTACT

Madisonville Housing Service 6128 Madison Road Cincinnati, Ohio 45227

NEIGHBORHOOD HOUSING SERVICES INC.

WASHINGTON, D.C. (ANACOSTIA)

Population: 756,510

PROGRAM SETTING

Washington, D.C.'s Neighborhood Housing Services (NHS) program was initiated by the Federal Home Loan Bank Board, which also started similar programs in Oakland and Cincinnati. The neighborhood selected here, Anacostia, is composed primarily of single-family homes that have started to deteriorate because of delayed maintenance.

PROGRAM OBJECTIVES

The objective of this program is to totally improve the neighborhood by stabilizing and upgrading the condition of housing, increasing the housing supply, and bringing a flow of private capital into the neighborhood.

VARIATIONS IN PROGRAM OPERATION

Neighborhood Housing Services was officially incorporated in the District of Columbia in July 1972. As in other cities, NHS of Washington works with residents in financial planning and, in cooperation with government housing inspectors, assists them in understanding and correcting housing code violations. It also aids homeowners in writing job specifications, obtaining reliable contractors' bids, and supervising the contractors' work.

To finance these repairs, NHS refers bankable homeowners to lending institutions for conventional loans, and provides homeowners who are unable to obtain conventional loans with below-market interest rate loans. "Sweat equity" loans are also available. In addition to these activities, NHS assumes an advocacy position and liaison with various agencies of the city in the improvement of city services.

During the early stages of the program, NHS was involved in activities not undertaken in Oakland. The Washington group encouraged real estate developers to rehabilitate abandoned, but basically sound, buildings and to build new units on vacant lots. Failing to get a positive response from developers who were unwilling to rehabilitate scattered frame housing, NHS decided to undertake rehabilitation directly. With financing from SAFE, a service corporation of savings and loan associations, NHS purchased five vacant houses from the Department of Housing and Urban Development. This endeavor also proved unsatisfactory to program participants, who believe that it directed attention away from the original objective of providing home improvement loans and improving public facilities. Rehabilitation is no longer emphasized by NHS.

VARIATIONS IN PROGRAM ADMINISTRATION

This program has the same administrative structure as Oakland and other programs. The Neighborhood Housing Services, Inc. staff administers the program in Anacostia; and a Board of Directors composed of residents and financial and business leaders determines policy.

PROGRAM ACCOMPLISHMENTS

From July 1973, when operations began, to Fall 1974, the following activities had taken place:

- Direct submission of three loan applications to financial institutions.
- Referral of seven loan applicants to banks or credit unions where they received loans.
- Twenty-three high-risk revolving fund loans made; 13 in process.
- Five houses purchased for rehabilitation by NHS -- two sold, one used as an office, two in process.
- Average size of loans in 1974: \$4,400.

PROGRAM COSTS AND FUNDING SOURCES

Ford Foundation

\$150,000 grant over three-year period (\$50,000/year) for revolving loan pool.

SAFE (service corporation of savings

and loan associations) and banks

Operating expense funds -- \$15,000 in 1973; \$20,000 in 1974.

Three Local Foundations

\$50,000 total annual grants -- Ford Foundation matching funds for revolving loan fund.

Various local civic and

institutional organizations

Grants of various sizes for operating expense funds.

Annual operating expenses approximate \$50,000. Other than the Ford Foundation grant, commitments for operating and administrative expenses are on a year-to-year basis.

NEIGHBORHOOD CHARACTERISTICS

The Anacostia neighborhood is in the far southeastern area of the District of Columbia across the Anacostia River from the downtown portion of the District. The neighborhood has been ranked at 2.5 in the neighborhood stage with pockets of stage 1 and 3. It is composed primarily of small, older, attached and detached single-family homes, with several pockets of newer multi-family development, including some public housing used as a relocation resource for earlier District of Columbia urban renewal. Anacostia is fairly homogeneous socio-economically, with a large percentage of families having a female head. The area has experienced rapid population growth over the past ten years, with a noticeable change in population composition. Land use is predominantly residential, with two neighborhood shopping streets.

Although some housing in the area has been improved, most is in need of repair and some has substantially deteriorated. There is housing abandonment and a few vacant lots. Generally, the large amount of multi-family development that has occurred over the last 20 years is poorly maintained. Home values do not vary greatly and have generally been rising. The median home value is about one-half of the overall District median; there is far less variation in rent levels -- \$113 in Anacostia compared to \$128 for the District as a whole.

PROGRAM SPONSOR/CONTACT

Neighborhood Housing Services, Inc. 1312 V Street, S.E. Washington, D.C. 20020

NEIGHBORHOOD HOUSING SERVICES

DALLAS, TEXAS

PROGRAM SETTING

The housing stock in the North Park/Love Field area was composed of small, single-family, woodframe homes that were slowly deteriorating. The neighborhood residents were largely low-income and elderly families unable to afford the increasing number of necessary repairs of their housing units or to obtain financing for these repairs.

PROGRAM OBJECTIVES

The Neighborhood Housing Services Program (NHS) of Dallas is designed to preserve a residential area by bringing together leaders of the financial, business and governmental sectors and representatives of the community to solve neighborhood housing problems.

VARIATIONS IN PROGRAM OPERATION

Neighborhood Housing Services of Dallas, Inc. operates very much like its counterparts in Oakland, Cincinnati and Washington. The program was initiated in January 1973 by the Federal Home Loan Bank Board, which sponsored Urban Housing Workshops attended by representatives of the financial, commercial and governmental sectors, and the community. Participants in these workshops selected a neighborhood for concentration (North Park/Love Field); obtained community and governmental support; obtained foundation funds for a revolving loan pool; established the non-profit corporation --Neighborhood Housing Services of Dallas, Inc. -and raised funds for its operation. The NHS program started in September 1973 and the loan fund was available in February 1974.

The major difference between the Oakland and Dallas Housing Services programs is that the Dallas program places more emphasis on improving public facilities and services and has received significant support from the city.

VARIATIONS IN PROGRAM ADMINISTRATION

As in the Oakland program, NHS of Dallas has a paid staff that processes loan applications, organizes neighborhood support, provides credit and homeownership counseling, supervises rehabilitation efforts, and works with the financial and business community to preserve the neighborhood. The staff is composed of two full-time professionals and one support person. A Board of Directors composed of community leaders, bank officials, government representatives and the program director sets policy auidelines.

PROGRAM ACCOMPLISHMENTS

- As of September 1974, no NHS loans had been made, though 10 applications had been approved; 7 bank loans had been made.
- The City of Dallas installed 200 street lights in the area.

PROGRAM COSTS AND FUNDING SOURCES

Local financial institutions

\$50,000/year for operating expenses.

Ford Foundation

\$100,000 revolving loan fund. (The Ford Foundation grant to the revolving loan fund was made on the condition that local organizations contribute \$2 for every \$1 contributed by the Foundation.)

Local foundations

\$200,000 revolving loan fund.

The City of Dallas tentatively approved \$1,000,000 for needed capital improvements in the area over a three-year period.

NEIGHBORHOOD CHARACTERISTICS

The North Park/Love Field area ranges from 1.5 to 2.5 on the neighborhood continuum. Most of the area is composed of small wood-frame houses, although one section contains larger masonry homes occupied by middle-income families. The area has long been a predominantly black working- and middle-class area. Following the exit of whites from the eastern section, it has remained relatively stable for the past 10 to 20 years. An airport is adjacent to the neighborhood, but the facility is only partially utilized. Most of the buildings in this neighborhood are in need of repairs, but one section has basically sound housing in need of only minor repairs. There are few abandonments. Housing values in the area have generally been rising.

PROGRAM SPONSOR/CONTACT

Neighborhood Housing Services of Dallas, Inc. 4923 West Lovers Lane Dallas, Texas 75209 .

CHICAGO AREA RENEWAL EFFORT SERVICE CORPORATION (RESCORP.)

CHICAGO, ILLINOIS

Population: 3,366,957

PROGRAM SETTING

The Chicago Area Renewal Effort Service Corporation (RESCORP) was organized by local savings and loan associations to assist communities in solving a broad range of urban problems that have caused blight and deterioration in many of Chicago's inner city neighborhoods.

PROGRAM DESCRIPTION

RESCORP was formed in 1972 as a vehicle to assist in the solution of urban problems. Like similar service corporations in Boston, Hartford, Pittsburgh, Cincinnati and other cities, RESCORP is a profit organization whose shareholders contribute a percentage of their assets to help fund its programs.

RESCORP is involved in a number of projects designed to stimulate reinvestment in all aspects of the community including housing, commercial development, and public facilities and services. Because one of the Corporation's main goals is to coordinate redevelopment efforts by local organizations, most of its activities are undertaken jointly with other program sponsors, such as local government, community groups and business and financial institutions. Only one rehabilitation project of multi-family housing is directed solely by RESCORP. Presently, the South Shore Community, particularly the O'Keefe area, is the focus of attention for most of RESCORP's activities. Projects oriented toward this and other parts of the Chicago metropolitan area are discussed below.

1. Multi-Family Housing - RESCORP has purchased and will renovate 151 units of multi-family housing in the O'Keefe area where neighborhood decline is reversible and blighting influences can be removed

GEOGRAPHIC SCOPE: NEIGHBORHOOD

PROGRAM OBJECTIVES

RESCORP has two main goals: to coordinate efforts by local government, community groups, businesses and financial institutions to stabilize selected neighborhoods throughout the city; and to engage in housing rehabilitation and development activities in those areas where neighborhood deterioration is still reversible.

through renovation. To insure that this project has a long-term effect on stabilizing the area, the organization will also maintain control of the property after rehabilitation is completed, and hire a management company to operate the 5 structures. Federal Section 236 funds obtained through the Illinois Housing Development Authority have already been committed for this project.

2. South Shore Comprehensive Plan – Along with several insurance companies, the University of Chicago, and the Chicago United Companies, RESCORP is working with a community based financial institution, a development corporation and a citizens group to develop a long-range preservation plan for the South Shore Community. These organizations meet once every two weeks to discuss the area's needs and development potential.

3. Loan Guarantee Program – RESCORP and Community Services and Research Corporation, a nonprofit corporation which has a board of directors overlapping with that of RESCORP, are attempting to establish a loan program to provide mortgage funds to selected neighborhoods throughout Chicago. The proposed program is based on a concept of risk-sharing which distributes the losses generated by defaults among participating agencies. As the program is now designed, a group of lending institutions will provide approximately \$7 million for loans; the City of



PROGRAM SPONSOR/CONTACT

RESCORP 7 South Dearborn Street Chicago, Illinois 60603

Chicago will establish a fund of about \$500,000 held in trust to protect against a designated percentage of losses on these loans; and the Mortgage Guarantee Insurance Company will further insure against losses.

Unlike revolving rehabilitation loan programs operating in most cities, losses incurred by this program are absorbed by all participants including the lenders, the city and a private mortgage insurer, instead of being deducted from one trust fund established by the city The proportionate share of loss absorbed by the participants will depend on the neighborhood's location. In three test areas, for instance, the private insurer will absorb 15 percent, the lenders will absorb 25 percent, and the city's guarantee fund will absorb the remaining 60 percent.

Loans for up to 92 percent of appraised property value will be made to prospective homeowners with lower equity requirements than are normally available from conventional sources. However, prevailing market rates will be used. Loan eligibility requirements have not as yet been determined. The Community Services and Research Corporation will administer the program, but the city will counsel borrowers and some financial institutions will act as loan processing and servicing agents.

More programs like the Loan Guarantee Program designed to revitalize several neighborhoods will be developed; and the approach to community stabilization used in O'Keefe and the South Shore area will be applied in other Chicago communities, if RESCORP expands its efforts as its leaders project.

PROGRAM ACCOMPLISHMENTS

- The corporation is working with community groups to develop a neighborhood development plan.
- Five apartment buildings in a two-block target area have been purchased for rehabilitation.

PROGRAM COSTS AND FUNDING SOURCES

RESCORP/The Chicagoland Savings and Loan Associations

Contribute a percentage of their assets to cover the corporation's administrative costs. The exact amount is not available.

Multi-Family Housing Project/Illinois Housing Development Authority

\$3.5 million in Section 236 funds for rehabilitation of 150 multi-family units have been committed.

The Loan Guarantee Program is not as yet funded although efforts are being made to obtain \$500,000 from the City of Chicago for a default trust fund, and about \$7 million in loan commitments from local lending ininstitutions.

The South Shore Comprehensive Plan is actually not funded. Participants donate their time.

PROGRAM PARTICIPANTS AND THEIR ROLES

The Chicagoland Savings and Loan Associations Created RESCORP and members serve on the firm's board of directors.

RESCORP

Presently purchases, rehabilitates and manages multi-family housing; and works with the following organizations to develop a comprehensive plan for the South Shore and establish a loan guarantee program:

(1) South Shore Comprehensive Plan South Shore National Bank Attempts to identify community needs and develop-

ment potential.

Chicago Economic Development Corporation Assists minority businesses and commercial renewal; also involved in developing a comprehensive plan.

South Shore Commission

A grass roots community organization active in developing community programs.

CNA Financial and Other Insurance Companies Will provide outside capital that major corporation's have available for long-term investment. University of Chicago

Assists in research and analysis of community needs and redevelopment activities.

Chicago United Association

Several large corporations, providing research funds and equity capital.

(2) Loan Guarantee Program

Community Services and Research Corporation A non-profit corporation with a board of directors overlapping that of RESCORP. It will be charged with administration, coordination and management of the loan program. The "Pool"

A group of lending institutions who will agree to

jointly provide the funds required for the loans placed under this program.

The City of Chicago

Will provide a loan guarantee fund to protect against an agreed-upon percentage of losses incurred, and provide a counseling service to pre-screen and counsel loan applicants.

Mortgage Guarantee Insurance Corporation

Will provide mortgage insurance for loans made under this program.

Chicago Title and Trust Company

Will be responsible for the investment, protection and distribution of claims for the Guarantee Fund.

PROGRAM STRENGTHS

The program's strength lies in RESCORP's comprehensive approach to neighborhood preservation. The organization is designed not only to physically rehabilitate multi-family units, but also to coordinate the efforts of financial institutions, businesses, and community groups in formulating and implementing an overall strategy for community development.

PROGRAM PROBLEMS

The program has not existed long enough to effectively evaluate its problems.

ADDITIONAL OBSERVATIONS

Leadership was crucial in developing RESCORP. The corporation was established by local savings and loan associations; however, the corporation's president and project manager were largely responsible for developing specific programs. Similar service corporations already exist in cities such as Boston, Hartford, Cincinnati, and Pittsburgh; and others can be established to stabilize neighborhoods that are beginning to decline.

NEIGHBORHOOD INFORMATION:

O'KEEFE (SOUTH SHORE COMMUNITY)

13,388 RESIDENTS ¼ SQUARE MILE (APPROXIMATELY) 6,116 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD 2,4

The program's present target area is O'Keefe, a small neighborhood in the South Shore Community. O'Keefe is rated at 2 1/2 on the neighborhood scale. Multi-family, masonry, elevator buildings comprise the majority of this area's housing stock, although some single-family bungalows and threeflat apartments are scattered throughout the neighborhood. In the last three to five years, the area has nearly completed the transition to a totally black population, and the number of families on public assistance has increased.

According to local financial institution directors, some of the large apartment complexes are owned by realty companies who believe that the only way to manage the properties lucratively is to withhold taxes, delay maintenance and collect a short-run profit before mortgage foreclosures. Thus far, abandonment has not occurred, however, and rental values are not falling rapidly.

HOUSING CHARACTERISTICS

Type of Structures	
Single-Family	2.0%
Multi-Family (2–4 units)	11.0%
Multi-Family (5 + units)	87.0%
Age of Structures	
Pre 1940	66.0%
1940-1949	13.0%

1950-1959	8.0%	
1960-1970	13.0%	
Vacancy Rates		
Rental	3.6%	
Owner	0.7%	
1969 Housing Values		
Median Home Value	\$26,400	
Median Contract Rent	\$ 142	
POPULATION CHARACTERISTICS		
Racial Characteristics		
White	26.0%	
Black	74.0%	
1969 Family Income		
Families Under \$5,000	11.0%	
Families Over \$15,000	28.0%	
Median Family Income	\$11,063	
Residential Tenure		
Owner Occupancy	10.0%	
Renter Occupancy	90.0%	
Household Type		
Average Household Size	2.3	
Individual Households	39.0%	
Female-headed Families	22.0%	
Age Composition		
Under 18	23.0%	

Over 65	11.0%
Education	
Any College	36.0%
High School Graduate	48 .0%
Employment	
Male Labor Force Unemploy	ed 2.8%

Families on Public Assistance 1.5%

RECENT TRENDS

The O'Keefe neighborhood has become somewhat unstable in the last three years as a large number of low-income and publicly-assisted families have moved into the area. Despite changes, resident satisfaction ratings are high. Located near Lake Michigan and adjacent to the once prestigious South Shore Country Club, the area still attracts some middle-income families.

 $^{2/}$ The area is coterminous or approximately so with the census tract(s) used in the data analysis.

 $^{4/}{\rm The\ census\ data\ describe\ characteristics\ of\ the\ homogeneous\ area$.

ALLEGHENY WEST COMMUNITY DEVELOPMENT PROJECT

PHILADELPHIA, PENNSYLVANIA Population: 1,948,609

PROGRAM SETTING

The Allegheny West Foundation emerged from a commitment by Tasty Baking Co. to improve conditions for 23,000 residents of two neighborhoods surrounding its industrial plant. This posture was basically a defensive move; the adjacent neighborhoods, in rapid decline and experiencing considerable abandonment, threatened the value of the firm's main facility.

PROGRAM DESCRIPTION

The Allegheny West Foundation, a publicly supported foundation, was formed to administer the community development project. The foundation, whose board members are local business managers, the president of City Council and the president of the principal neighborhood association, employs three professionals who work with local community leaders to find the best means of improving the area. Planning for revitalization of the area began in 1968. Initial improvement efforts began in 1969 and were geared toward building neighborhood organization. Progress with this activity attracted other firms, private agencies and the city, and expanded the program's objectives.

"Operation Facelift," the major project, offers free advice to homeowners about how to maintain and upgrade their houses and refers them to two Philadelphia banks for home improvement loans. Under this rehabilitation program, abandoned single family homes are purchased and rehabilitated within both neighborhoods. These homes are offered first to Tasty Baking Company employees and then to civic association members on a first come, first served basis.

The two local banks make rehabilitation loans to homebuyers who are members of the Tasty Baking GEOGRAPHIC SCOPE: NEIGHBORHOOD

PROGRAM OBJECTIVE

The project has multiple objectives: rehabilitation of businesses; improvement of child and health care facilities; provision of summer jobs; sponsorship of recreation facilities; land use regulation; housing and personal legal assistance; and the encouragement of citizen involvement within the project area.

Company or two incorporated civic associations participating in the program. These banks also extend lines of credit to provide up to 100 percent mortgage loans for rehabilitated structures as long as the Foundation guarantees each loan for a three-year period immediatley following the sale.

Other programs include fostering community support for a mental health center, three child care centers, a summer job program, a neighborhood scouting program, vest pocket park development; encouraging financial support for one of the incorporated civic associations; and legal counseling about zoning and other matters.

PROGRAM ACCOMPLISHMENTS

Twenty single-family structures have been rehabilitated; 30 additional shells are undergoing similar conversion.

There is a \$3,500 annual donation to support the boy scout troop.

Thirty local boys are employed two days per week for four hours during the summer.

Incorporation documents have been drawn up for local mental health centers; the proposal for their

COMPREHENSIVE

PROGRAM SPONSOR/CONTACT

The Allegheny West Foundation 2801 Huntington Park Avenue Philadelphia, Pennsylvania 19129

operational funding has been formulated and prepared.

Community support has established three child-care centers.

PROGRAM COSTS AND FUNDING SOURCES

Post Funding

Total commitment by Tasty Baking Company to 1974 is \$360,000.

Present Funding

\$125,000 from Tasty Baking Company and \$25,000 from other local associations.

Anticipated Funding (1975)

\$100,000 from City of Philadelphia \$125,000 from Tasty Baking Company \$ 25,000 from local businessmen.

The Tasty Baking Company will continue to finance the project at the current level. The city's contribution will be earmarked for housing subsidies. In 1972, 50 percent of the budget went toward administration, 15 percent to community programs and 35 percent to housing rehabilitation subsidies. As the budget has increased, all new funds have been applied to the housing subsidies.

PROGRAM PARTICIPANTS AND THEIR ROLES

The Allegheny West Foundation

The non-profit group undertaking the development project. The business representatives on the Foundation Board raise contributions and participate with resident leaders in making major decisions about project goals.

RAH, Ridge Allegheny, Hunting Park (Adelphos Brotherhood)

These are the incorporated associations which represent two neighborhoods of Allegheny West. They articulate the residents' viewpoints and priorities. Other participant groups include an incorporated merchants' association, three unincorporated associations and over 60 black organizations.

Tasty Baking Company

Tasty Baking Company was responsible for the program's inception. It provided initial funding management time and office space/supplies for the program.

Philadelphia National Bank

Fidelity Bank

Provide maximum of \$50,000 in home improvement loans; 2–3 year term, at market rate or slightly below.

PROGRAM STRENGTHS

Private industry's continuing leadership and participation provides the necessary support and commitment to stabilize a declining neighborhood. Through their active fund-raising efforts, businesses in the neighborhood have sustained a high level of program funding.

PROGRAM PROBLEMS

The program has had no measurable effect on the crime rate in Allegheny West. Tasty Baking Company has had to support the project for an extended time without comparable support from other local businesses. There is only one local citizen representative from the civic association (President of Adelphos) on the Foundation Board of seven directors and four officers (drawn from local merchants with the exception of the President of the City Council).

ADDITIONAL OBSERVATIONS

This program is replicable if strong financial commitments from local companies can be garnered. At least one major private firm must be willing to spearhead the effort if comparable results are to be obtained. Once established, the organization should be selfperpetuating and able to seek its own funds.

NEIGHBORHOOD INFORMATION:

ALLEGHENY WEST

24,751 RESIDENTS 90 CITY BLOCKS 7,345 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD

Allegheny West is an area of two distinct neighborhoods bordered on the south by an area of substandard deterioration and bordered on the north by railroad yards and industries. Buildings are predominantly of the single-family, attached row house variety. Sections of this area are at stage four on the neighborhood scale while other parts, including those where properties have been rehabilitated, are at stage three.

Lending institutions and commercial interests have long stopped investing in this entire section. The median housing value is significantly below the city's median of \$10,600. However, there have been very few conversions and home ownership remains high.

HOUSING CHARACTERISTICS

Age of Structures	
Pre 1940	81.0%
1940-1949	16.0%
1950-1959	2.0%
1960-1970	1.0%

Type of Structures		Household Type	
Single Family	85.0%	Average Household Size	3.5
Multi-Family (2-4 units)	6.0%	Individual Households	18.0%
Multi-Family		Female-headed Families	31.0%
(5+ units)	9.0%	Age Composition	
Vacancy Rates		Under 18	41.0%
Rental	5.0%	Over 65	7.0%
Owner	1.0%	Education	
1969 Housing Values		Any College	3.5%
Median Home Value	\$7,050	High School Graduate	29.0%
Median Contract Rent	\$ 69	Employment	
POPULATION CHARACTERISTICS		Male Labor Force Unemployed	5.8%
Racial Characteristics		Families on Public Assistance	15.8%
White	18,0%	RECENT TRENDS	
Black	80.0%	The minority group population has inc	
Spanish Surnames	1.0%	ically over the past ten years, many o having moved north from the very dete	eriorated neigh-
1969 Family Income		borhoods of North Philadelphia. Only of Allegheny West are occupied by the	e once dominant,
Families under \$ 5,000	29.0%	Italian and Irish populations. Residen neighborhood as viable.	ts still view the
Families over \$15,000	9.0%		
Median Family Income	\$7,381		
Residential Tenure			
Owner Occupancy	64.0%		
Renter Occupancy	36.0%		

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NEIGHBORHOOD ASSISTANCE PROGRAM

LINCOLN, NEBRASKA

Population: 149,518

PROGRAM SETTING

The city recognized that several neighborhoods in Lincoln, while basically stable, were suffering significant decline, including deteriorating housing, environmental deficiencies and obsolete public improvements. The city, at the time, lacked a comprehensive program for dealing with the multiple problems of these areas.

PROGRAM DESCRIPTION

The program can operate only in areas that have existing, viable neighborhood organizations. The program is seen as a continuing, cooperative effort between the city and the residents of the neighborhood. Among the possible forms of assistance that may be provided by the city are:

Low cost and insured rehabilitation loans. Commitment of lending institutions to make all possible loans. Subsidized street improvements. Land use changes. Park developments. Counseling services and home improvement assistance. Demolition of abandoned buildings and implementation of intensive environmental improvement services.

The residents of the area are expected to maintain and rehabilitate their properties in light of the environmental improvements made by the city.

In early 1973, the Clinton Neighborhood Organization requested the implementation of a Neighborhood Assistance Program (NAP) in the Clinton neighborhood. In September 1973, Clinton was designated

GEOGRAPHIC SCOPE: NEIGHBORHOOD

PROGRAM OBJECTIVES

The objective of the program is to provide an ongoing process which enables the city to become actively involved in the conservation of the neighborhood through a comprehensive attack on the problems that cause deteriorating housing conditions.

for the city's first NAP. A comprehensive neighborhood attitude survey was undertaken soon after the designation as a neighborhood assistance program area. The attitude survey, conducted with the assistance of the University of Nebraska, indicated those programs and activities neighborhood residents desired most. A first year program has been funded based on the attitude survey and meetings between Clinton residents and city staff.

The program in the first year includes the paying of streets and sidewalks in a four block area where only dirt roads exist today. Prohibited by state law from granting direct subsidies to individuals, the city is planning to pay 75 percent of the improvement costs and assess the remaining 25 percent equally among the homeowners in the area of the improvements. The city would have preferred a subsidy based on the owners' ability to pay, but that type of program is not permitted under state law. In addition to street improvements, money was budgeted for the construction of a tennis court, minipark, street trees, the neighborhood organization and other city services including street and alley maintenance and environmental code enforcement.

An attempt was made to put together a lowinterest rehabilitation loan fund. The financial institutions in the area have indicated a willingness

COMPREHENSIVE

PROGRAM SPONSOR/CONTACT

Office of the Housing Administrator 100 N. 9th Street Lincoln, Nebraska 68508

to cooperate, but the tight financial situation in 1974 severely limited improvement loan money. Other sources of funds for a rehabilitation loan pool are being investigated, and the city hopes to have a program in effect as soon as possible.

Although funds were budgeted and plans developed, the ordinances implementing the Neighborhood Assistance Program concept are not yet written.

PROGRAM ACCOMPLISHMENTS

The planning phase of the NAP program along with an attitude survey were recently completed; first year activities were also delineated.

PROGRAM COSTS AND FUNDING SOURCES

City Revenues - \$123,000

PROGRAM PARTICIPANTS AND THEIR ROLES

Office of the Housing Administrator: The office of the housing administrator coordinates and administers the neighborhood assistance program. A full time planner will be hired to work with neighborhood groups in preparing plans for future NAPs. It is expected that other neighborhoods within the city will apply to become participants of the program.

City Departments: City departments are expected to respond rapidly to any requests for services in the neighborhood assistance program area.

PROGRAM STRENGTHS

Though the program has not yet been implemented, the comprehensive approach to be used should be an effective method of attacking the problems in the area.

PROGRAM PROBLEMS

It is difficult to get enough residents interested to make citizen participation meaningful. A workable rehabilitation loan and grant program will have to be implemented before many residents will be financially able to rehabilitate their homes.

ADDITIONAL OBSERVATIONS

Although each Neighborhood Assistance Program will undertake activities that reflect the needs of the specific area, the approach could be used elsewhere.

NEIGHBORHOOD INFORMATION:

CLINTON

4,850 RESIDENTS **APPROXIMATELY 100 BLOCKS** 1,800 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD 2,4

The Clinton neighborhood is composed predominantly of detached single-family wood-frame homes. Many of the streets in the area are only partially improved, gravel or dirt roads. The neighborhood is in stage 3. There are many students in the area, a higher percentage of minority persons than in the city, and older residents who have lived in the area for a long time. Decline has been accelerated by the acquisition of the right-of-way for a highway, the construction of which now seems doubtful.

HOUSING CHARACTERISTICS

Type of Structures

Single Family	72.0%
Multi-Family (2-4 units)	20.0%
Multi-Family (5+ units)	8.0%
Age of Structures	
Pre 1940	81.0%
1940-1949	3.0%
1950-1959	7.0%
1960-1970	9.0%
Vacancy Rates	
Rental	1.5%

Owner	9.1%	
1969 Housing Values		
Median Home Value	\$7,800	
Median Contract Rent	\$ 75	
POPULATION CHARACTERIST	CS	
Racial Characteristics		
White	90.0%	
Black	9.0%	
1969 Family Income		
Families Under \$5,000	34.0%	
Families Over \$15,000	4.0%	
Median Family Income	\$6,950	
Residential Tenure		
Owner Occupancy	50.6%	
Renter Occupancy	49.4%	
Household Type		
Average Household Size	2.9	
Individual Households	9.0%	
Female-headed Families	16.0%	
Age Composition		
Under 18	32.0%	
Over 65	12.0%	
Education		

14.2%

51.5%

Any College

High School Graduate

-70-

Employment

Male Labor Force Unemployed 2.4%

Families on Public Assistance 6.8%

RECENT TRENDS

In the last 5 to 10 years, the condition of the housing structures in the area has deteriorated. There have been conversions from single family to 2, 3, or 4-unit structures. City services are not comparable to other parts of the city. Crime, although a concern, is not considered by the residents to be a major problem. In general, the residents are more satisfied with the neighborhood than the structural conditions and lack of community improvements might indicate.

2/The area is coterminous or approximately so with the census tract(s) used in the data analysis .

 $^{4/}$ The census data describe characteristics of the homogeneous area .

SHOOK'S RUN NEIGHBORHOOD REDEVELOPMENT PROGRAM

COLORADO SPRINGS, COLORADO

PROGRAM SETTING

Project planning grew in response to poor environmental conditions associated with the Shook's Run drainage channel. These conditions included poor East-West transportation corridors, flooding, and health hazards and contributed to deteriorated housing, poor land use and zoning patterns, lack of parks and substandard streets.

PROGRAM DESCRIPTION

Because of the proximity of Shook's Run to the Central Business District, the neighborhood decline was guite visible to city officials and residents of other areas. Concern for the future of the downtown area increased and specific aspects of the Shook's Run area drew attention. Engineers wanted to make drainage improvements; parks and recreation officials wanted to develop more recreational facilities; planners wanted to draw up a coordinated improvement plan. Working with an influential and supportive Councilman, the Planning Department and urban renewal agency developed a comprehensive neighborhood redevelopment program in 1972 for which federal urban renewal assistance was requested. The inability to obtain federal funds, combined with the city's recognition of Shook's Run as a high priority area, stimulated the City Council to commit a large portion of the city budget in 1974 and 1975 to the neighborhood redevelopment program.

The program focus is on housing and capital improvements with the total project estimated to cost approximately \$40 million; \$20 million is scheduled for housing, \$13 million for parks and drainage improvements, \$7 million for other capital improvements. Activities during the first two-year phase will include: GEOGRAPHIC SCOPE: NEIGHBORHOOD

PROGRAM OBJECTIVES

In order to reduce blighting influences in the area, the neighborhood redevelopment program includes objectives of: improvements of drainage, access, streets and utilities; demolition and rehabilitation of residential structures; relocation of industry; and development of park facilities.

- Improvement of the drainage channel to reduce flooding.
- Construction of an additional bridge across the channel to improve transportation access.
- Improvement of streets and utilities.
- Development of park and recreational facilities, particularly along the channel.
- Demolition of dilapidated structures.
- Rehabilitation of substandard housing, assisted by loans and grants to qualified homeowners modeled after Section 312 and 115 federal programs.
- Acquisition and redevelopment of deteriorated residential structures, particularly a group of two-family rental units considered to be serious blighting influences.
- Relocation of displaced tenants and owners.
- Study of the feasibility of a nearby industry with negative impacts on the residential environment.

COMPREHENSIVE



PROGRAM SPONSOR/CONTACT

City Planning Department Shook's Run Project Coordinator P.O. Box 1575, City Hall Colorado Springs, Colorado 80901

A pilot project concentrating rehabilitation and public works improvements in a "model block" was implemented in 1973. Implementation of the first phase of the full program began in 1974 with attention concentrated initially on the public works improvements.

PROGRAM ACCOMPLISHMENTS

During a pilot project in 1973, 30 units were rehabilitated through loans and grants. A project field office was acquired, rehabilitated and placed in operation. Work is in progress on channel improvements, a bridge, parks, and other capital improvements.

PROGRAM COSTS AND FUNDING SOURCES

City General Fund

Parks	\$	310,000
Public Works		485,000
Urban Renewal		455,875
Total	\$1	,250,875

1975 (proposed)

\$ 350,000
890,000
550,000
50,000
\$1,840,000

State

The Water Conservation Board will finance a portion of 1975 drainage improvements. Trails Association contributed to trail development along the channel.

Federal

\$70,000 from the Department of Housing and Urban Development for park development.

PROGRAM PARTICIPANTS AND THEIR ROLES

Shook's Run Technical Coordinating Committee This group is responsible for planning and implementation of the entire program. Major participants include:

Planning Department: project coordination and preparation of formal plans.

Public Works Department: drainage work, street and alley paving, sidewalk construction, installation of curbs and gutters, street lighting, utilities upgrading.

Parks Department: open space and recreation facilities.

Colorado Springs Urban Renewal Effort (CURE): administration of residential rehabilitation, redevelopment, and project improvements.

Housing Authority: counseling program.

Social Services: coordination of social agencies.

Neighborhood Improvement Association

This group is responsible for determining resident planning priorities and specific activities most desirable for improvements of neighborhood in close cooperation with CURE and other city agencies.

PROGRAM STRENGTHS

The Program incorporates both housing and public works improvements, with emphasis on improving existing housing stock, together with some clearance and new housing construction. Cooperation between city agencies appears strong and the citizen organization is active and supportive.

PROGRAM PROBLEMS

The major problem is the dependence on city funds which are not assured for the entire project, making long-range planning difficult. In addition, the neighborhood is quite large and diverse with some sections containing very good housing and exhibiting minimal problems. The current focus is on the severely blighted area, with little attention to the needs and concerns of other areas.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

A citywide Emergency Grant Program has been used for remedying code deficiencies of low-income owner-occupied housing.

ADDITIONAL OBSERVATIONS

All elements of the program are replicable if a city has an agency legally able to make the loans and grants. Coordination and cooperation among the various participants are essential to success.

NEIGHBORHOOD INFORMATION:

SHOOK'S RUN

5,805 RESIDENTS 600 ACRES (APPROXIMATELY) 2,478 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD 3,6

The Shook's Run neighborhood has been placed in Stage 2 of the neighborhood continuum. The area is quite large and consists of several subareas, one of which is severely blighted, primarily due to the presence of several substandard duplexes and some abandoned single-family houses. Throughout the area, the homes directly along the channel are in need of repair and some are deteriorated. However, the major portion of the area is characterized by well-maintained, single-family homes located along wide, nicely landscaped streets. The northern section is predominantly newer construction. The area is directly adjacent to the CBD but has poor access due to the drainage channel and adjacent railroad tracks. The neighborhood contains varied elevations, some of which offer nice views of the nearby mountains.

The neighborhood consists primarily of single-family frame houses. Many of the structures were built before a building code existed and have always been substandard. Deteriorated structures are concentrated in the southwest corner of the area and along the channel. Abandonment is present in the same area. Most of the houses in other areas are in sound condition. Conversions have been few, although many of the single-family houses are renter occupied. Home values were reappraised downward in 1970 although recent activity indicates a general rise in value. The 1969 median home value and median contract rent were well below the city medians of \$18,600 and \$111.

HOUSING CHARACTERISTICS		
Age of Structures		
Pre 1940	69.0	0%
1940-1949	6.0	0%
1950-1959	11.0	0%
1960-1970	14.0	0%
Type of Structures		
Single Family	57.0	0%
Multi-Family (2-4 units)	25.0	0%
Multi-Family (5+ units)	18.0	0%
Vacancy Rates		
Rental	12.	3%
Owner	5.0%	
1969 Housing Values		
Median Home Value	\$11	,300
Median Contract Rent	\$	80
POPULATION CHARACTERISTICS		
Racial Characteristics		
White	64.0%	
Black	34.0%	
		0.07

Spanish Surnames

20.0%

	Families under \$5,000	50.0%
	Families over \$15,000	1.0%
	Median Family Income	\$5,032
Res	idential Tenure	
	Owner Occupancy	37.0%
	Renter Occupancy	63.0%
Ho	usehold Type	
	Average Household Size	2.6
	Individual Households	31.0%
	Female-headed Families	19.0%
Ag	e Composition	
	Under 18	33.0%
	Over 65	12.0%
Edu	ucation	4
	Any College	13.0%
	High School Graduate	49.0%
Em	ployment	
	Male Labor Force Unemployed	5.6%
	Families on Public Assistance	10.8%

1969 Family Income

RECENT TRENDS

The neighborhood is fairly diverse -- many of the white residents are older while the incoming residents tend to be young minority families. Many residents are members of the military, both active and retired. The neighborhood has been fairly stable over the last 10 years, gradually attaining its present status over a long period. Community satisfaction is moderate. Institutional viewpoints are somewhat negative.

 $3/\ensuremath{\text{The neighborhood}}$ is comprised of portions of several census tracts .

^{6/}The data presented here are for the census tract(s) most representative of the neighborhood.

ACTION—HOUSING, INC. (ALLEGHENY COUNCIL TO IMPROVE OUR NEIGHBORHOODS)

ALLEGHENY COUNTY, PENNSYLVANIA Population: 1,605,016

PROGRAM SETTING

The origin of ACTION-Housing, Inc. is rooted in the Pittsburgh Renaissance Movement of the late 1950s. During this period, significant attention was directed to the rejuvenation of the city. Corporate executives of local industry and government officials were keenly interested in and willing to contribute to programs geared to the revival of the city.

PROGRAM DESCRIPTION

ACTION-Housing, Inc. was created in 1957. Upon the recommendation of the Allegheny Conference on Community Development, it succeeded the former Pittsburgh Housing Association, a public interest citizens' lobby. ACTION Housing replaced the community organization and public relations efforts of its predecessor with a specific housing development and research orientation. This is reflected in the agency's goal of providing necessary low- and moderate-income housing while attempting to look into measures which will upgrade the types of neighborhoods within which this housing would be located.

Following are the three specific objectives of the program:

- To supply new and rehabilitated housing to families of low- and moderate-income within designated target areas.
- To initiate and implement housing-related social service programs in support of housing development activities.
- To establish a research element whose efforts will enhance socio-economic planning for housing development and supportive services in areas of deteriorating housing and environment.

GEOGRAPHIC SCOPE: COUNTYWIDE

PROGRAM OBJECTIVES

ACTION Housing, Inc. is a private, non-profit corporation which is state chartered to build, rehabilitate and manage housing in Allegheny County and to conduct research nationally in the area of housing and housing-related problems.

These objectives are implemented through the administration of the following functions:

The Pittsburgh Development Fund, a 1.6 million dollar loan pool donated by local businesses to ACTION-Housing, Inc., provides intermediate equity capital for the development of new housing. This money is used to satisfy the program's development objective by serving as seed money for developers; as financing for construction costs when needed; and for land banking in one Pittsburgh neighborhood.

The Neighborhood Urban Extension (NUE), a program initially funded by a Ford Foundation grant, is one vehicle through which ACTION-Housing realized its second objective and it has served as a model for ACTION-Housing's ongoing, housing-related service programs. Today, the program is supported by ACTION-Housing's operational funds and is focused primarily on the neighborhoods in which ACTION-Housing development is taking place. In the larger neighborhoods, NUE attempts to stimulate economic growth and deter housing decline by organizing and supporting local businesses and by inventorying housing needs. At the site level, tenant councils are established to determine and articulate the necessary social and recreational services which must be provided to the new development.

Research Program - ACTION-Housing has investiga-

COMPREHENSIVE



PROGRAM SPONSOR/CONTACT

ACTION-Housing, Inc. Number Two Gateway Center Pittsburgh, Pennsylvania 15222

ted such housing policy areas as management systems, landlord/tenant relations, resident satisfaction, and disability criteria. Currently, work is being undertaken in the area of neighborhood preservation. The corporation has its own monograph series covering such areas as housing needs and policies, the impacts of government decisions and other related topics.

Housing Management - Indirectly (through four realty agencies) ACTION-Housing manages in excess of 1100 units.

Homemaker Centers – Homemaking skills, arts and crafts, sewing, budgeting and food preparation are taught to residents of developed housing.

PROGRAM ACCOMPLISHMENTS

ACTION-Housing, Inc. sponsored the construction of 2,833 new and rehabilitated units. In the Homewood-Brushton area, 344 units were rehabilitated. It also manages 1,150 units through four realtors.

PROGRAM COSTS AND FUNDING SOURCES

Community Chest Contributes one-third of monies. Service Contracts Contributes one-third of monies. Foundation Grants Contributes one-third of monies.

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The Pittsburgh Development Fund noted in the Program Description was created in 1958 with a total capitalization of \$1.6 million from Pittsburgh foundations and businesses. The total annual budget for ACTION-Housing, Inc. is \$225,000. Program monies come from private sources.

PROGRAM PARTICIPANTS AND THEIR ROLES

ACTION-Housing, Inc.

Administers the various rehabilitation and construction projects, housing service programs and research.

Foundations

The Alcoa Foundation, Sarah Mellon Scaife Foundation, Richard King Mellon Foundation, The Pittsburgh Foundation, The Buhl Foundation, The Hillman Foundation, The PPG Industries Foundation, serve as funding sources for ACTION-Housing, Inc., on specific projects.

PROGRAM STRENGTHS

A well qualified staff contributes to the program's strengths. The agency stimulates an interest in and a desire for improved living environments for local residents.

PROGRAM PROBLEMS

Perhaps the most critical problem facing ACTION-Housing has been the inconsistency of federal funding over the last two years (especially Section 236) which forced a curtailment of ACTION-Housing's development role. Future agency direction depends upon its ability to secure Section 8 funding available through the 1974 Community Development Act.

In addition, dependency on private sector sources for operational funding is a slight problem because the staff must stimulate private sector interest in housing problems and the role of the private sector in housing is not clearly defined. The operating costs of publicly assisted housing continue to be underestimated by most program participants and provide continuing problems for even the most well-intentioned. In this vein, ACTION-Housing, in the past, has had difficulty maintaining the financial integrity of each development; however, it is felt that this problem is now alleviated.

ADDITIONAL OBSERVATIONS

With the employment of Section 8 funding and adequate financial commitments from the private sector, ACTION-Housing could be replicated elsewhere. ACTION-Housing's activity demands the interaction of a technically proficient staff with local residents to establish an accurate ranking of priorities and programs. ACTION-Housing's ongoing research and serial monographs include: "Allegheny County Housing Authority Program" "Urban League Housing Management Training Program" "Case Study of a Local Neighborhood Preservation Technique"

"Public Policies Series".

ACTION stands for Allegheny Council To Improve Our Neighborhoods.

SIMONDS GARDENS—ROSEGATE PROJECT

NEW CASTLE COUNTY, DELAWARE

Population: 385,856

PROGRAM SETTING

Rosegate and Simonds Gardens are two suburban tract developments experiencing declining real estate values and extensive abandonment. In addition, the area has a high juvenile delinquency rate and has had little substantial public or private investment for several years.

PROGRAM DESCRIPTION

The preservation program was designed by the New Castle County Housing Authority around the specific needs of the two tracts. The Housing Authority recognized the deteriorating conditions in this area and decided an effort had to be made to establish the tracts as viable residential communities. As a first step, the Authority requested the state government to designate the two tracts as a redevelopment area. This action enabled the Authority to have broad legal discretion in implementing assistance programs there. Specific funding was requested of the county government and received through revenue sharing funds. A consortium of six banks was established for the provision of mortgage financing (up to \$8,000 per unit at a 6 percent rate for a five-year term) on the condition that the county back the mortgage, which it agreed to do through a \$400,000 bond sale. The county government has signed a guarantee with participating banks indicating that in the event of a default in the bank loans it will pledge its bonding capacity.

To realize program objectives, the Authority will acquire 50 to 100 vacant structures (mainly available because of FHA foreclosures). Acquisition began in October 1973. These properties will be completely rehabilitated, employing community residents whenever possible, and subsequently be rented for a

GEOGRAPHIC SCOPE: NEIGHBORHOOD

PROGRAM OBJECTIVE

The major objective is to prevent the further deterioration of housing units. Secondary objectives, equally vital for overall project success, are: 1) establishment of a neighborhood organization for residents to jointly deal with local issues on a sustained basis and 2) implementation of focused public improvements projects, such as recreation facilities and street improvements.

period of one to five years on a monthly lease basis to insure each month's rent payment. Rents are to range between \$80 and \$175 based on 25% of the tenant's gross income. October 1974 sale prices for homes ranged between \$9,500 and \$10,500.

For the project as a whole, operating costs must equal rental income. An average rent is calculated on this break-even assumption and any tenant who is paying in excess of this average will have the difference credited to an escrow account that may be applied to a down payment for purchase. The "breakeven" concept is the program's most innovative aspect. Once fully operational, rents collected should provide sufficient funds for the program's operation. This point should be reached in 18 months or less from program initiation. Break even for the entire program should be accomplished at the end of five years. This point is determined when the market values of homes located in the two subdivisions have sufficiently risen to exceed total acquisition and rehabilitation costs of the units within the program.

The program assumes that all tenants desire homeownership; once it is determined by the Authority that the tenant has both commitment and the ability to pay, he may purchase the property. Homes are presently valued at \$9,500-\$10,500, but they will be sold to tenants at \$12,500-\$15,000, which is the expected market value at the end of the program's

COMPREHENSIVE

PROGRAM SPONSOR/CONTACT

New Castle County Housing Authority Box 623, Manor Branch New Castle, Delaware 19720

fifth year. If actual value is lower than the fifth year goal, the county will reimburse the purchaser for the difference between market value and sale price. The county has agreed to float a second bond sale in five years to cover any outstanding debt.

General social objectives are being met with youth programs, counseling services, and employment of residents in various aspects of the program. The public improvement objective has not yet been realized as it depends on the close cooperation of the various county agencies.

PROGRAM ACCOMPLISHMENTS

16 homes have been rehabilitated, with 30 more in progress. Community organization and youth programs are established and beginning to have effect.

PROGRAM COSTS AND FUNDING SOURCES

County Revenue Sharing Funds:

\$225,000 for one year for this project. County Bonds:

\$400,000 to back mortgage loans.

Six County Banks:

\$400,000 in mortgage loans to Housing Authority.

The Housing Authority receives a budget from the county that it can usually allocate to any project that has been approved by the County Council. Future funds will be directed toward this project.

PROGRAM PARTICIPANTS AND THEIR ROLES

Housing Authority

The Authority has full responsibility for the program both in design and implementation. It provides the staff and, through on-site offices, handles all interaction with tenants and residents.

Six Banks

The banks are fulfilling their commitment to provide the Authority with mortgage loans through a paper agency that actually holds titles to the properties. The Authority is currently not "authorized to own property.

Tenants

All county residents with an income below the county median (\$16,500) are eligible to participate. Rent must be paid monthly or the lease is not renewed for the following month.

PROGRAM STRENGTHS

Avoids potential problems of immediate home ownership through monthly rent screening program; this also allows time for ownership counseling.

The approach of the Housing Authority is flexible and personal and reflects concern for the whole community. This is perceived by the residents and provides the Housing Authority with needed community support.

PROGRAM PROBLEMS

Social problems in the surrounding area which affect the project area are beyond the reach of this program.

ADDITIONAL OBSERVATIONS

Application of this type of comprehensive program should be easily replicable in suburban neighborhoods that are experiencing problems in housing, capital improvements, and lending institution commitment. The size of the area should be small, as success depends on the visibility of results and the speed with which they are accomplished. Individuals in participating banks took active roles in generating County Council support for the project. The Housing Authority has a small but dedicated staff that is sincerely interested in the community and spends a great deal of time in the area with residents.

An initial survey of the neighborhood including an analys: of channels of communication and a determination of resident attitudes will greatly facilitate the design of the specific program and will assist in winning resident support. One agency must be responsible for all local contact, especially when several agencies may be involved. This will encourage coordination and prevent agencies from presenting multiple impressions to the community.

NEIGHBORHOOD INFORMATION:

SIMONDS GARDENS AND ROSEGATE

1,551 RESIDENTS 49.2 ACRES 410 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD

These two adjacent suburban tract developments are presently in stage 3 of the neighborhood continuum. The tracts were probably never at stage one. Both were poorly constructed and have served as the next step up the ladder for residents leaving the center city of Wilmington. Upwardly mobile families continue to move on from this area. The FHA mortgages in the area required little equity and many residents could not maintain payments. As a result, there is a high foreclosure and abandonment rate. Abandoned units are quickly vandalized and gutted while occupied units are kept in fair condition. Most residents are black; unemployment is high; there are many children and many female heads of households. Juvenile delinquency is a major problem. Virtually all units are single-family semi-detached and attached structures. Though they are generally not subdivided, many families rent rooms to relatives, and thus encourage overcrowding.

HOUSING CHARACTERISTICS

Type of Structures

A

Single Family	100%
Multi-Family (2-4 units)	0.0%
Multi-Family (5 + units)	0.0%
ge of Structures	
Pre 1940	0.0%
1940-1949	0.0%

1950-1959	54.0%		
1960-1970	46.0%		
Vacancy Rates			
Rental	2.3%		
Owner	10.7%		
1969 Housing Values			
Median Home Value Simonds Gardens Rosegate	\$10,000 \$ 8,500		
Median Contract Rent	\$ 71		
POPULATION CHARACTERISTICS			
Racial Characteristics			
White	22.0%		
Black	78.0%		
Spanish Surnames	0.6%		
1969 Family Income			
Families Under \$5,000	18.0%		
Families Over \$15,000	7.0%		
Median Family Income	\$7,514		
Residential Tenure			
Owner Occupancy	85.0%		
Renter Occupancy	15.0%		
Household Type			
Average Household Size	4.3		
Individual Households	11.8%		
Female-headed Families	12.0%		

Under 18	51.0%
Over 65	4.9%
Education	
Any College	6.0%
High School Graduate	25.9%
Employment	
Male Labor Force Unemployed	
Black	11.0%
White	5.2%
Families on Public Assistance	9.4%
RECENT TRENDS	
Racial composition has not change over the last 15 years, although re of residents has probably declined only recently became a problem.	lative income
Community residents are not very so neighborhood but see hope for more	

Age Composition

he Institutional lenders have turned away from the entire surrounding area because of investment risk.

 $1/_{\mbox{The neighborhood is smaller than a census tract.}$

SOUTH BRONX COMMUNITY HOUSING CORPORATION

NEW YORK, NEW YORK

Population: 7,867,760

PROGRAM SETTING

A substantial portion of the South Bronx housing stock was removed from the supply each year due to deterioration, abandonment and demolition. The abandonment rate was the highest in the city and economic pressures causing deterioration were increasing. The low income of residents and rent control prohibited any major improvements which required rent increases.

PROGRAM DESCRIPTION

The South Bronx Community Housing Corporation was created to produce large quantities of housing through new construction, rehabilitation, maintenance and management. The organization began operating in 1972 after an intensive two-year study of the problems, concerns, existing governmental framework and operational interfaces that comprised the various components necessary to develop a successful neighborhood rejuvenation program. Since SBCHC was structured as a response to this analysis, the corporation has the capacity to implement a wide range of programs itself or to assist qualified local sponsors through the provision of planning assistance. SBCHC provides necessary assistance for the interpretation of various federal, state, and city housing regulations, and for the formulation of feasible housing plans. As part of the development function, it will also help to create limited dividend companies intended to attract private investment. The estimated housing need in the South Bronx is in excess of 60,000 units.

When constructing new units, SBCHC either acts as co-sponsor or organizes a community sponsor. SBCHC undertakes preliminary legal and organizational tasks and identifies and selects architects. The corporation then secures seed money from either New York City's Housing Development Administration (HDA) or its own GEOGRAPHIC SCOPE: NEIGHBORHOOD

PROGRAM OBJECTIVES

This program is designed to rehabilitate, construct, maintain and manage housing in the South Bronx. To perform these roles and improve the area's housing stock, the South Bronx Community Housing Corporation (SBCHC) sponsors its own housing development and redevelopment, or assists community organizations in sponsoring projects.

program funds. These front-end loans are used to meet the sponsor's preclosing costs, such as site options, preliminary planning, legal and organizational fees, equity, architectural and engineering studies, etc. After the long term financing is placed through the federal Section 236 program, New York City's Mitchell Lama Program, or another available financing program, SBCHC oversees the development during the construction phase and remains as manager if requested.

With respect to rehabilitation efforts, SBCHC is able to use the Revolving Loan Fund established at HDA (Model Cities Funds) and its own program funds to assemble and acquire properties suitable for volume rehabilitation. The SBCHC also acts as general contractor in the moderate rehabilitation program, supervising work subcontracted to minority contractors. To date, the average cost of rehabilitation has been approximately \$9,000. Rehabilitation financing is arranged through the city's Municipal Loan Program, which provides for 100 percent at no interest for a term of 25-30 years with full tax abatement for 20 years.

The third and related function is that of training new tenant owners of cooperative units in budgeting, maintenance matters and general housing management. In addition, the program has a tenant education program to train local residents for jobs in housing manage-

COMPREHENSIVE

PROGRAM SPONSOR/CONTACT

South Bronx Community Housing Corporation 349 E. 149th Street Bronx, New York 10451

ment and maintenance as well as construction trades.

PROGRAM ACCOMPLISHMENTS

Thus far the program has accomplished the following:

400 units of in-occupancy rehabilitation completed 88 units of new construction completed 900 units of new construction in planning 400 units of in-occupancy rehabilitation in planning 445 units of new construction to start early 1975

PROGRAM COSTS AND FUNDING SOURCES

Model Cities Program

\$8,000,000 (three-year) allocation

\$4,100,000 for rehabilitation loan pool

\$1,850,000 for program administration

\$1,250,000 for seed money

\$ 200,000 for open space/recreation development.

Booth-Ferris Foundation

\$150,000 - Supplement personnel costs and provide increased operational flexibility.

PROGRAM PARTICIPANTS AND THEIR ROLES

South Bronx Community Housing Corporation (SBCHC) Staff

Divided into several divisions, it carries

out the day-to-day operations of the multiple aspects of this program. The staff is composed of 56 persons of whom 53 are minority group individuals. It is largely a professional group composed of in excess of 50 lawyers, planners, accountants, architects, social workers, and housing specialists.

Board of Directors

The Board is composed of powerful, respected individuals, such as Senator Jacob Javits, Henry A. Loeb and Congressman Herman Badillio. These persons focus city interest and funding on problems of the South Bronx. The Board also makes major policy decisions on program emphasis.

Housing Development Administration

Supervises the program; provides funding through the Municipal Loan Program or Mitchell-Lama for rehabilitation and new construction.

Model Cities Program

Provides annual operating funds.

PROGRAM STRENGTHS

There are several characteristics which the administrators feel make this a good program:

- The Board of Directors By having a highpowered board with constituencies both inside and outside the South Bronx, the program has been able to address problems effectively.
- Minority Staff Almost the entire professional and clerical staff are minority group members. This increases both the contact with and understanding of the community they are serving.
- Diversity of activities By having such a diversified "umbrella" program, emphasis can be shifted to those areas which are found most effective and shifted away from less successful enterprises.
- Substantial funding With past budgets of several million dollars, the program has had the assets to accomplish a great deal.

PROGRAM PROBLEMS

While a large number of units have been either newly constructed or rehabilitated, the community problems are so great that there is a danger that all that has been achieved might be absorbed without effect. Areas where new construction has occurred seem to be the most likely to overcome the pressures of decline. The administrators were not as optimistic about many of the areas where rehabilitation work is occurring. Working with two large city agencies often involves much bureaucratic red tape thereby delaying the entire procedure.

ADDITIONAL OBSERVATIONS

The professionalism exhibited in all areas of the program's operation makes it an unusually efficient non-profit corporation. The importance to this program of the dynamic and capable leadership is significant. The specific circumstances and problems of the South Bronx dictate a need for organization and funding of substantial proportions. In order to realize the level of production necessary to overcome a housing problem of this magnitude, an organization must be capable of conducting a large-scale and functionally integrated housing program. In short, this program is a direct result of the magnitude of the housing problem of the South Bronx.

NEIGHBORHOOD INFORMATION:

SOUTH BRONX

327,718 RESIDENTS 80 CENSUS TRACTS 62,912 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD³

The population of the South Bronx is largely working class Hispanics with approximately 50 percent receiving public assistance. The community is fairly homogeneous with a black minority generally dispersed throughout the area. Residents identify strongly with the neighborhood. The neighborhood is in stage 4.

The housing stock consists of "New-Law" (rentcontrolled) masonry walk-up tenements that are overcrowded and in deteriorated condition. The median home value for New York is \$25,700 and in the South Bronx \$17,300.

HOUSING CHARACTERISTICS

Type of Structures

Single-Family	7.0%
Multi-Family (2–4 units)	4.0%
Multi-Family (5 + units)	89.0%
Age of Structures	
Pre 1940	93.0%
1940-1949	3.0%
1950-1959	2.0%
1960-1970	2.0%

Vacancy Rates

Rental	2.0%
Owner	2.0%
1969 Housing Values	
Median Home Value	\$17,300
Median Contract Rent	\$ 136
POPULATION CHARACTERISTIC	CS
Racial Characteristics	
White	62.0%
Black	38.0%
Spanish Surnames	60.0%
1969 Family Income	
Families Under \$5,000	17.0%
Families Over \$15,000	10.0%
Median Family Income	\$7,841
Residential Tenure	
Owner Occupancy	2.0%
Renter Occupancy	97.0%
Household Type	
Average Household Size	4.1
Individual Households	16.0%
Female-headed Families	11.0%
Age Composition	
Under 18	22.0%
Over 65	4.0%

Education

Any College	6.0%
High School Graduate	19.0%
Employment	
Male Labor Force Unemployed	7.3%
Families on Public Assistance	26.2%

RECENT TRENDS

Most residents rated their neighborhood as a stage 5 on the neighborhood continuum. They cited poor housing and low personal security as the biggest problems in their neighborhood. .

 $^{3/\mathrm{The}}$ neighborhood is comprised of portions of several census tracts.

SECTION III - FOCUSED PUBLIC SERVICES PROGRAMS

Focused public service programs are usually designed to improve deficient services and to stimulate private neighborhood improvement efforts by exhibiting ongoing governmental concern for an area. Instead of permitting public services and facilities to decline at the first sign of blight, as has occurred in many cities, some local governments have developed special programs to upgrade and maintain service quality levels. Programs ranging from bulky trash removal to extensive redevelopment of public facilities are implemented to demonstrate a city's commitment to preserving areas threatened with decay.

Services often emphasized are capital improvements (e.g., streets, street lighting, sidewalks, curbing, sewer and water lines) crime prevention, decentralized administrative services, and consolidated social services. These programs can either be applied on a citywide or a neighborhood level. In Dayton, Ohio, for example, the Neighborhood Assistance Officers Program attempts to aid the local police department by using volunteers to patrol in their neighborhoods and handle service calls that are not related to criminal activity. In Boston, a small group of public housing residents are patroling buildings in their own housing project as part of a crime prevention program.

Although focused public service programs are usually developed and imposed upon neighborhoods by local government agencies, most programs provide opportunities for resident feedback and involvement. In the New Orleans Public Improvement Program, for instance, a neighborhood ombudsman keeps residents of selected neighborhoods informed of the program's objectives and achievements. Another program, Little City Halls in Boston, is designed primarily to reduce both the physical and psychological distance between citizens and the city in the delivery of urban services. In addition to providing easy access to public administrative services such as notarization of documents and preparation of applications, little city halls respond to complaints and suggestions on needed changes in city services.

Several cities have concentrated on capital improvements as their primary tool for neighborhood preservation. The cities of Austin and New Orleans, as well as Arlington County, Virginia, have identified areas of service that needed improvement, selected neighborhoods for initial focus, and made long-term commitments to fund the programs.

Although focused public service programs are often used alone to prevent decline and stimulate private preservation efforts, they are also used frequently in conjunction with other preservation methods. Code enforcement programs, especially those that developed from Federally Assisted Code Enforcement and Neighborhood Housing Services programs, usually include an element to provide capital improvements. Even privately initiated programs often gain the support of local government agencies, which then attempt to supply additional services to support neighborhood preservation efforts.

LITTLE CITY HALLS

BOSTON, MASSACHUSETTS

Population: 641,071

PROGRAM SETTING

Because there was no formal ward or committee structure in the city of Boston, all citizen requests or complaints had to be made through centralized governmental offices. This permitted only limited communication between Bostonians and their governmental representatives.

PROGRAM DESCRIPTION

The Little City Halls program is an effort to decentralize Boston city government administration. It resulted from a 1967 mayoral campaign promise, in which the candidate proposed creation of a neighborhood services department to take city government closer to the people. The program is coordinated by the Office of Public Service (OPS), a department created by the mayor after his election.

Boston now has 15 Little City Halls, each of which is staffed by a manager, assistant manager, one or more service coordinators, and a secretary. Managers meet regularly to discuss operational concerns with the OPS central staff and frequently meet with the mayor.

The responsibilities of Little City Halls staff members are extremely varied. In the field offices, personnel provide such services as voter and selective service registration; collection of taxes; notarization of documents; copying of marriage, birth, and death records; preparation of applications for social security, public housing, and civil service; and referrals and provision of general information. These activities are coordinated by the Operations Division of OPS Central. The other arm of the central otfice of OPS, the

GEOGRAPHIC SCOPE: CITYWIDE

PROGRAM OBJECTIVES

The program attempts to achieve the following goals: (1) Provide direct services and information to the public; (2) Respond to complaints; (3) Act as the mayor's representative in the neighborhoods; (4) Encourage citizen participation; (5) Serve as a catalyst for neighborhood projects; and (6) Improve delivery of city services.

Program Planning and Research Division, is concerned with analysis of methods to improve delivery of departmental city services and with the provision of assistance to the management of other departments. In addition, Little City Hall managers are expected to become actively involved in projects and issues important to their neighborhoods, and most spend a great deal of time meeting with community leaders and attending community meetings.

Over the course of six years, OPS has developed a good working relationship with other city departments and has suggested numerous procedural changes that have made the government more responsive to expanding the program to include new activities, such as selling coupon booklets for reduced rate taxi fares to the elderly, aiding families in obtaining food stamps, and acquainting neighborhood residents with state and federal programs.

PROGRAM ACCOMPLISHMENTS

Since the program's inception, 15 Little City Halls and two substations have been established throughout the City of Boston. During 1973, these facilities handled nearly 500,000 calls and visits.

FOCUSED PUBLIC SERVICES



PROGRAM SPONSOR/CONTACT

Office of Public Service (OPS) City Hall, Government Center Boston, Massachusetts 02201

PROGRAM COSTS AND FUNDING SOURCES

General city revenues

The program's administrative costs, including salaries for its 116 staff members, are funded from the general city revenues at an annual cost of approximately \$1,300,000.

PROGRAM PARTICIPANTS AND THEIR ROLES

Office of Public Service

OPS coordinates the efforts of the Little City Halls through two departments, the Operations Division and the Program Planning and Research Division.

PROGRAM STRENGTHS

The program's major strengths are its work toward improving delivery of services to neighborhoods and facilitating communication between citizens and local government.

PROGRAM PROBLEMS

Three main problems have influenced the program's effectiveness:

- Critics believe it is basically a political tool of the mayor.
- Attempts to establish local advisory councils with neighborhood representatives proved unsuccessful because many citizens were already active in existing neighborhood organizations.
- Long established city departments viewed OPS as a threat and were unwilling to cooperate with Little City Hall personnel.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

A 24-hour complaint and information center is located in the downtown City Hall.

ADDITIONAL OBSERVATIONS

The Boston experience suggests that the probability of success for this type of program is greatly increased if administration is drawn from local sources rather than from existing civil service. The Boston program benefits from well-defined control vested in the mayor's office, and the existence of traditional neighborhoods, which facilitate effective placement of each Little City Hall.

DUNBAR NEIGHBORHOOD CENTER

ATLANTA, GEORGIA

Population: 496,973

PROGRAM SETTING

Prior to the establishment of Dunbar Center, public service delivery in Atlanta included such problems as duplicative agencies, lack of services, scattered and inconvenient office locations, and the complex superstructure of City Hall. Services appeared to serve the needs of various agencies rather than their clients.

PROGRAM OBJECTIVES

3 MODEL CITIES NEIGHBORHOODS

GEOGRAPHIC SCOPE:

The objective of Dunbar Center is to provide more efficient and effective social services through the establishment of a neighborhood facility to house the operation of all governmental and private agencies serving the residents of that neighborhood.

PROGRAM DESCRIPTION

Dunbar Center, a 50,000 square foot, 1.8 million dollar building completed in December 1973, is the result of the cooperative efforts of the city of Atlanta, the federal government, and neighborhood residents. The Model Cities agency assumed primary responsibility for planning, organization and cooperation. The Center was designed to contain the offices of various agencies which provide social services to the residents of three Model Cities neighborhoods - - Mechanicsville, Adair Park and Pittsburgh. Planners of the Center felt that such a facility would improve the accessibility of services to neighborhood residents; encourage interagency coordination; eliminate duplication and gaps in service; as well as serve as a community focal point to assist in neighborhood stabilization and development.

The center contains the following offices and facilities: Atlanta Public Library, YMCA, Child Service and Family Counseling, City Service Coordinator, State Department of Human Resources, Economic Opportunity Atlanta Inc., Georgia Department of Labor-Employment Office, Juvenile Court, Parks and Recreation, Pre-School Facility, Service Integration System, Wesley Community Center, Day Care Center, Vocational Rehabilitation, Fulton County Family and Children's Services, Senior Citizen Services, a gymnasium and meeting and activity rooms. Although the Model Cities program was primarily responsible for the development of Dunbar Center, the operation of the Center for the next twenty years has been assumed by the city government. The city of Atlanta manages the building and charges a maintenance and operating fee to the various tenants based on the amount of space occupied. A twentymember Advisory Council, consisting of residents, citizens-at-large, government representatives and participating agency representatives, determines the general policies of Dunbar Center, and ensures that the Center meets neighborhood residents' needs.

Since the development of Dunbar Center, two other centers have been established to perform similar functions in other neighborhoods within the Model Cities area.

PROGRAM ACCOMPLISHMENTS

Dunbar Center has succeeded in providing improved access to services; for example, residents can now obtain welfare assistance, food stamps, and job training information in one building. As many as 7,000 residents are served by the Center each month. In addition, the Center has computerized information on the neighborhoods which aids agency staff members in understanding individual problems and situations.

FOCUSED PUBLIC SERVICES

5

PROGRAM SPONSOR/CONTACT

Dunbar Neighborhood Center 477 Windsor Street S.W. Atlanta, Georgia 30312

PROGRAM COSTS AND FUNDING SOURCES

City General Fund

\$50,000 for staff salaries including director, assistant, secretary, and receptionist.

Cooperating Agencies

Each agency occupying space in the center pays rent for maintenance and operating costs on a square foot basis. 35,000 square feet of the 50,000 square foot building are rentable; 1974 income from rent is \$84,000.

Model Cities

\$800,000 for original capital costs of the building, which totalled \$1.8 million. Department of Housing and Urban Development

\$1 million of original \$1.8 million capital costs.

PROGRAM PARTICIPANTS AND THEIR ROLES

Model Cities

Developed the concept and financed almost 50% of development costs.

City Administration

Participated in the planning and development process; currently manages building operations and finances administration costs.

Dunbar Center Advisory Council

Consists of eight appointees-at-large (appoint-

ed by Mayor), four participating agency representatives, and eight residents elected from the three neighborhood areas; meet monthly to review needs of area residents; identify current problems; make recommendations to director regarding Center operations; determine governing policies; and ensure that the facility continues to meet residents' needs.

PROGRAM STRENGTHS

The Center provides excellent opportunities for cooperation and coordination of agencies and staff, yielding good service in an efficient manner.

PROGRAM PROBLEMS

Residents have not utilized the Center as much as anticipated, perhaps because of unfamiliar or inappropriate services. The administrative staff must continually point out the advantages of the Center to both residents and agencies.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

Various Model Cities programs, including housing rehabilitation, street improvements, development of recreation facilities, etc., have operated in the area.

ADDITIONAL OBSERVATIONS

The prime requisite for replicability is a source for the large capital investment required. The actual service composition of a center must be tailored to the varying needs of individual neighborhoods.

NEIGHBORHOOD INFORMATION:

ADAIR PARK, PITTSBURGH, MECHANICSVILLE

20,401 RESIDENTS 1,500 ACRES 684 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD2,4

Dunbar serves three neighborhoods which constitute half the Model Cities area immediately south of the Central Business District (CBD). These neighborhoods are relatively diverse: Pittsburgh is stable and rated as a 2 1/2 on the neighborhood scale; Adair Park is changing and ranked as a 3; Mechanicsville is declining rapidly and is ranked as a 4. Data are included below for the combined area. Home values in the area are steadily declining. The city median is \$17,000, considerably higher than the Model Cities median. New public housing has been built and is considered by many to be a cause of continued neighborhood decline.

HOUSING CHARACTERISTICS

Age of Structures	
Pre 1940	35.0%
1940-1949	23.0%
1950-1959	16.0%
1960-1970 (public housing)	26.0%
ype of Structures	
Single-Family	41.0%
Multi-Family (2-4 units)	27.0%
Multi-Family (5 + units)	32.0%

1969 Housing Values

Median Home Value	\$9,875	
Median Contract Rent	\$	61
Vacancy Rates		
Rental	10	.0%
Owner	2	.0%
POPULATION CHARACTERISTICS		
Racial Characteristics		
White	12	.0%
Black	88	.0%
Spanish Surnames	2	.0%
1969 Family Income		
Families Under \$5,000	49	.0%
Families Over \$15,000	3	8.0%
Median Family Income	\$5	5,300
Residential Tenure		
Owner Occupancy	23	8.0%
Renter Occupancy	77	7.0%
Household Type		
Average Household Size	3	3.3
Individual Households	20	5.0%
Female-headed Families	24	1.0%
Age Composition		
Under 18	40	0.0%
Over 65	10	0.0%

Education

Any College	4.0%
High School Graduate	19.0%
Employment	
Male Labor Force Unemployed	4.3%

Families on Public Assistance 22.4%

RECENT TRENDS

It appears that no one lives in these neighborhoods by choice. When the opportunity comes, people quickly move out. The crime rate is very high. There are many elderly residents and many children.

2/ The area is coterminous or approximately so with the census tract(s) used in the data analysis.

4/The census data describe characteristics of the homogeneous area.

FREEDOM-MECHANICSVILLE CENTER

ATLANTA, GEORGIA Population: 496, 973

PROGRAM SETTING

The Freedom-Mechanicsville Center was established in a neighborhood with many low-income families who were in need of ways to reduce the costs of basic necessities, particularly since neighborhood stores charged higher prices than stores in other areas of the city.

PROGRAM OBJECTIVES

The Center's objectives are to establish an alternative to retail stores providing low cost goods to neighborhood residents. The Center also hopes to utilize and improve the skills of residents in its construction and operation, and to finance neighborhood improvements through its operating proceeds.

VARIATIONS IN PROGRAM OPERATION

The Freedom Mechanicsville Center began in 1969 through the efforts of a local resident. In the beginning, the Center operated in a rented building and used resident volunteers to sell clothes donated by a local church. Currently, the Center is expanding its operations and is financing the construction of a new building which is almost complete.

The Freedom-Mechanicsville Center is similar to the Dunbar Center in providing services that neighborhood residents need and can easily attain. However, certain differences exist, such as:

 The Freedom-Mechanicsville Center emphasizes different services; the new center will sell clothes, canned goods and furniture and will offer practical instruction in consumer purchasing, home decorating, ceramics, and cooking.

- Volunteer participation is very important to the Center's operation. The Director and most workers will be volunteers; most of the items sold will be donated. Contributions from residents, foundations and churches have been important in financing those costs not covered by sales and in paying the entire cost of the new building.
- The Center's construction and operation offer benefits in addition to low cost goods and community services. The building contractor agreed to hire neighborhood residents as construction workers and to conduct evening classes to teach them the necessary skills. Senior citizens will be employed to refinish donated furniture and to handle sales. Proceeds from the Center's operation will be used to purchase, renovate and sell houses in the neighborhood.

VARIATIONS IN PROGRAM ADMINISTRATION

Unlike the Dunbar Center, the Freedom-Mechanicsville Center is not a government-sponsored program. Private citizens and organizations are responsible for the initiation, operation and expansion of the Center. Major roles are played by the volunteer Director and a local church which supplies office space, donates clothing, and assists in program administration.

PROGRAM ACCOMPLISHMENTS

The Center has enabled many families to obtain clothing at minimum cost, has organized residents in a self-help effort, and has installed a sense of community pride. A \$17,000 building is being constructed without a loan as mortgages are not available in the neighborhood.

Private Sources

Sales proceeds and donations from individuals, churches and a foundation provide operating expenses which previously totaled \$60 per month for rent. The new Center will have four senior citizens as salaried salespeople. A fund-raising effort resulted in contributions of \$20,000, most of which is being used in the construction of the new facility.

NEIGHBORHOOD CHARACTERISTICS

Mechanicsville is a stage 4 neighborhood located south of Atlanta's Central Business District. It is a deteriorated and steadily declining black neighborhood with a large percentage of female-headed households and with high unemployment. Because of deterioration, the rezoning of residential areas to commercial use, and public housing, the population is declining. Few neighborhood leaders remain. The majority of residents are indifferent to their community, and the new large public housing complex is bringing in more transients. Except for the public housing units, buildings are in poor condition and many are abandoned. The crime rate is high and loans are impossible to obtain.

ADDITIONAL OBSERVATIONS

The major strength of this program is that it emerged from efforts of the residents, themselves, and was not imposed by the government. Neighborhood residents identified the problems of their neighborhood, conceived a plan of action, implemented the program, and received the benefits.

PROGRAM SPONSOR/CONTACT

Freedom-Mechanicsville Center 181 Georgia Avenue, S.W. Atlanta, Georgia 30312

NEIGHBORHCOD ASSISTANCE OFFICERS PROGRAM

DAYTON, OHIO

Population: 243,601

PROGRAM SETTING

The Dayton police force, overburdened with work, recognized that it was forced to devote a large portion of its time to calls unrelated to crime prevention.

GEOGRAPHIC SCOPE: CITYWIDE

PROGRAM OBJECTIVES

The program is designed to enable citizens to assist the police department and relieve the increasing burden of performing non-criminal related activities. It is also intended to increase residents' perception of safety in their neighborhoods.

PROGRAM DESCRIPTION

1

Created by the police department of Dayton, the Neighborhood Assistance Officers Program (NAO) is a citywide effort by resident volunteers to aid the police in maintaining community security. The program began in 1970 as an attempt to improve police service in one neighborhood; it was expanded in 1971 to cover the entire city. Dayton is now divided into four neighborhoods, each with its own citizens' group or Priority Board to direct NAO activities in the area.

Before receiving authorization to patrol, each neighborhood assistance officer receives 200 hours of training at the city's Police Academy. Most of this training is in the classroom on subjects such as first aid, report writing, traffic control and general patrol responsibilities; the remainder is field instruction given by a regular police crew.

Neighborhood assistance officers are neither armed nor permitted to engage in offensive police activities. Rather, they assume 45 different non-enforcement service functions, such as directing traffic at accidents and fires, and patrolling parks. They wear simple uniforms, drive their own cars equipped with special radios, and patrol their own neighborhoods. The NAO program is not a traditional police auxiliary; rather it is meant to serve as "eyes and ears" in the community to heighten residents' sense of personal safety. By stepping up surveillance activities in the community, the NAO program hopes to maintain neighborhood stability.

PROGRAM ACCOMPLISHMENTS

During the four years of operations, the NAO program has provided an estimated \$1 million in services that otherwise would have been provided by city police at city expense.

PROGRAM COSTS AND FUNDING SOURCES

Federal Government

The Law Enforcement Assistance Safe Streets Act of 1968 originally funded NAO for one year. Once these funds were exhausted, NAO received \$90,000 in Model Cities Planned Variations Grants.

City of Dayton

Some LEAA funds are still available, but the NAO is also seeking \$309,000 from the city for the next five years.

The total budget is \$109,000 for this fourth year of operation. Roughly 50 percent of that budget covers administrative costs.

FOCUSED PUBLIC SERVICES



PROGRAM SPONSOR/CONTACT

Director Neighborhood Assistance Officers Program 24 on the Mall Dayton, Ohio 45402

PROGRAM PARTICIPANTS AND THEIR ROLES

Priority Boards

The city is divided into four neighborhoods, each with its own citizens' group or "Priority Board." Within each Priority Board an advisory council exists to oversee the NAOs and schedule their patrols.

Individual Residents

Anyone over 18 who lives within any Priority Board area is eligible to serve as an NAO in that area. Each NAO serves 16 hours per month.

Police Department

Provides 200 hours of training to NAOs: 120 hours at the police academy and 80 hours in the field assigned to a regular police crew. They train and are assisted by NAOs.

PROGRAM STRENGTHS

- NAOs free professionally-trained police officers for more urgent crime prevention and investigation.
- NAOs are able to provide additional service to the community at minimal cost.

- Residents become more sensitive to the demands and difficulties of police work.
- NAOs required attendance at various neighborhood meetings allows them to communicate directly with neighborhood residents.
- The program is designed to maintain or restore confidence in neighborhoods. The NAOs presence allays fear by residents in the neighborhood of real or perceived crime.

PROGRAM PROBLEMS

- NAO is a program for volunteer, nonprofessional officers who are not always available when needed, due either to their absence when scheduled or their daytime occupations.
- Because participants are volunteers, it is difficult to sustain interest of NAOs. An estimated two-year life span for voluntary aid is anticipated.
- Some policemen fear that the NAO program is undermining police acceptance in the community because police are relegated only to crime pursuit and now offer little social service.
- Some police fear that their salaries and jobs are in jeopardy because of the free service given by NAO.

ADDITIONAL OBSERVATIONS

The Chief of Police and the City Manager initiated this program and remain a vigorous leadership component of NAO. Community recognition of NAO's existence is largely limited to small neighborhoods.

COMMUNITY DEVELOPMENT PROGRAM D STREET

BOSTON, MASSACHUSETTS

Population: 641,071

PROGRAM SETTING

The West Broadway Housing Development, a large, state-financed public housing project, was experiencing a high crime rate, especially in juvenile crime.

GEOGRAPHIC SCOPE: NEIGHBORHOOD

PROGRAM OBJECTIVES

The D Street Community Development Program is an attempt to reduce crime in a public housing project by encouraging citizen participation and community activities.

PROGRAM DESCRIPTION

The D Street Community Development Program is an attempt to reduce crime in a public housing project by encouraging citizen participation in crime prevention. It was initiated by the Mayor's Safe Streets Act Advisory Committee which met with staff of the South Boston Action Council, representatives of the local police department, and community leaders to design a community security program. Discussions resulted in creation of the D Street Community Development Program and the selection of a full-time, professional staff to administer it.

The initial efforts of the staff centered on conducting building-by-building organizational meetings with community residents, establishing contact with D Street youth groups, and soliciting ideas from residents on program direction. Tenant interest focused on two specific needs: improved security within their buildings and more recreational activities for their children.

Program development concentrated on improving security through community organization. Two features distinguish the program:

 Neighborhood Component - A tenant patrol system was introduced in which tenants voluntarily patrol halls of their buildings. The patrols

are usually made during the time of greatest activity in the project, between 6:00 and 10:00 p.m. Residents, mostly women, sit in the buildings' entry ways to insure that nonresidents do not enter the buildings without permission; they occasionally walk through hallways and check all entry ways. Two persons serve on each patrol. The residents receive informal training from the local police department, and on one occasion, received instruction from a group of residents in a New York City housing project who are involved in a long-established patrol program. In case of criminal activity, the D Street patrols do not handle the problem themselves, but call the local police department. To make the system effective, the Boston Housing Authority provides exterior door locks on buildings having patrols, since the lack of locks encourages burglars and vandals. Additionally, the engraving of social security numbers on valuables is encouraged in a cooperative program with the local police.

 Youth Component - Because nearly 50 percent of the residents are under age 15 and juvenile offenses are a major factor in the project's high crime rate, a secondary program goal is to work with youngsters in the area. D Street staff members meet with youth groups, provide

FOCUSED PUBLIC SERVICES

PROGRAM SPONSOR/CONTACT

D Street Community Development Program 62 Joyce Hays Way Boston, Massachusetts 02127

counseling and social referral services, and are involved in developing programs of interest to young D Street residents. For example, to provide recreational activities, the D Street Community Youth Athletic Association was formed to organize athletic leagues for youngsters in the development.

Though tenants were at first hostile to the program because of the failure of an earlier similar program, the D Street Community Development Program has succeeded in gaining resident support. The presence of tenant patrols has measurably improved relations with the local police station and police officers now routinely visit the tenant-patrolled buildings. Additionally, many of the buildings with patrols have undertaken paint-up and fix-up activities at their own expenses.

PROGRAM ACCOMPLISHMENTS

The program's major accomplishments are:

- A tenant patrol system operates in seven out of 27 D Street buildings.
- Tenants in 225 apartments have taken part in a program to engrave valuables with social security numbers in an effort to discourage theft.
- The Athletic Association, a nonprofit corporation that organizes athletic leagues for young-

sters in the development, sponsored softball leagues in which over 180 youngsters participated during the summer.

 Because of success with patrols and new security precautions in seven of the project's buildings, the Boston Housing Authority has allocated funds to provide security doors in all buildings of the West Broadway Housing Development.

PROGRAM COSTS AND FUNDING SOURCES

Law Enforcement Assistance Administration (LEAA) \$78,000 (annual)

The program received a \$78,000, three-year grant from LEAA through the Mayor's Safe Streets Act Advisory Committee. This provides salaries for six full-time professional staff members and one support person. In addition, there are two student volunteers assisting in the program. It is hoped that the D Street tenants will be sufficiently organized to continue program activities independently when LEAA funds are no longer available to provide a professional staff.

PROGRAM PARTICIPANTS AND THEIR ROLES

D Street Development Program Staff

Six full-time professionals and one support person organize tenant participation, refer tenants to available social services, and direct youth programs.

Monitoring Committee

A 26-member committee composed of five D Street residents and representatives of the South Boston Action Council, the Mayor's Safe Streets Act Advisory Committee, District 6 Police Station, and various social service agencies, provides general guidance for program implementation.

South Boston Action Council

A local antipoverty agency helped to develop the program and participates in the Monitoring Committee.

PROGRAM STRENGTHS

The program has been successful in lowering the area's crime rate by organizing community involvement in

crime prevention and improving the relationship between the community and the local police department.

PROGRAM PROBLEMS

The program's effectiveness is limited by disinterest on the part of some tenants. It is unlikely that all buildings in D Street will adopt the tenant patrol system, and an inexpensive federal crime insurance program generated very little resident participation. Dependence on other agencies for assistance in program implementation has also caused some difficulties for the D Street staff.

ADDITIONAL OBSERVATIONS

The program was initiated by the Mayor's Safe Streets Act Advisory Committee, which met with members of the South Boston Action Council, the local police department and community leaders, and formed the D Street Development Program staff. The staff's role is to organize resident participation, establish the program, and eventually turn administration of the program over to the residents.

NEIGHBORHOOD INFORMATION:

D STREET

3,500 RESIDENTS 4 BLOCKS 972 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD

The D Street Community Development Program operates in the West Broadway Housing Development, the largest state-financed public housing project in Massachusetts. The housing, which has been rated at stage 4, covers a four block area in which are located 27 three-story brick buildings, each divided into three sections of 12 apartments each. The physical condition of the buildings is deteriorating, with many indications of vandalism. The development is an island in South Boston. Although most of the development's tenants are Irish, as are inhabitants of the surrounding area, there is a strong feeling of alienation among the development's residents. There is also distrust both of other tenants and of outside authority, especially the Boston police.

HOUSING CHARACTERISTICS

Type of Structures

Single-Family	0%
Multi-Family (2-4 units)	0%
Multi-Family (5 + units)	100%
Age of Structures	
Pre 1940	0%
1940-1949	100%
1950-1959	0%
1960-1970	0%

Vacancy Rates

Rental	3.5%
Owner	NA
1969 Housing Values	
Median Home Value	NA
Median Contract Rent	\$78
POPULATION CHARACTERISTICS	
Racial Characteristics	
White	95.0%
Black	5.0%
1969 Family Income	
Families Under \$5,000	57.0%
Families Over \$15,000	0%
Median Family Income	\$4,590
Residential Tenure	
Owner Occupancy	0.0%
Renter Occupancy	100.0%
Household Type	
Average Household Size	3.4
Individual Households	34 .0%
Female-headed Families	53.0%
Age Composition	
Under 18	53.0%
Over 65	8.0%

Education

Any College	3.0%
High School Graduate	25.0%
Employment	
Male Labor Force Unemployed	8.9%
Families on Public Assistance	75.0%
RECENT TRENDS	
Almost 50 percent of the residents are 15 years of age, and juvenile offense factor in the development's high crim 1970, the percentage of vacancies in has increased to approximately seven Resident satisfaction ratings for the ne generally low.	s are a major e rate. Since the buildings percent.

NEIGHBORHOOD CONSERVATION PROGRAM

ARLINGTON COUNTY, VIRGINIA

Population: 174,284

PROGRAM SETTING

Due to the rapid population growth in previously undeveloped portions of Arlington County in the early 1960s, little capital investment was made in existing residential developments. Some neighborhoods were deficient in basic public works and residents pressured to receive their share of public capital improvements.

PROGRAM DESCRIPTION

Following a five-year, unsuccessful effort to establish a county urban renewal authority, the Arlington County Planning Commission in 1963 established a special committee to study the problem of deteriorating housing. Recognizing that a conservation approach rather than formal urban renewal was warranted, the committee developed the Neighborhood Conservation Program. This program was approved and funded by the County Board in July 1964. The first neighborhood project began in mid-1965.

The Neighborhood Conservation Program was designed to improve neighborhoods where resident desire for neighborhood improvement is strong enough to result in both private maintenance of properties and a coordination of private and public works. The criteria for approval of a neighborhood for inclusion in the program are: a minimum size of 25 acres and a strong citizens' organization (the program is oriented toward self-help). Initially, participating communities were those in need of basic public improvements; these were primarily black areas. Later, more affluent neighborhoods participated in order to forestall development (commercial encroachment, multi-family development).

The principal components of the program are as follows:

A neighborhood requests admittance approval

GEOGRAPHIC SCOPE: COUNTYWIDE

PROGRAM OBJECTIVES

The objectives of the program are to retard deterioration in older residential areas and to keep these mature communities competitive. The program provides concentrated public improvements in neighborhoods where public investment will result in private property improvements and maintained values.

and initiation of its Letter of Commitment to comply with procedures and timetable.

- Comprehensive neighborhood inventory of streets, housing conditions, traffic problems, zoning, land use, etc, is conducted.
- The neighborhood develops its comprehensive plan (in one year, with assistance of county staff), and submits its plan to the Neighborhood Conservation Committee (with citizen representation), Planning Commission, and County Board.
- The neighborhood plan, after approval, is recognized in concept as part of the County Master Land Use Plan.
- The neighborhood is entitled to receive benefits outlined in the approved plan. Major improvements can include: sidewalks, gutters, curbs, pavement; street furniture and lighting; recreation (miniparks and tot lots) and open space; storm sewers and drainage; density maintenance or improvement through rezoning; and community services.
- Public works improvements are initiated with the following procedures and payment provisions:
 - --Petition and payment guarantee are accepted for addition of curbs and gutters if representing at least 75 percent of the owners of frontage without curb and gutter of both sides of a block (or 500 feet of long block). Owners not signing petition must accept majority's

FOCUSED PUBLIC SERVICES

PROGRAM SPONSOR/CONTACT

County of Arlington, Virginia Department of Environmental Affairs 2100 – 14 Street Arlington, Virginia 22201

wishes .

- --Special cost formulas are as follows: Grading of sidewalk right-of-way, curb and gutter construction, incidental work such as driveway entrances: 50 percent owners, 50 percent county.
 - Repair work on street side of curb, drainage, landscape restoration, street lights, construction of retaining walls: 100 percent county.
 - Addition of sidewalks along associated frontages: 100 percent owners (may be financed as 50–50 split if determined by County Board).
- --Payment of property owner's share may be in cash within 60 days or four equal annual payments at six percent interest.
- --Owners furnish necessary rights-of-way for approved street widenings and slope and drainage easements at no cost.

The most important innovative factor in the program is the freedom given to a community to decide what improvements are needed and to develop its own plan. This program is the only public program in existence in the county: there is no urban renewal or public housing.

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PROGRAM ACCOMPLISHMENTS

By the end of 1970, fourteen neighborhoods were approved or were candidates for the program. Curb and gutter work in the first two participating neighborhoods was 90–95 percent complete. As of September 1974, sixteen neighborhoods were participating in the program with nine neighborhoods having approved comprehensive plans. Major accomplish – ments include: maintenance of single-family residential character; improved traffic circulation, drainage and lighting; increased open space and recreation facilities.

PROGRAM COSTS AND FUNDING SOURCES

The total ten-year funding is \$4 million; total expenditures are \$3.2 million.

Arlington County General Funds

General revenue funds totalling \$650,000 were appropriated during the first three fiscal years of the program (first year - \$150,000; second year -\$250,000; third year - \$250,000). During this period, approximately \$593,000 was expended. Remaining funds were spent during the fifth year of the program.

Additional contributions were made in the form of planning, staff salary and miscellaneous administrative expenses.

County Bond Issues:

Bonds were issued in the amount of \$3,350,000 during a seven-year period beginning in 1968. There has been no problem in securing voter approval of bond issues and the four separate issues have ranged from \$750,000 to \$1 million each.

PROGRAM PARTICIPANTS AND THEIR ROLES

Arlington County Government

Allocation of funding through general revenues and bond issues; assumption of planning expense; capital improvements construction.

Neighborhood Conservation Planner, County Department of Environmental Attairs

Assistance in plan development and preparation;

coordination with county departments; education of residents.

Citizens Association

Inventory of conditions; development of plan; participation in Neighborhood Conservation Committee; supervision of program.

Neighborhood Conservation Committee

Review and critique of plans; citizen supervision of program.

PROGRAM STRENGTHS

The program is simple and practical; evidence of neighborhood initiative and dedication is obtained prior to program inception. The improved physical appearance as a result of public improvements is an incentive for private improvements. The program provides for selfdirection, with strong citizen involvement; a means of reducing neighborhood competition for improvements; and a system of neighborhood land use planning.

PROGRAM PROBLEMS

The objectives and capabilities of the program are narrow; no assistance is provided for home improvements so the total impact is proportional to the neighborhood's capacity for private improvements. The approval and financial participation of property owners are required for some public works, which make such improvements difficult to accomplish in areas with a high proportion of absentee landlords or lowincome property owners.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

A Rehabilitation Loan Program aimed at low and moderate income persons in conservation areas was established in September 1974. Participating financial institutions agreed to provide \$1,000 to \$5,000 loans at eight percent interest for eight to ten years to owner-occupants of single-family homes for removal of housing code violations. Loans are available to those owners who cannot secure other financing, with maximum annual incomes of \$12,100 for a family of six. Committed loan funds total \$140,000. At present a \$50,000 pilot program for apartment and commercial conservation is being established.

ADDITIONAL OBSERVATIONS

County staff have exhibited a strong dedication to the program and have acted as a catalyst for neighborhood action. Neighborhood cohesiveness and strong leadership is required for initiation. All elements of the program are replicable in other locations if the necessary political support can be obtained to assure the availability of funds for neighborhood improvements.

COMMUNITY DEVELOPMENT PROGRAM

AUSTIN, TEXAS

Population: 251,808

PROGRAM SETTING

City Council, aware that public works improvements in inner city neighborhoods had been neglected during several years of rapid suburban growth, authorized a systematic identification of deteriorating conditions, particularly in those neighborhoods with concentrations of low-income residents and absentee landlords.

PROGRAM DESCRIPTION

The City Council resolved in 1973 that certain municipal improvements were "in the public need," and could be undertaken without petitioning by a majority of property owners. The Community Development Program was developed to upgrade to standard condition all of the municipal works in the city and, ultimately, to slow the exodus into the suburbs, retain residents of the inner city neighborhoods, and attract new residents to those neighborhoods.

The City of Austin was divided into 43 Community Development Districts which various city departments inventoried to determine the extent and condition of municipal facilities. The cost of improving each area to an acceptable standard which would not require additional city improvements for a minimum of five to seven years was estimated. Necessary improvements include drainage, street paving, sidewalks, railroad crossings, traffic signals and signs, modernized intersections, bus shelters, street and alley lighting, water and sewer line relocations. In conjunction with the public works improvements, the city also concentrates on removing code violations resulting from weeded lots, rodent harborages, junked cars and abandoned buildings.

GEOGRAPHIC SCOPE: CITYWIDE

PROGRAM OBJECTIVES

In order to improve the living conditions in older, inner city neighborhoods and to increase their attractiveness to present and potential residents, the City of Austin established a concentrated program of capital improvements that are not dependent on property owner initiation or financial participation.

Since the program was originally conceived to upgrade the most deteriorated area of Austin, the 12 districts in that area were chosen for the first fiveyear program. The redirection of the city's capital improvements budget to the first districts began in the fall of 1974. East Austin is a large section of the city, somewhat isolated by a major North-South freeway, and is composed of several smaller neighborhoods. Traditionally, the area has always been a black community and several generations of the same families reside there. Building conditions vary widely throughout the neighborhood, and several very small substandard structures are mixed with new well-maintained homes. Deterioration is apparent but does not predominate.

The City Council has committed funds for the Community Development Program through fiscal year 1978–79. It is expected to continue the commitment for several more years until public works in all districts have been upgraded.

PROGRAM ACCOMPLISHMENTS

Engineering studies for the first two districts are complete and implementation of the first improvements is in the initial stage. FOCUSED PUBLIC SERVICES



PROGRAM SPONSOR/CONTACT

Community Development Office City of Austin P.O. Box 1088 Austin, Texas 78767

PROGRAM COSTS AND FUNDING SOURCES

Funding for the public works improvements comes from the various city departments involved -- public works, engineering, electric, water, wastewater, and urban transportation. These assume priority over other capital improvements. The City Council has committed the departmental expenditures for the completion of the program in the first 12 districts. A portion of the funds will come from property owner participation, as follows:

Year	Total Public Improvement Cost	Property Owner Participation	
1974-75	\$ 5,749,000	\$ 187,000	
1975-76	2,571,000	158,000	
1976-77	3,004,000	166,000	
1977-78	7,123,000	559,000	
1978-79	3,339,000	114,000	
	\$21,786,000	\$1,184,000	

PROGRAM PARTICIPANTS AND THEIR ROLES

Community Development Office

Primary responsibility for the planning effort; coordination of various departments' input to plans and subsequent implementation.

Public Works and Engineering Departments

Street paving, sidewalks and gutters, intersection improvements.

Electric Department Traffic signalization, street and alley lighting.

Water and Wastewater Departments Water and sewer line relocations, drainage improvements.

Urban Transportation Department Bus shelters, traffic signalization.

Planning Department Data and planning assistance.

Environmental Resources Management Office Guarantee that any alterations are environmentally sound and balance the objectives of the various agencies.

PROGRAM STRENGTHS

The actual strengths and weaknesses of this program will not emerge until there is more direct operating experience. Based on the planning and experience to date:

- city assistance ensures that low-income areas will have the same quality municipal services as more affluent areas;
- coordination among various departments guarantees that all public works improvements occur at the same time, offering maximum overall benefit and eliminating disruptions of continual public works activity;
- foundation of lines of cooperation and communication between city departments is useful for further neighborhood preservation activities.

PROGRAM PROBLEMS

Except in one district where various Model Cities programs are operating, local planning and funds for complementary programs are lagging somewhat behind the Community Development Program

ADDITIONAL OR COMPLEMENTARY PROGRAMS

Various Model Cities programs operate in one Community Development District in East Austin. These include concentrated efforts to improve the condition of housing stock, the physical environment, and social services. Housing and Community Development Program activities are expected to include code enforcement, rehabilitation assistance and social services.

ADDITIONAL OBSERVATION

Leadership of the City Manager was crucial to the city's adoption of this program. The program is entirely replicable. A critical element is the initiation of improvements by the city, not property owners.

PUBLIC IMPROVEMENT PROGRAM

NEW ORLEANS, LOUISIANA

Population: 593,471

PROGRAM SETTING

The City of New Orleans lacked formal mechanisms to implement a coordinated, comprehensive attack on environmental problems in neighborhoods outside urban renewal areas. The Public Improvement Program (PIP) allows the concentration of city services in any city neighborhood designated as a PIP area.

PROGRAM DESCRIPTION

The Public Improvement Program was developed by the staff of the City Planning Commission and a special committee of the Mayor's Strategy Review Team in 1973.

There are generally two types of neighborhoods considered appropriate for the Public Improvement Program: (1) neighborhoods which are in the early stages of decline but which have not become so deteriorated that extensive renewal is required; (2) neighborhoods which are experiencing rejuvenation, in which the proposed treatment would spur investment in the area. The housing stock in any PIP area should be structurally sound and capable of renovation, even though it is in a deteriorating stage.

The first PIP was undertaken as a one-year demonstration project, to be analyzed after completion and evaluated with respect to the potential use of the program in other neighborhoods in the city. Although two neighborhoods were selected to demonstrate the effectiveness of the program, only one was actively involved with the program. Program activities began in the summer of 1973.

A budget of \$250,000 from general revenue sharing funds was set aside for expenditures in the Irish GEOGRAPHIC SCOPE: CITYWIDE (ONE TARGET AREA)

PROGRAM OBJECTIVES

- Improve residential exteriors through owner maintenance.
- Improve public services where deficient and increase utilization of existing services.
- Increase neighborhood pride and stability.
- Increase home ownership, particularly among current residents.

Channel PIP area. The major expenditures are planned for street and drainage improvements, sidewalk improvements, street tree planting and beautification, and a revolving rehabilitation loan fund. In addition to the PIP expenditures, regular city departments, including the Department of Streets, the New Orleans Recreation Department, the Department of Utilities, the Department of Safety and Permits, and the City Administration, expected to expend regular city funds in the PIP area on such items as street lighting, housing inspections, and park improvements. The heads of the various departments comprise the Mayor's Strategy Review Team, which meets regularly to discuss city policy and development strategy. The Community Improvement Agency, because of its experience in urban renewal and other community development programs, administers the PIP program.

By August 1974, the Public Improvement Program had been in operation for a full year; this originally was to be the length of the program. A number of problems arose, however, which delayed implementation of many of the program's activities. The cost of street paving was much higher than anticipated, and a great deal of time was spent investigating methods of combining liens, subsidies and Public Improvement Program funds to pay for the entire originally planned street improvements. Because of state-imposed interest rate limitations, the city has been unable to FOCUSED PUBLIC SERVICES



PROGRAM SPONSOR/CONTACT

Community Improvement Agency Suite 200 823 Perdido Street New Orleans, Louisiana 70112

sell bonds which would have added funds to the PIP budget. A less expensive street improvement program will therefore be implemented. Other delays were caused because city departments were unable to initiate activities in the PIP area as quickly as was hoped. In fact, to this date very few physical improvements have taken place as a direct result of the program. The program will be extended six months; and if the PIP program is extended to other areas in the future, a longer period of time will be allowed for execution of the program. The experience in the Irish Channel area indicates that one year is not long enough to initiate and complete major public improvements.

Among the activities which were initiated during the PIP program are: rehabilitation counseling, removal of junk cars, the demolition of dilapidated structures, and the establishment of a neighborhood organization. Most of these activities were accomplished by a neighborhood ombudsman, who served as a liaison between the community residents and the city departments and staff.

A revolving rehabilitation loan fund was planned as a component of the program. Negotiations with local financial institutions were hindered by the credit squeeze which caused interest rates to rise throughout the country.

PROGRAM ACCOMPLISHMENTS

Street tree planting and park improvements are expected to take place very shortly and the street improvements will soon be let for bid. Ongoing rehabilitation counseling includes preparing listings of reliable contractors and arranging discounts on supplies for area residents undertaking rehabilitation. Several homes were rehabilitated by residents, using their own resources. The Neighborhood Improvement Association of the Irish Channel is in the process of incorporation, and hopes to remain active after the PIP program ends.

PROGRAM COSTS & FUNDING SOURCES

General Revenue Sharing Funds: \$250,000

General City Budget: An unspecified amount to be expended by city departments in the PIP area.

PROGRAM PARTICIPANTS AND THEIR ROLES

Community Improvement Agency

Responsible for administering the expenditure of PIP funds and coordinating all PIP activities. Four professionals, a field coordinator (ombudsman) and typist are assigned on a part-time basis, averaging 10% to 50% of their time, to the PIP program.

Mayor's Strategy Review Team

Composed of the heads of the various city departments, the committee plans and its members carry out activities in the PIP area.

Residents

Though residents have been kept informed about the PIP, and their suggestions and ideas considered, residents in the area have not had a direct role in the preparation of plans for the area.

PROGRAM STRENGTHS

The program hopes to meet its objectives primarily through private investment and efforts. The relative-

ly limited government investment is aimed at upgrading those aspects of the environment that, when upgraded, will encourage neighborhood pride and maintenance.

PROGRAM PROBLEMS

Some residents of the area fear displacement by higher income groups. In several New Orleans neighborhoods, extensive renovation forced lower income groups to move elsewhere because of increased rents. Several moderate income residents of the Irish Channel area feel that program activities so far have been aimed at bringing in middle-income families rather than assisting current residents. PIP staff, however, note that retention of current residents is an objective of the program, which could potentially be met if the city set up a revolving rehabilitation loan fund.

ADDITIONAL OBSERVATIONS

The program can be implemented in two ways: either the administrating agency can implement activities directly, or the work can be carried out by the specific city departments that are generally responsible for the required types of activities. A combination of techniques is used in New Orleans, with the Community Improvement Agency responsible for the activities financed directly by the PIP, and additional funds expended by the regular city departments in the area.

NEIGHBORHOOD INFORMATION: IRISH CHANNEL 5,000 RESIDENTS 39 BLOCKS 1,700 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD4/

The housing in the area is composed of small singleand two-family wood frame housing structures, with some older, larger structures. Although most homes are structurally sound, many suffer from a lack of maintenance and repair. The nature of the area changes somewhat from the north to the south, ranging from a stage 2 to a stage 3 neighborhood. The area has a severe drainage problem with street flooding at certain times of year.

HOUSING CHARACTERISTICS

Type of Structures

1

Stanla Family	36.0%
Single Family	30.0%
Multi-Family(2-4 units)	42.0%
Multi-Family (5+ units)	22.0%
Age of Structures	
Pre 1940	74.0%
1940-1949	12.0%
1950-1959	9.0%
1960-1970	5.0%
Vacancy Rates	
Rental	12.7%
Owner	16.1%

1969 Housing Values

Trov Housing values		
Median Home Value	\$13,700	
Median Contract Rent	\$ 79	
POPULATION CHARACTERISTICS		
Racial Characteristics		
White	70.0%	
Black	30.0%	
Spanish Surnames	10.0%	
1969 Family Income		
Families Under \$5,000	37.0%	
Families Over \$15,000	7.0%	
Median Family Income	mily Income \$6,684	
Residential Tenure		
Owner Occupancy	25.0%	
Renter Occupancy	75.0%	
Hous ehold Type		
Average Household Size	2.9	
Individual Households	27.5%	
Female-headed Families	23.0%	
Age Composition		
Under 18	31.0%	
Over 65	13.0%	
Education		
Any College	13.0%	
High School Graduate	47.0%	

Employment

Male Labor Force Unemployed	5.2%
Families on Public Assistance	9.1%

RECENT TRENDS

Over the past 10 years, the total population in the area declined. The percentage of minority residents increased to an estimated 50%. The percentage of vacancies increased substantially, while home ownership declined. In the last year, a few properties were purchased and renovated.

4/The census data describe characteristics of the homogeneous area.

STREET LIGHTING

LOUISVILLE, KENTUCKY

Population: 361,472

TACTIC OBJECTIVE

The objective of the tactic is to provide street lighting at an adequate intensity to increase safety levels in residential neighborhoods.

TACTIC DESCRIPTION

Initiated in 1972, the Street Lighting Program is a citywide program that is planned to focus on one neighborhood at a time to accomplish its objectives. The program, a standard operating procedure for most urban police departments to reduce crime and safety hazards, is designed to:

- Reduce accidents on arterial streets by providing adequate street lighting and traffic regulations.
- Reduce crime levels by improving residential street and alley lighting.

The city Police Department designates high-crime areas and the Traffic Engineering Department establishes adequate levels of lighting and provides lighting standards.

TACTIC ACCOMPLISHMENTS

The city's street lighting program has:

- Reduced traffic accidents.
- Dramatically reduced the crime ratio in one neighborhood by 40 percent.

TACTIC COSTS AND FUNDING SOURCE

City of Louisville General Fund \$1,200,000 per annum for lighting standards and traffic signals.

PARTICIPANTS AND THEIR ROLES

City of Louisville Traffic Engineering and Police Departments

Established priority areas and are responsible for implementation of program. Local Citizens

Can petition to have individual areas included.

TACTIC SPONSOR/CONTACT

City of Louisville City Hall, Room 207 Louisville, Kentucky 40202

HEIGHTENED TRASH REMOVAL

LOUISVILLE, KENTUCKY

Population: 361,472

TACTIC OBJECTIVE

The tactic objective is to improve neighborhood appearance by systematically collecting bulky items not accepted in normal garbage collection.

TACTIC DESCRIPTION

The Heightened Trash Removal Program began in August 1972, as part of the "Mayor's Neighborhood Cleanup Program." The primary focus is on the systematic pick-up of bulk items, appliances, furniture, etc., that are not accepted as normal pick-up items when garbage is routinely collected. Originally, bulk waste had been picked up on a complaint basis. This service now systematically stops at three districts for pick-ups. Average daily bulky trash collection has increased from 36 to 104 tons.

TACTIC ACCOMPLISHMENTS

The trash removal program has achieved its objective of improving total neighborhood environment.

TACTIC COSTS AND FUNDING SOURCE

City of Louisville General Fund \$500,000 annually.

PARTICIPANTS AND THEIR ROLES

City of Louisville, Department of Sanitation Sets schedules and collects bulk trash.

Local Media Publicize program and collection schedules.

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Local community groups

Provide same functions as media, but also provide feed-back to the city of problems and needs not being met.

TACTIC SPONSOR/CONTACT

Department of Sanitation City Hall 6th and Jefferson Streets Louisville, Kentucky 40202

BULKY WASTE COLLECTION PROGRAM

DAYTON, OHIO

Population: 243,601

TACTIC OBJECTIVES

The objective of the tactic is to improve the appearance of the city's residential neighborhoods by collecting bulky items not previously handled by the municipal garbage collection system.

TACTIC DESCRIPTION

The Bulky Waste Collection Program was initiated in 1971. The City of Dayton purchased three vehicles and hired staff to pick up bulky items such as furniture and renovation debris that were often dumped in empty lots or allowed to clutter alleyways. The pick-up crews are composed of drivers from the Division of Waste Collection and welfare recipients who are employed to collect the items. The program does not operate on a scheduled basis; citizens call the collection center for pick-up appointments on Tuesday through Friday, whenever they wish to dispose of these items. When there are few requests for pick-ups, the crews patrol neighborhoods and pick up items left in public alleyways.

TACTIC ACCOMPLISHMENTS

The program has reduced substantially the amount of bulky trash deposited in residential neighborhoods.

TACTIC COSTS AND FUNDING SOURCE

City of Dayton

Approximately \$100,000 annually for administrative and operating costs including salaries, landfill costs, truck maintenance, etc.

PARTICIPANTS AND THEIR ROLES

City Commission

Conceived and initiated the program. Division of Waste Collection Administers the program.

TACTIC SPONSOR/CONTACT

Assistant Superintendent Division of Waste Collection 1010 Ottawa Street Dayton, Ohio 45402

SECTION IV - GROWTH MANAGEMENT/NEIGHBORHOOD CONTROL PROGRAMS

Over the past decade, many cities have found their traditional methods of regulating land use, or zoning, ineffective in dealing with rapid growth or change. In some areas population itself increased at such a rapid rate that local governments were unable to provide support facilities and public services at the same pace.

In other areas, it is not unregulated new growth but unregulated socio-economic transition that is the source of concern. A predominant pattern of racial or economic change is that areas become integrated for only short periods before they become either all minority or all low-income enclaves. Communities may be receptive to integration but wish to avoid total racial or economic transition.

In both instances of change cited, local residents are often concerned that their quality of life conditions will be dramatically lowered or their economic investment in the neighborhood threatened. Residents have responded in many cities by implementing programs to control or channel growth. Many programs are interim controls to limit change while more comprehensive programs are developed. Others are programs aimed at forestalling irrational or panic selling and blockbusting. Programs range from city and even countywide measures to controls and regulations on the block level. No attempt was made to comprehensively survey growth management techniques, but several representative examples have been examined and are described in this section.

The Berkeley Neighborhood Preservation Ordinance and the Hollywood, Florida Neighborhood Development Study have both restricted new growth while developing mechanisms to properly regulate future growth. The Oak Park Housing Center and the Beverly Area Planning Association are attempting to channel racial change so that gradual and rational integration can take place. The St. Louis private streets program is aimed at controlling density and illegal conversions on the block level. These programs are examples of some of the types of programs that have been implemented to regulate growth.

In all instances, these programs have grown from the local level and are widely known, understood and supported. They tend to represent or confer a heightened sense of community and identity for the area controlled.

NEIGHBORHOOD PRESERVATION ORDINANCE

BERKELEY, CALIFORNIA

Population: 116,716 (SAN FRANCISCO SMSA)

PROGRAM SETTING

For several years prior to 1973, many changes occurred in Berkeley neighborhoods as a result of new housing development. These changes included the demolition of older units, construction of poor quality, new units and displacement of existing lower-income residents whose housing needs were not consistent with the new, more affluent housing purchasers.

PROGRAM DESCRIPTION

In the early 1970s Berkeley residents became concerned about the effects of new residential construction on existing neighborhoods and the inability of the city's master plan and zoning ordinance to control such development. New construction often involved the demolition of older homes which provided low-cost housing primarily for minorities, the aged and the handicapped. Rarely could the newly-constructed housing meet the needs of these residents and they were forced to look elsewhere for housing.

Although Berkeley citizens were particularly interested in assuring an adequate supply of low-income housing, the city's master plan did not reflect this priority, nor did it contain an inclusive housing element. In addition, the existing zoning ordinance was deficient in its outdated density allowances and its lack of requirement for public consideration of environmental impact of proposed developments. Led by a group of concerned citizens, which included a former planning commissioner, Berkeley residents succeeded in placing an initiative (referendum) on the ballot which called for the revision of the master plan and zoning ordinance, and establishment of interim development controls during the planning and revising process. Voter approval resulted in the Neighborhood Preservation Ordinance which took effect in April

GEOGRAPHIC SCOPE: CITYWIDE

PROGRAM OBJECTIVES

In order to deal with the conflict between current development trends and local needs, the Neighborhood Preservation Ordinance establishes a planning process involving resident participation to update the master plan and zoning ordinance; and provides interim controls on demolition and new construction by means of special use permits to channel development.

1973 and set a deadline of March 31, 1975 for submission of the revised planned ordinance.

Specific provisions of the ordinance include establishing the procedures for correcting the deficiencies of the master plan and zoning ordinance and for channeling interim development. The revision process must include citizen participation and public hearings to determine the priorities and concerns of residents. The revised documents, themselves, must contain a provision for resident review at the neighborhood level for all proposed developments and changes in land use. Control of interim development is to be achieved through requiring use permits for all new residential construction and for any residential demolition.

The Neighborhood Preservation Ordinance directs the Board of Zoning Adjustment to issue use permits only if an application is in accordance with the following provisions: public notification; affirmative action; 25 percent low-income units in buildings of four or more units; an environmental impact statement; zoning ordinance compliance; and compatibility with public health, safety and welfare regulation. Similarly, demolition permits may only be granted if removal will not be detrimental to local and neighborhood housing needs; if alternative housing is provided GROWTH MANAGEMENT/ NEIGHBORHOOD CONTROL



PROGRAM SPONSOR/CONTACT

Zoning Officer Planning Department, City of Berkeley 2134 Grove Street Berkeley, California 94704

displaced residents; if demolition is necessary for public safety; or, if it results in replacement of an equal number of new units available to displacees.

PROGRAM ACCOMPLISHMENTS

The ordinance succeeded in establishing the planning process necessary for revising the master plan and zoning ordinance to meet local needs and federal and state requirements. Since the ordinance was enacted, there has been virtually no multi-unit development and very little new single-family construction. Only one application for a multi-unit use permit was received during the first 16 months of operation; only two demolition permits were issued. However, because of the general lack of funds for construction financing, it is difficult to assess the actual impact of the ordinance in slowing new development.

PROGRAM COSTS AND FUNDING SOURCES

City General Fund

Costs for administration of this ordinance are part of the planning department budget and are not determinable. Costs primarily include the salaries of four full-time professionals, and two support staff who are involved in master plan revision.

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Builders/Developers

Applications for use permits include the payment of the costs of preparing an Environmental Impact Report and of giving notice of public hearings. These costs may be waived in case of financial hardship to the applicant.

PROGRAM PARTICIPANTS AND THEIR ROLES

<u>City Planning Department</u>, Zoning Officer Receives and reviews applications for special use permits from owners/developers.

Board of Zoning Adjustment Holds public hearings on applications and rules.

City Council

Hears appeals from Board of Adjustment decisions; appoints citizens committee for plan revision process.

City Planning Department, Master Plan Program Performs technical staff work for plan-ordinance revision.

Master Plan Advisory Committee

Interested residents appointed by the City Council to assist and advise the Planning Commission during the revision process.

City Planning Commission

Prepares and submits to the City Council a comprehensive revision of the master plan and zoning ordinance.

PROGRAM STRENGTHS

A major strength of the ordinance is its ability to channel as well as slow development during the planning process, preventing further deleterious changes in neighborhoods until the city's priorities are determined and included in the master plan and zoning ordinance. Also, the ordinance applies to the entire city and does not establish controls over any one area at the expense of others. The emphasis on citizen participation assumes that the revised plan and ordinance will be more responsive to resident needs and establishes a process of citizen input which can be utilized in other activities.

PROGRAM PROBLEMS

In attempting to assure the provision of low-income housing, the ordinance has almost halted all development, although more construction might have occurred during this time if financing had been more readily available. Nevertheless, the lack of new units has put considerable pressure on the existing housing supply and has resulted in raising rent levels in many cases. In addition, the ordinance has substantially increased the workload of the city's planning staff by requiring additional staff time to explain the ordinance to the public; to review permit applications; to notify the public of hearings; to prepare environmental impact reports for each application; and to perform technical analyses necessary for the preparation of the revised plan and ordinance. Part of the increased staff costs are offset by use permit fees.

ADDITIONAL OBSERVATIONS

Replication of this ordinance would be dependent on obtaining the necessary political support, which might be difficult if there were strong opposition from developers or if residents lacked a strong commitment to preserving low-income housing. In addition, the consequences of such an ordinance would have to be carefully evaluated in terms of its effect on the existing housing supply. Such an ordinance in an extreme case, could result, through shortage, in increased local housing costs, and unnatural preservation of a basically dilapidated housing stock.

NEIGHBORHOOD DEVELOPMENT STUDY

HOLLYWOOD, FLORIDA

Population: 106,873

PROGRAM SETTING

Hollywood has experienced rapid population growth, increasing by 50 percent between 1960 and 1970. The substantial growth in population caused sharp increases in residential construction, and the city was faced with inadequate provision of public services and inappropriate zoning policies.

PROGRAM DESCRIPTION

Because of its coastal location, Hollywood, Florida is a popular resort and retirement community that has experienced substantial population growth during the last decade. To avert any negative change in the city's residential quality, the City Commission, in May 1973, adopted an ordinance enabling building moratoria to be declared in certain areas of the city. The ordinance was applied to five areas of the city during the summer of 1973 and to three additional areas in the spring of 1974.

While the limit on construction is in effect, the Department of Growth Management conducts comprehensive studies of each area. Major study components include:

- Analysis of existing conditions in terms of physiography, environmental quality, housing and population mix, housing and land use patterns, community facilities and trafficways;
- Identification of the area's growth policy objectives and the means of achieving them; and

GEOGRAPHIC SCOPE: CITYWIDE (8 TARGET AREAS)

PROGRAM OBJECTIVES

In conjunction with building moratoria, the program objective is to conduct zoning and land use studies of the city's most developable areas. The studies are to result in zoning policies that will assist in controlling growth, establish appropriate residential densities, and serve as components of a citywide comprehensive plan.

 Recommendation of zoning changes necessary for implementation of the land use plan.

The Department of Growth Management works with the Planning and Zoning Board as well as neighborhood residents in developing the area plan. Two area plans and rezonings have been completed; six other areas are in the planning process.

According to key public officials, real estate representatives and civic leaders, the moratoria studies have been successful. The most important factors of success include:

> The Department of Growth Management and the City Commission adopted a flexible approach to implementation of the building moratoria. Developers, for example, were given ample notice that the city intended to curtail construction temporarily. In some cases, developers have been permitted to complete parts of their planned developments. The city has also been willing to meet with builders concerning the size and density of new developments. In one neighborhood, the

GROWTH MANAGEMENT/ NEIGHBORHOOD CONTROL



PROGRAM SPONSOR/CONTACT

Department of Growth Management City Hall Hollywood, Florida 33022

city pemitted a builder to continue a large planned unit development after the builder agreed to reduce the density of the development and to finance a number of major public improvements on and adjacent to the site.

- The city applied the moratorium in a selective manner. Each of the eight areas in which development is temporarily limited was chosen because of some unique problem. For example, the Park Sheridan neighborhood was selected because of poor residential and commercial zoning and the lack of adequate public services; the southeast area was selected in order to reduce the adverse effect that would have resulted from overbuilding, to improve traffic flow, and to protect the natural environment.
- Open public hearings have been conducted to present study recommendations and revised zoning policies.

PROGRAM ACCOMPLISHMENTS

A comprehensive zoning land use plan is currently in preparation. Rapid population growth, which was overtaxing city services, has been slowed. The Department of Growth Management has successfully defended lower densities and stimulated both public and private sources to provide certain public improvements in some residential projects.

PROGRAM COSTS AND FUNDING SOURCES

- City of Hollywood Planning Department Budget Approximately 50 percent (\$70,000) of the planning budget is allocated to the Neighborhood Development Study.
- Department of Housing and Urban Development Provides funds to cover the salaries of two planners.

PROGRAM PARTICIPANTS AND THEIR ROLES

Department of Growth Management

Enforces moratoria; conducts area studies; recommends land use plan.

Planning and Zoning Board

Works with Department of Growth Management in joint effort to develop comprehensive zoning and service recommendations; holds public hearings on new plans.

City Commission

Passed special enabling ordinance; enforces moratoria.

Homeowners Groups

Can initiate growth moratoria in other neighborhoods; participate in public hearings; can rerequest waivers within a moratorium area on recommendation of Growth Management staff.

PROGRAM STRENGTHS

Program strengths include: full support of City Commission and city manager, local residents, developers, and Chamber of Commerce; the high degree of flexibility in program operations that has been maintained by the Department of Growth Management; and use of moratoria to provide time in which to complete rezoning efforts.

PROGRAM PROBLEMS

No regional coordination of growth policy exists; growth management is administered on a communityby-community basis. The lack of state enabling legislation made it more difficult to initiate moritorium action; legality of moritoria could be tested in court.

ADDITIONAL OBSERVATIONS

Hollywood is a community with recent rapid growth. The majority of its housing stock is single-family units built since 1960, although the number of multifamily units increased substantially in the late 1960s and early 1970s. The areas involved in the Neighborhood Development Study are about 50 percent undeveloped. Other cities with similar conditions could replicate this program. Strong community and local government support is crucial to success, as is a city agency similar to the Department of Growth Management. The legal authority to declare a building moratorium must be present.

OAK PARK HOUSING CENTER

OAK PARK, ILLINOIS

Population: 62,511 (CHICAGO SMSA)

PROGRAM SETTING

Oak Park is a Chicago suburb adjacent to a neighborhood with rapid racial turnover. Residents assumed this pattern of racial change would continue into Oak Park. In response, the Housing Center decided to sell Oak Park as a place where good racial interaction is taking place; attract people who strengthen that climate; and counter fear at the boundary of racial turnover.

PROGRAM DESCRIPTION

The Oak Park Housing Center was established in May 1972. The 1973–1974 program of the Housing Center included the following program elements:

Promotion and Public Relations:

- Publication of the brochure "Oak Park: The People Place."
- Placement of advertisements in various magazines and on the radio.
- Distribution of flyers to university and hospital faculty and staff on housing availability.
- Granting of interviews and press releases resulting in numerous articles in the local press plus major magazine articles.
- Completion of a color film documentary, "As Time Goes By: Oak Park, Illinois."

Counseling and Dispersal:

- Maintenance of approximately 90 percent white, 10 percent minority placement in apartment rentals through the counseling of clients.
- Cooperation with the Leadership Council of Metropolitan Open Communities to determine available rental housing in western suburbs so that a full range of options will be known to minority clients.
- Successful referral of minority housing seekers to other suburbs close to their places of employment.

GEOGRAPHIC SCOPE: CITYWIDE

PROGRAM OBJECTIVES

The primary objective of the Oak Park Housing Center is the creation of a stable, integrated community, in which racial change acts as a positive, rather than a negative, force. To prevent the pattern of segrega tion that has occurred in other areas, the center encourages incoming whites to move into areas of the village that are becoming increasingly black.

 Encouragement of white movement to the area of increased black population, resulting in the maintenance of integrated buildings in crucial areas.

Education and Communication:

- Maintenance of speaking engagements to community groups, PTAs, church groups, service clubs, college and high school students.
- Distribution to over 2,000 people of a boardproduced newsletter.
- Consultation with various groups in the Chicago metropolitan area seeking up-to-date Oak Park housing information.

Cooperation with Real Estate and Management Firms:

- Buildings totaling almost 2,000 apartment units from inside and outside Oak Park regularly call in listings of available apartments.
- House-seeking clients are provided with community information and referred to local realtors on a rotating basis.
- Representatives of the Housing Center, Community Relations Department and Board of Realtors meet for a monthly luncheon to discuss Oak Park housing issues.
- Printed material, such as brochures, is provided to realtors and management firms.
- Daily communications with apartment building owners throughout Oak Park offer assistance and

GROWTH MANAGEMENT/ NEIGHBORHOOD CONTROL

PROGRAM SPONSOR/CONTACT

Oak Park Housing Center 848 Lake Street Oak Park, Illinois 60301

obtain additional listings for clients.

Maintenance and Development:

- Acquisition of a 19-unit apartment building and a two-flat building, with the Housing Center as a general partner and 23 local residents as investors. Renovation of these buildings was undertaken on possession and is continuing. There is total occupancy of these buildings and they are regarded as models of stability.
- Reporting cases of housing neglect, particularly in apartment buildings, to the village housing department. In cases of housing code violation, cooperation with the housing department often includes attending the court hearings and obtaining tenant assistance.
- Cooperation with other village groups to encourage rehabilitation of existing apartment buildings, identify the needs for new housing and provide that information to appropriate bodies.

Office Operation:

- Serves clients 9:30 to 4:00 Monday through Saturday with Sunday hours by appointment.
- Gives complete information about the community to prospective residents.
- Determines how current housing trends correspond to goals and counsels clients appropriately.
- Gives listings of available apartments and homes

to clients who register at the office.

 Makes appointments for clients to see housing and follows up on every client.

PROGRAM ACCOMPLISHMENTS

A movie and brochure promoting Oak Park as a place to live were prepared. In the last year, over 2,100 families approached the Housing Center seeking housing. Of these families, 508 moved into Oak Park. Many white families moved into the area of heaviest black concentration, and blacks moved to neighborhoods throughout the village and to other suburbs.

PROGRAM COSTS AND FUNDING SOURCES

Foundation and Corporate Grants: \$17,999.89

Local Sources:

\$22,491.59 (Individuals, churches, businesses, local organizations, benefits and government agencies)

Approximately one-half of the 1973 budget was expended on a film promoting Oak Park. Governmental agencies contributed \$13,000 (listed in local sources above) for the film.

PROGRAM PARTICIPANTS AND THEIR ROLES

Oak Park Housing Center

A staff composed of an executive director, office coordinator, and over 30 volunteers implement the program. Fifteen Oak Park residents comprise the Board of Directors.

Real Estate and Management Firms Call in listings of available apartments.

Call in fishings of available apartments.

Leadership Council of Metropolitan Open Communities Maintains listings of housing available to minority families throughout the western Chicago suburbs.

Village of Oak Park

The village has cooperated at all times, and has developed complementary programs with goals similar to those of the Oak Park Housing Center.

PROGRAM STRENGTHS

With an extremely limited budget, the Oak Park Housing Center has helped large numbers of people locate places to live while promoting the creation of a stable, integrated community.

PROGRAM PROBLEMS

The Oak Park Housing Center has had great success in slowing the pattern of rapid racial change which results in segregated, all-black neighborhoods. The Center's activities alone, however, are not enough to halt the pattern of segregation. A comprehensive metropolitan-wide effort is required to change the established patterns of segregation. Such an effort is beyond the scope of the Housing Center.

A constant problem for the Housing Center is money. The Center relies solely on contributions and donations.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

The Village of Oak Park administers a number of programs aimed at maintaining neighborhood stability. A proposed amendment to the Oak Park Fair Housing Ordinance, which would have directly attacked the problem of rapid racial change leading to segregated neighborhoods, has been abandoned. The amendment would have made it illegal to sell or rent to a black person in designated areas if 30 percent of the population in the area was black. The program was attacked, particularly by the news media, as an attempt to keep blacks out of Oak Park. In fact, the purpose of the amendment was to protect the integrated nature of the neighborhoods to which black families had moved. Any black family seeking housing in a neighborhood that already was 30 percent black would be assisted in finding housing in other Oak Park neighborhoods.

BEVERLY AREA PLANNING ASSOCIATION (BAPA)

CHICAGO, ILLINOIS

Population: 3,366,957

PROGRAM SETTING

Beverly Hills-Morgan Park is a residential area in southwest Chicago. The area has remained a stable, upper middle-income, predominantly-white area while many other communities in south Chicago have undergone rapid socio-economic changes. Institutions and individuals feared that blockbusting and rumors would lead to area decline.

PROGRAM DESCRIPTION

The Beverly Area Planning Association (BAPA), founded in 1947, was reorganized in 1971, when a professional, full-time director and 5 (now 6) staff members were hired. A Council of Delegates is composed of representatives of each of the 13 neighborhood civic associations and three representatives of business. These sixteen representatives elect ten council members from the community at large to act as an Advisory Council. Together these 26 persons function as BAPA.

The major elements of the program include maintenance of the housing stock and the implementation of various social programs to maintain the area. Traditional activities of the old organization, which have been continued, include: volunteer work with Park District officials to assure continuation of summer recreation programs; encouragement of the Rock Island train officials to maintain old stations and rights-ofway; and the promotion of attendance at the local public high school by local parochial school graduates. Among new programs initiated since BAPA's reorganization in 1971 are; a rumor control desk, which has led to a general lessening of tension; a neighborhood newsletter; and a Real Estate Practices Committee, which has attempted to halt blockbusting by real estate agents. A Code Enforcement Committee watches closely for violations of city codes; building codes

GEOGRAPHIC SCOPE: 2 COMMUNITY AREAS

PROGRAM OBJECTIVES

The objective of the program is to maintain and improve the area's character. While racial integration is expected, the Beverly Area Planning Association hopes to prevent sudden, block-by-block racial transition and the depressed values which accompany panic sales.

are being strictly enforced. Street maintenance is being carefully monitored, and other city departments are held accountable for services.

In an effort to decrease concerns about security, regular meetings are held with the police department to assure residents of sufficient protection. A Law Legislation and Taxation Committee, composed of volunteer lawyer-residents, gives legal aid to residents. Civil and criminal cases are being pursued with a resulting decrease in the crime rate (24 percent in one year). Special programs for teens and the elderly have been initiated. Volunteers from the community work on and for the various committees. The over 400 volunteers who have worked with BAPA have been vital to its success.

PROGRAM ACCOMPLISHMENTS

BAPA's activities have contributed to the stability displayed in the area. Prophecies of rapid racial turn-over and neighborhood decline in the Beverly Hills-Morgan Park area have not been fulfilled.

PROGRAM COSTS AND FUNDING SOURCES

Local businesses, financial institutions, churches and residents GROWTH MANAGEMENT/ NEIGHBORHOOD CONTROL



PROGRAM SPONSOR/CONTACT

Beverly Area Planning Association (BAPA) 9730 South Western Avenue Chicago, Illinois 60642

Federal Government

The federal government has provided funds for a \$35,000 economic study.

PROGRAM PARTICIPANTS AND THEIR ROLES

Beverly Area Planning Association

Plans and implements the program. The professional staff includes an executive director and six staff members.

Neighborhood Residents

Ten residents selected at large from the community serve BAPA as an advisory council. Over 400 volunteers have donated time to BAPA activities, and many more have made financial contributions.

Local Civic Organizations

Each of 13 civic organizations in the Beverly Hills-Morgan Park area elect one member to serve on the BAPA Council of Delegates.

PROGRAM STRENGTHS

The program has curbed real estate blockbusting tactics, and has given homeowners fearful of rapid socio-economic changes confidence that the Beverly Hills-Morgan Park area will remain stable. The departure of white families from the area has decreased substantially.

Approximately \$135,000 annually has been contributed by various groups.

PROGRAM PROBLEMS

It is difficult to attract upper-income or white homeowners to those integrated areas containing lowerpriced homes. Despite success at greatly slowing total racial transition, the racial character of some bordering blocks has changed completely.

ADDITIONAL OBSERVATIONS

It is the confidence in the area encouraged by BAPA activities that is more important than any of the individual activities themselves. Reducing residents' fears of rapid racial transition and declining property values is BAPA's main accomplishment.

NEIGHBORHOOD INFORMATION:

BEVERLY AND MORGAN PARK

57,800 RESIDENTS 7 SQUARE MILES 17,150 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD

Beverly Hills-Morgan Park is a stage 1 neighborhood on the southwestern fringe of the City of Chicago. The area contains predominantly single-family masonry homes. It is a residential area served by excellent retail, commercial and office facilities and recreational open space facilities. The area is more similar to a middle-income suburban area than an inner-city area. The communities are essentially stable.

HOUSING CHARACTERISTICS

Type of Structures	
Single-Family	75.0%
Multi-Family (2-4 units)	19.0%
Multi-Family (5 + units)	6.0%
Age of Structures	
Pre 1940	70.0%
1940-1949	20.0%
1950-1959	10.0%
1960-1970	0.0%
Vacancy Rates	
Rental	1.9%
Owner	1.0%

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1969 Housing Values		
Median Home Value	\$34	,000
Median Contract Rent	\$	145
POPULATION CHARACTERISTICS		
Racial Characteristics		
White	93.	.0%
Black	6.	.0%
1969 Family Income		
Families Under \$5,000	5	.0%
Families Over \$15,000	52	.0%
Median Family Income	\$15	5,700
Residential Tenure		
Owner Occupancy	75.	.0%
Renter Occupancy	25	.0%
Household Type		
Average Household Size	2.	0
Individual Households	1.	.0%
Female-headed Families	10.	.0%
Age Composition		
Under 18	20.	.0%
Over 65	15.	0%
Education		
Any College	65.	0%
High School Graduate	90.	0%

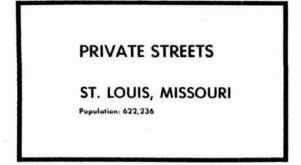
Employment

Male Labor Force Unemployed	3.0%
Families on Public Assistance	0.5%

RECENT TRENDS

The area has remained basically stable, though some adjacent blocks have experienced rapid racial turnover. Housing values, once considerably depressed, have increased. BAPA appears to be dealing adequately with the physical, social, and psychological problems that could lead to deterioration of the community.

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TACTIC OBJECTIVE

Residents of several residential neighborhoods in St. Louis show renewed interest in the turn-of-thecentury concept of "Private Streets" to accomplish the following objectives:

- Maintain the character of residential streets.
- Prohibit conversion of large, old single-family homes.
- Control traffic levels on residential streets.
- Inhibit crime by use of special security forces.

TACTIC DESCRIPTION

Initiated originally in the 1850s, "Private Streets" is a method for either converting an existing public street or designing a new street for private use. Its requirements include:

- One end of a proposed or existing street is physically closed, much like a cul-de-sac or loop road.
- Residents assume ownership and maintenance of the street.
- Deed restrictions insure maintenance; residents are required to belong to a Landowners' Association.
- Special assessments are made for maintenance, security and landscaping.
- Deed restrictions limit residential use to singlefamily homes, thereby preventing conversion of large homes to rooming houses.

There is a renewed interest in this tactic in several inner-city neighborhoods to protect their current residential character, particularly by inhibiting conversions and crime. One street has recently been converted by the following process:

- All residents along both sides of a street request that it be vacated (closed).
- A public hearing is held to determine full agreement by all resident homeowners.
- The street is closed and a landowner's bond established.
- The city vacates the street by ordinance and dedicates it, without cost, to the Landowners' Association.
- Residents erect decorative gates and absorb maintenance costs. Special security controls complement existing city police protection. Alleyways are designated for all services.

TACTIC ACCOMPLISHMENTS

The residential neighborhoods which were originally planned with private streets remain viable, wellmaintained and desirable areas today, although they are surrounded by rapidly-deteriorating sections of St. Louis' inner city. The newly privatized street has stopped conversion and has lowered its crime level.

TACTIC COSTS AND FUNDING SOURCE

Landowners' Association

Pays all maintenance costs including regular assessments for gate construction, night watchman, landscaping. Special assessment are made for repairs of streets, sewers and lighting, and alleys.

PARTICIPANTS AND THEIR ROLES

Citizens

Petition for closure of individual streets (one or several blocks).

City of St. Louis

Holds hearings; plans for traffic changes; and implements closure by ordinance.

TACTIC SPONSOR/CONTACT

City of St. Louis Street Department 12th and Market Streets St. Louis, Missouri 63103

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SECTION V - HISTORIC PRESERVATION PROGRAMS

Historic preservation is probably the first type of locally-initiated program designed to preserve residential neighborhoods. The elegant old homes of areas such as Georgetown in Washington, D.C., Society Hill in Philadelphia, and Vieux Carré in New Orleans were restored for their individual value. Prior to the 1920s, historic preservation was, in fact, the only method used to preserve urban areas. The early programs focused on landmarks of architectural or historical value.

In recent years, historic preservation has increased in popularity and is no longer restricted primarily to restoration of isolated structures or to areas composed largely of buildings with historical value. More commonly today, historic preservation is nearly synonymous with neighborhood preservation. The Old West Side of Ann Arbor, Michigan, for example, is one of the first areas assigned historic district status, not because of the area's irreplaceable dwellings, but because of its general environmental guality. This neighborhood, like other distinctive urban residential areas across the country, has character; amenities, and unusual features that its residents consider worthy of saving. Its few architecturally valuable buildings are preserved within their physical, cultural, and historic context instead of being surrounded by either new, incompatible development or by decay.

The change in historic preservation focus from buildings to neighborhoods has been accompanied by a wide variety of new preservation methods. After areas are designated historic districts by the National Trust for Historic Preservation or by state or local agencies, preservation programs can operate at several levels of effort. Some programs, such as that in Ann Arbor, mainly renew confidence in an area by giving it a distinct identity, defining its boundaries, and encouraging residents not to alter its architectural style. Other programs, however, totally upgrade areas that have deteriorated, such as the Jackson/Burns area of Dayton. Elements included in various historic preservation programs include: architectural review boards that monitor new construction; demolition of deteriorated structures that are not salvageable; newsletters that identify units for sale or rent; loan funds that provide financing for purchase or rehabilitation; and home tours that stimulate public interest.

Depending largely on the availability of funding, preservation groups restore buildings themselves or encourage restoration by individuals or developers. The Lafayette Square Restoration Committee in St. Louis, for instance, actually purchases, minimally rehabilitates, and sells units at cost to interested families. Other organizations that lack the funds for capital investment simply serve as informal brokers and direct potential buyers to available dwellings.

Historic preservation is essentially a program that provides housing for middle- and upper-income people. Restored units usually offer families more space and design amenities than comparably priced, newly constructed units. The costs of restoring buildings to standards set in historic districts are usually beyond the means of low- and moderateincome families. As a result, low-income families living in deteriorating neighborhoods that become fashionable are often displaced. Only in a few cases, such as Butchertown in Louisville, are neighborhoods seeking designation as historical areas while planning to retain their current low-income residents.

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HISTORIC DISTRICT

WILMINGTON, NORTH CAROLINA

Population: 46,169

PROGRAM SETTING

During the early 1960s rapidly deteriorating housing and demolition of vacant structures produced many changes in an old neighborhood of Wilmington, endangering its historical nature and its unique character.

GEOGRAPHIC SCOPE: NEIGHBORHOOD

PROGRAM OBJECTIVES

The objectives of the activities in Wilmington's Historic District are: to restore and preserve the houses in the District in a manner consistent with the neighborhood's character; to improve the overall appearance of the neighborhood; and to attract new residents.

PROGRAM DESCRIPTION

The rehabilitation of Wilmington's Historic District is not an organized program, but rather a combination of the activities of three separate local organizations which are committed to revitalization of Old Wilmington, an historic district specifically defined by city ordinance and consisting of approximately 35 blocks. The efforts of the three organizations are not formally coordinated but do complement one another.

The Historic Wilmington Foundation is a private organization, started by interested individuals on a volunteer basis in 1966. The Foundation has bought, rehabilitated, and then sold approximately nine houses since its inception. Because of limited funds the organization has not been able to rehabilitate as many houses as members would like. Thus, the focus has turned to encouraging prospective purchasers to buy and rehabilitate houses in the District. The Foundation, which has had one full-time staff person since 1972, publishes a brochure approximately four times per year. This brochure describes the progress taking place in the community and lists the addresses and prices of houses available for sale. In the last two years, 50 properties in the District have changed hands, largely due to the efforts of the Foundation.

The Historic District Commission, a nine-member architectural review board appointed by City Council, also plays a role in the city's historic preservation. Established as the Board of Architectural Review by city ordinance in 1962, the Commission attained its present status as a result of state legislation in 1968. Any proposed exterior changes to structures within the Historic District Zone must be approved by this commission. The commission also has the power to stay a demolition order on a vacant house for 90 days in hopes of finding a buyer for the home.

Preservation activities are also the focus of a third organization, the Residents of Old Wilmington, a group incorporated in 1973 and composed of residents interested in preserving the historical and residential character of the Historic District. This group's objectives are: to provide an effective vehicle by which residents can channel their needs and wishes to the proper authorities; to nurture the relationship of private and commercial interests in the area; to initiate a program of community projects; and to work toward formulating a comprehensive plan for the area. The Residents meet monthly in open meetings. Six task force committees pursue special projects and activities.

In support of the efforts of the three groups above, the city is encouraging the beautification of the area and has appropriated \$1300 for purchase and planting of trees.

HISTORIC PRESERVATION

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PROGRAM SPONSOR/CONTACT

Historic Wilmington Foundation, Inc. 400 South Front Street Wilmington, North Carolina 28401

Activity in the Historic District is sustained solely by an extensive grass-roots movement. Funding is entirely from interested individuals. In the 35-block area rehabilitation is currently taking place in nearly every block and has been particularly intense during the last two years.

PROGRAM ACCOMPLISHMENTS

By September 1974, approximately 60 houses had been rehabilitated and many more were in the process of rehabilitation. The attractiveness of the area as a residential environment has been greatly improved.

PROGRAM COSTS AND FUNDING SOURCES

Private Sources

- The Historic Wilmington Foundation is staffed by an Executive Director and is supported by the membership fees of its 700 members. The minimum fee is \$10 per year.
- Residents of Old Wilmington have an operating fund of \$200 to \$300 obtained from annual dues of \$3.00 per member.
- The Historic District Commission is composed of private citizens who receive no salary.

City

The City provides one staff planner who devotes approximately 40 percent of his time to Historic District activities. The city has also appropriated \$1,300 for trees.

PROGRAM PARTICIPANTS AND THEIR ROLES

Historic Wilmington Foundation

Promotes Historic District; buys, sells and rehabilitates houses; attempts to attract potential purchasers; and publishes information on available housing.

Residents of Old Wilmington

Encourages preservation; organizes community activities; hopes to prepare comprehensive plan for area.

Historic District Commission

Acts as architectural review board in its approval of all exterior changes; has power to postpone demolition for 90 days.

City of Wilmington

Offers planning assistance and appoints members to the Historic District Commission.

PROGRAM STRENGTHS

The major strength of the preservation activity is the high degree of commitment displayed by key individuals. The architectural importance and charm of the homes in the District generate a great deal of individual support of the activities.

PROGRAM PROBLEMS

The lack of available funds for rehabilitation loans and home purchase mortgages limits the ability of volunteers to achieve program objectives. Also, local government support is not substantial. The efforts of the three groups are not well-coordinated, perhaps limiting effectiveness.

ADDITIONAL OBSERVATIONS

The program is replicable in areas with housing of historical and/or architectural interest and with strong resident and citizen leadership and motivation.

NEIGHBORHOOD INFORMATION:

HISTORIC DISTRICT

3,581 RESIDENTS 35 BLOCKS 1,386 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD

The Historic District is a neighborhood that has improved in the past ten years from stage 3 1/2 on the neighborhood continuum to stage 2 in 1974. Several sub-areas can be defined as stage 1, healthy and viable. The Historic District is characterized by older, single-family frame homes. Some homes were divided into apartments during World War II. Building conditions in the Historic District vary greatly from sound to seriously dilapidated. Abandonment is not prevalent, but there are a significant number of vacant lots as a result of the city's recent practice of rapidly demolishing abandoned structures. Median home values at \$7,000 are less than the city median of \$11,300. Many residents are elderly persons who have difficulty maintaining their homes. Yet, this very heterogeneous neighborhood is also populated by young couples and persons with middleto-high incomes who have rehabilitated or are rehabilitating their homes.

HOUSING CHARACTERISTICS

Age of Structures	
Pre 1940	83.0%
1940-1949	14.0%
1950-1959	2.0%
1960-1970	1.0%
Type of Structures	
Single-Family	65.0%
Multi-Family (2–4 units)	28.0%

Multi-Family (5 + units)	7.0%
Vacancy Rates	
Rental	6.0%
Owner	1.5%
1969 Housing Values	
Median Home Value	\$7,000
Median Contract Rent	\$ 48
POPULATION CHARACTERISTICS	
Racial Characteristics	
White	97.0%
Black	3.0%
Spanish Surnames	1.0%
1969 Family Income	
Families Under \$5,000	47.0%
Families Over \$15,000	2.0%
Median Family Income	\$5,293
Residential Tenure	
Owner Occupancy	43.0%
Renter Occupancy (Trend toward owner-occupan	57.0% vcy)
Household Type	
Average Household Size	2.9
Individual Households	12.0%
Female-headed Families	30.0%

Age Composition

Under 18	34.0%
Over 65	14.0%
Education	
Any College	11.0%
High School Graduate	30.0%
Employment	

Male Labor	Force Unemployed	0.0%
Families on	Public Assistance	27.8%

RECENT TRENDS

Socio-economic changes over the past five to ten years have been significant. Families with higher incomes have moved into the area, although a considerable number of elderly persons who have lived in the District all their lives remain. Vacancy rates have fallen while home prices have increased considerably, from \$5,000 to as much as \$60,000 for a rehabilitated unit. Neighborhood satisfaction is high. The neighborhood is bordered on the north by the Central Business District and on the west by the Cape Fear River -- two amenities which have added to the area's growing popularity.

^{1/}Racial composition of residents was determined by actual observation as it differed greatly from the predominantly black Census Tract. Other data are for the Census Tract as a whole and may be somewhat inaccurate for the neighborhood, particolarly in the areas of family income, household types, and residential tenure.

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OLD WEST SIDE ASSOCIATION, INC.

ANN ARBOR, MICHIGAN

Population: 99,797

PROGRAM SETTING

The Old West Side Association began with efforts by a group of citizens to prevent multi-family development in an area that would have lost its low-density, single-family character.

GEOGRAPHIC SCOPE: NEIGHBORHOOD

PROGRAM OBJECTIVES

The primary objectives are to: prevent multi-family development that is not compatible with existing structures; preserve the area's architectural and general environmental quality; improve public services and facilities in the area; encourage reinvestment in the area by local lending institutions.

PROGRAM DESCRIPTION

Efforts to preserve the Old West Side, a solid, old, working-class neighborhood, began in 1966 when residents opposed the development of a 2,500-unit planned unit development that would have required demolition of numerous single-family homes. When a resident, running for city council, used preservation of the Old West Side as his campaign platform, interest in the area was further stimulated. A greater sense of neighborhood identity was developed, and the Old West Side Association was created to stop apartment construction and save the area's character.

Having changed the city's policy on granting zoning variances in the Old West Side, the neighborhood organization became involved in several efforts to stabilize the area. One of the group's primary achievements was to obtain recognition as an historic district by the National Trust for Historic Preservation. This recognition was obtained by conducting an environmental survey of the area; this survey analyzed the neighborhood's general architectural and environmental quality, and defined its boundaries. The survey was completed in 1970 and published in 1971. The Old West Side was one of the first areas to be designated an historic district, not because of the historic value of individual buildings, but because of the general appeal of the residential area. While seeking historic district designation, the Old West Side Association was involved in a number of other projects to preserve the area. For instance, they carried out the following:

- Developed plans to improve an elementary school playground, and physically improve the general neighborhood.
- Supported rapid development of the city's proposed greenways system in the area.
- Lobbied for improvement of educational facilities.
- Tried to help families obtain mortgage or home improvement loans from local lending institutions.
- Encouraged the city of Ann Arbor to conduct a Federally Assisted Code Enforcement Program (FACE) in the area.

Members of the Old West Side Association now try to stimulate residents' interest in preserving the area; continue to ban large obtrusive apartment development; and use neighborhood pressure to prevent changes in exterior architecture and landscaping.

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HISTORIC PRESERVATION

PROGRAM SPONSOR/CONTACT

Old West Side Association, Inc. P.O. Box 405 Ann Arbor, Michigan 48107

As yet, the residents have not developed innovative financing and zoning mechanisms to control the area's growth; however, the city is now more interested in the neighborhood's problems, and more people view it as a desirable place in which to live.

PROGRAM ACCOMPLISHMENTS

The Old West Side Association has achieved the following:

- The organization convinced the city to stop granting zoning variances in the area which permitted multi-family construction. This was the primary achievement of the program, which has prevented the area's redevelopment with multi-family, largely student, housing and has preserved the area's character.
- Had the area recognized as a national historic district.
- Stopped decline in the area and rehabilitated all homes that could be salvaged.

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PROGRAM COSTS AND FUNDING SOURCES

Old West Side Association

Membership dues and Homes Tour yield approximately \$3,000 per year.

Consultant Services Program

\$7,000 for publication of Environmental Survey of Old West Side (1971).

The Old West Side Association presently has no source of funding other than dues from its members and money collected from an annual homes tour. The organization received a one-time grant from the Consultant Services Program, National Trust for Historic Preservation to publish a book, but has received no other outside help. The group would like to set up a revolving fund to acquire and rehabilitate houses, but now has no source of funding for this purpose.

PROGRAM PARTICIPANTS AND THEIR ROLES

Old West Side Association

This organization is composed of residents who were instrumental in getting the neighborhood designated as an historic district and now organize various neighborhood projects.

Ann Arbor City Government

The city conducts a FACE program in the area, but has no other role in the preservation program.

PROGRAM STRENGTHS

Program strengths include:

- A large number of concerned people are involved in preserving the Old West Side.
- The neighborhood's residents are becoming increasingly aware of the area's architectural and environmental value.

PROGRAM PROBLEMS

Program weaknesses include:

 The organization has had difficulty maintaining residents' interest in participating in the association, even though the neighborhood is now a more popular area.

- An aesthetic zoning code to preserve the exterior architecture of buildings has not as yet been established; consequently, the organization's control over changes in the area is limited.
- The group has no funds as yet to establish a revolving fund needed to purchase and rehabilitate some houses in the area.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

A complementary program is the Contractor Referral Program; information is acquired on the quality and cost of work done in the area for the reference of residents who need similar work done.

The City of Ann Arbor conducted a Federally Assisted Code Enforcement program in the Old West Side which provided homeowners with federally subsidized loans and grants to correct housing code violations.

ADDITIONAL OBSERVATIONS

This type of program has proved to be most effective in neighborhoods that have not deteriorated significantly.

Leadership was crucial in initiating this program and continues to be an important factor in maintaining interest among residents.

NEIGHBORHOOD INFORMATION:

OLD WEST SIDE

5,193 RESIDENTS 250 ACRES 2,500 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD 2,4

The Old West Side has long been considered a stable, German, working class neighborhood conveniently located outside the Central Business District. Due to good maintenance, the neighborhood has never fallen far below its present ranking of one, and during the last five years it has become a very desirable location. Most houses in the area are small, single-family frame structures; some large homes, many converted to multi-family uses, line the main streets. An increasing number of students and young working singles or married couples are moving into the area, replacing the large elderly population. Non-residential uses, including several light industrial plants bordering the central business district, are unobtrusive.

HOUSING CHARACTERISTICS

Age of Structures	
Pre 1940	52.0%
1940-1949	15.0%
1950-1959	16.0%
1960-1970	17.0%

Type of Structures

Single Family	43.0%	Aver
Multi-Family	07.004	Indiv
(2-4 Units)	27.0%	Fema
Multi-Family		renta
(5+ Units)	30.0%	Age Comp
Vacancy Rates		Unde
Rental	6.0%	Over
Owner	0.2%	Education
1969 Housing Values		Any
Median Home Value	\$18,400	High
Median Contract Rent	\$ 138	Employme
POPULATION CHARACTERISTICS		Male
Racial Characteristics		Famil
White	90.0%	RECENT T
Black	7.0%	The Old V
Spanish Surnames	0.5%	the last fiv area, elde
1969 Family Income		all more w
Families under \$5,000	16.0%	Currently, repair, es
Families over \$15,000	22.0%	been conv substantia
Median Family Income	\$10,400	remain. 1 maintenan
Residential Tenure		the area's in the area
Owner Occupancy	42.0%	2/ _{The area}
Renter Occupancy	58,0%	the census

Household Type

Average Household Size	2.4
Individual Households	28.09
Female-headed Families	11.09
Age Composition	
Under 18	21.0%
Over 65	14.0%
Education	
Any College	43.0%
High School Graduate	24.0%
Employment	
Male Labor Force Unemployed	6.29
Families on Public Assistance	0%
RECENT TRENDS	

the Old West Side has increased in popularity during the last five years. Young couples moving into the area, elderly residents, and financial institutions are all more willing to invest in the area.

Currently, some homes in the area are in need of repair, especially single-family units that have been converted to multi-family uses; however, no substantially deteriorated or abandoned structures remain. The main problems are some poor yard maintenance and architectural changes that lower the area's aesthetic quality. Home values and rents in the area have been rising.

 $^{2/}$ The area is coterminous or approximately so with the census tract(s) used in the data analysis.

^{4/}The census data describe characteristics of the homogeneous area.

BUTCHERTOWN, INC. LOUISVILLE, KENTUCKY Population: 361,472

PROGRAM SETTING

The residential area of Butchertown, established early in the nineteenth century, had declined substantially and was being encroached upon by nonresidential uses. Many large, old structures were in danger of being demolished, and the population was dropping.

PROGRAM OBJECTIVES

The overall objective of the program is to preserve the existing housing stock in the neighborhood for the use of the current residents. Specific objectives include: halting the spread of non-residential uses, rehabilitating the housing stock, and gaining recognition as an historic district.

VARIATIONS IN PROGRAM OPERATION

The objectives of the Old West Side Association and Butchertown, Inc. are very similar, even though the neighborhood characteristics and the tactics used are different. Both groups have been involved in zoning controversies. The Butchertown area has been threatened by industrial expansion, but has been able to have several streets returned to a residential zoning classification. Like the Old West Side Association, Butchertown, Inc. has encouraged environmental improvements. In addition, Butchertown, Inc. is directly involved in rehabilitation. Since its formation in 1967, one of Butchertown, Inc.'s most important activities has been the purchase, rehabilitation, and sale of selected structures. Funds for the program were raised initially by the sale of stock in the non-profit corporation and have been supplemented since 1973 by an annual neighborhood festival. Butchertown, Inc. is actively seeking historic designation for the neighborhood.

VARIATIONS IN PROGRAM ADMINISTRATION

Butchertown, Inc. is a non-profit corporation. It was formed in 1967 when \$10,000 of stock was sold, at \$10 per share. This is in contrast with the Old West Side Association, which is not incorporated and receives regular funds from membership fees.

Like the Old West Side Association, Butchertown, Inc. has no permanent staff. The program is run by the stockholders, no one of which is allowed to own more than 10 percent of the corporation. Any profits made from the sale of rehabilitated homes are used for further renovations.

PROGRAM ACCOMPLISHMENTS

Butchertown, Inc. has rehabilitated 10 to 12 units and succeeded in encouraging other persons interested in restoration to move into the area. It has received assurance from the city that the area will be designated as an historic district.

PROGRAM COSTS AND FUNDING SOURCES:

Initial stock sale: \$10,000

Net proceeds from special events in 1973: \$7,000

Funds are used to purchase and renovate homes.

NEIGHBORHOOD CHARACTERISTICS

Residents of the Butchertown area are predominantly low-income whites. Unemployment and the number of families on public assistance are high. Over 75 percent of the units in the area are renter occupied. The rehabilitation that has taken place is concentrated in several blocks of the 23-block neighborhood. There are non-residential uses throughout the area. The neighborhood is at stage 3.

ADDITIONAL OBSERVATIONS

The Butchertown area is much more deteriorated than the Old West Side in Ann Arbor. The Ann Arbor program is basically concerned with preserving the neighborhood as it is, whereas the Butchertown program is concerned with restoring the neighborhood to a sound, residential neighborhood without displacing the residents.

PROGRAM SPONSOR/CONTACT

Butchertown, Inc. 803 E. Washington Street Louisville, Kentucky 40206

LAFAYETTE SQUARE RESTORATION COMMITTEE

ST. LOUIS, MISSOURI

Population: 622,236

PROGRAM SETTING

Lafayette Square was a fashionable residential area of St. Louis in the nineteenth century, but it had declined substantially by the 1960s. Virtually all of the Victorian homes had been converted into multi-family units or boarding houses.

PROGRAM DESCRIPTION

In 1970, a small group of recent residents formed the Lafayette Square Restoration Committee (LSRC). The primary concern of the group was to attract potential residents who would restore the gracious old homes of the area. A few months after LSRC was formed, a local newspaper ran an article about the Square and its new residents. Several months later, LSRC held its first annual Homes Tour. The tour and LSRC have grown rapidly since; in 1973, over 5,000 people went on the tour and in 1974 LSRC had a membership roster of 170 homeowners.

LSRC has been involved in a wide range of activities designed to improve living conditions and protect historical structures in the area. These include:

- Helping to draft and lobbying for the passage in 1972 of St. Louis' Historic District Enabling Ordinance and the Lafayette Square District Historic Ordinance. The ordinances regulate exterior alterations. In 1973, Lafayette Square was placed on the National Register of Historic Places.
- Restoring the park and its recreational facilities. Included in this activity is the restoration of an old police station as a visitors' center and free museum.

GEOGRAPHIC SCOPE: NEIGHBORHOOD

PROGRAM OBJECTIVES

The objective of the Lafayette Square Restoration Committee is to encourage interested persons and households to move into the area, restore the Victorian homes, and thereby create a healthy and viable neighborhood.

- Expanding the summer programs in the park. These programs include symphonies and children's activities.
- Initiating a program of planting trees and shrubbery.
- Closing streets (the first ones were closed in the summer of 1972).
- Establishing a Montessori School within the Square, which was scheduled to open September 15, 1974.
- Helping newcomers obtain loans and reconstruction and other professional services.
- Maintaining an up-to-date list of units available for purchase.
- Helping other restoration projects in St. Louis, including Montgomery Hyde Park and Soulard.

In June 1973, LSRC received a 10-year, \$25,000 loan from the National Historic Preservation Fund to set up a revolving fund. This fund has been supplemented by a \$30,000 loan from a local bank. The fund is used to purchase deteriorated buildings and complete basic renovation and restoration; the buildings are then sold as single-family residences with the stipulation that the new buyers continue the restoration.

PROGRAM ACCOMPLISHMENTS

As of Fall 1974, 170 structures had been or were be-

HISTORIC PRESERVATION

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PROGRAM SPONSOR/CONTACT

Lafayette Square Restoration Committee 1515 Missouri Avenue St. Louis, Missouri 63104

ing renovated; all occupants were new residents to the area. The rehabilitation cost averages \$8,000 to \$10,000 per structure. LSRC had bought, partially rehabilitated, and then sold six properties on an at-cost basis. Park redevelopment is in process, as are street repairs and street closings. A visitors' center and museum have been opened by LSRC.

PROGRAM COSTS AND FUNDING SOURCES

National Historic Trust Fund

- LSRC received a loan of \$25,000 to establish a revolving loan fund that will operate until 1983.
- First National Bank

A \$30,000 loan was made to LSRC to enrich the loan fund.

Membership Dues

The \$3 monthly charge to members yields \$6,000 per year.

Revenues from the annual Homes Tour and other donations make up the balance of the \$15,000 operating budget. The budget is spent directly on special projects and publicity, including museum operation; no workers are paid.

PROGRAM PARTICIPANTS AND THEIR ROLES

Lafayette Square Restoration Committee

LSRC has assumed the role of official representative for residents of Lafayette Square; it *initiates and carries out programs and works* with city agencies.

Lafayette Park Neighborhood Association

This group of residents focuses on social services; their activities occasionally overlap with those of LSRC.

City Agencies

Capital improvement projects have been undertaken in the neighborhood, and the city has developed a community plan for the area.

PROGRAM STRENGTHS

LSRC has attracted families to the area and has encouraged restoration. The Committee's efforts have been privately initiated, and city involvement and expenditures have been limited.

PROGRAM PROBLEMS

Competition has occasionally developed between resident groups. LSRC's private standing and its dependence on volunteers have limited its impact, but they have also encouraged resident participation. Lending institutions are still reluctant to make loans in the area, and many dilapidated and vacant structures remain in the neighborhood.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

The Lafayette Park Neighborhood Association provides social services for residents.

ADDITIONAL OBSERVATIONS

Code enforcement has not been a concern of LSRC because it is felt that it could be a disincentive to reinvestment in the neighborhood at this time. LSRC believes that new residents should be allowed to set their own pace for rehabilitation. The Historic District Ordinance, which regulates changes to building exteriors only, is strictly enforced, however. Leadership of residents is essential to this type of program. The excitement of potential neighborhood upward transition adds extra spirit and incentive for LSRC.

NEIGHBORHOOD INFORMATION:

LAFAYETTE SQUARE

3,255 RESIDENTS 110.4 ACRES 1,053 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD^{2,6,7}

This is a well defined residential area surrounding 30-acre Lafayette Park one mile from the St. Louis CBD. More than 400 structures remain from the original development in the 1860s; however, substantial deterioration had occurred before restoration interest was generated in 1970. Most of the large wood frame and masonry structures were converted into rooming houses; the small commercial area was largely vacant; streets were in poor condition; the population was declining; and light industrial uses were encroaching on the neighborhood. At its worst, the area would have been considered Stage Four (reflected in the following 1970 data), but it has improved. Today the area is at Stage Three.

Restored housing units are now valued at \$40-50,000, which is well above both the 1970 mean value for the area and the city mean of \$12,100. The structures converted to rooming houses are being restored to single-family use and dilapidated structures are being removed.

HOUSING CHARACTERISTICS

Type of StructuresSingle-Family10.0%Multi-Family (2-4 units)60.0%Multi-Family (5 + units)30.0%Age of StructuresPre 1940Pre 194081.0%

1940-1949	5.0%
1950-1959	8.0%
1960-1970	6.0%
Vacancy Rates	
Rental	20.0%
Owner	3.0%
1969 Housing Values	
Median Home Value	\$7,800
Median Contract Rent	\$ 50
POPULATION CHARACTERISTICS	
Racial Characteristics	
White	78.0%
Black	21.0%
Spanish Surnames	2.0%
1969 Family Income	
Families Under \$5,000	45.0%
Families Over \$15,000	7.0%
Median Family Income	\$7,282
Residential Tenure	
Owner Occupancy	15.0%
Renter Occupancy	85.0%
Household Type	
Average Household Size	2.8
Individual Households	37.0%
Female-headed Families	23.0%

Age Composition

Under 18	34.0%
Over 65	11.0%
Education	
Any College	7.0%
High School Graduate	22.8%
Employment	

Male Labor	Force Unemployed	9.3%
Families on	Public Assistance	25.0%

RECENT TRENDS

The Lafayette Square area is undergoing a major transition in population as the poor residents are being replaced by middle- to upper-income persons interested in city living and restoring old homes. New residents, who are still a minority in the population, are convinced that neighborhood conditions are steadily improving. A commonly voiced complaint concerns the lack of neighborhood shopping.

 $^{2/}\ensuremath{\text{The}}$ area is coterminous or approximately so with the census tract(s) used in the data analysis .

6/The data presented here are for the census tract(s) most representative of the neighborhood.

^{7/}Because the area has changed significantly since the 1970 Census, the data presented here no longer accurately describe its characteristics; however, the data can be used to analyze neighborhood changes noted in the neighborhood description.

HISTORICAL ZONE

GALVESTON, TEXAS

Population: 61,809

PROGRAM SETTING

Citizens became concerned about historic preservation when several Galveston neighborhoods with 19thcentury structures experienced serious decline and architecturally and historically significant buildings were threatened with demolition.

PROGRAM OBJECTIVE

NEIGHBORHOOD

GEOGRAPHIC SCOPE:

The objective of the program is to preserve the historical nature of older Galveston neighborhoods and prevent the demolition of historic or architecturally distinctive structures.

PROGRAM DESCRIPTION

Many 19th-century homes in Galveston had so deteriorated by the 1960s that they were being demolished to make way for new buildings. The Galveston Historical Foundation, composed of residents from throughout the city, became concerned over the demolition of historical structures and the decline of the city's older neighborhoods.

In the late 1960s a referendum was defeated that would have created a 100-block Historical District under state law, perhaps because residents of Galveston felt that the police power to be granted to the governing board of the proposed district was too broad. Preservationists then sought a more limited, but politically acceptable, method of preserving historic areas and homes.

In 1970, the Galveston City Council approved the addition of special historical district regulations to the Galveston Zoning Ordinance. Now any area may become a historical district upon approval of a development plan by the City Planning Commission. The development plan must set forth criteria for delineation of district boundaries, as well as criteria to be observed in the improvement, change, demolition, or reconstruction of buildings and structures within the area. The ordinance establishes a Historical District Board to regulate the construction, alteration, or demolition of any buildings or structures in the historical district. The Historical District Board consists of seven members, three of whom are property owners within the historical district, one who is a licensed architect, one who is a member of the City Planning Commission, and two who are from the city of Galveston at large. The Board is appointed by resolution of the City Council. All requests for building permits originating in the historical district are referred to the Board for action. In addition to establishing the Historical District Board to review construction in the area, the historical district regulations contain a schedule of uses that are allowable in the historical district. The Historical District Board is allowed 60 days to approve or disapprove requests for building permits. Decisions may be appealed to the Zoning Board of Adjustments and then the District Court. In response to requests for demolition, the Board has 120 days to find an alternative to demolition, which generally entails finding an individual or group willing to buy the structure.

Applications for special exceptions, restorations, demolition, or new construction are made to the Galveston Planning Department. A public hearing is then set up by the Historical District Board, notice of which is published in the newspaper and mailed to

HISTORIC PRESERVATION



PROGRAM SPONSOR/CONTACT

City of Galveston Planning Department City Hall, Room 401 823 Rosenberg Galveston, Texas 77550

owners of properties near the site of the proposed change. After listening to the Planning Department report and any other citizens who wish to comment, the Board approves or rejects the application. Any appeals are made first to the Zoning Board of Adjustments and then to the District Court.

PROGRAM ACCOMPLISHMENTS

To date, one 40-block area has been designated as a historical district. The program has spurred confidence in the area to such a degree that major new investments have taken place. About 25 percent of the homes in the district have undergone major renovations, and maintenance of most homes has improved. Unsuitable new construction, alterations and demolition have been prevented.

PROGRAM COSTS AND FUNDING SOURCES

Galveston Historical Foundation

\$20,000 for the original survey of significant structures and preparation of the development plan.

HUD 701 Program

Funds for preparation of Historical District Guide.

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Historical District Board

Donation of time by members to serve on the Board, which consists of non-salaried, voluntary positions.

PROGRAM PARTICIPANTS AND THEIR ROLES

Galveston Historical Foundation

Originally promoted historic preservation and sponsored the survey of significant structures that led to the selection of the historical district.

Galveston City Council

Amended the Galveston Zoning Ordinance to include special historical district regulations.

Historical District Board

Regulates demolition, renovation, and new construction in the historical zone.

Neighborhood Residents

The ordinance has received strong support from residents of the historical district. Almost all the renovation that has occurred in the area has been accomplished by residents.

Financial Institutions

All of the larger local banks and savings and loan associations and an insurance company in Galveston agreed to pool \$1 million for improvement loans in the historical district. A system was set up so that homeowners could apply for loans through the Historical Foundation. Though no loan requests had been processed through the Historical Foundation by late 1974, the announcement of the availability of improvement loans seems to have reassured property owners; and many home improvement loans were made through traditional channels.

PROGRAM STRENGTHS

With minimum cost and minimal sacrifice of property rights, private investment has been stimulated by the designation of the area as a historical district. Though no property owner can be required to change a structure that existed at the time the ordinance went into effect, a property owner interested in restoration knows he or she is protected from future inappropriate alterations or new construction in the historical district.

PROGRAM PROBLEMS

It is difficult to construct financially feasible new housing that is compatible with existing 19th-century structures. One possible solution is to move suitable structures from other areas in Galveston to vacant lots in the historical district. Another approach is to use innovative new construction techniques. The University of Texas School of Architecture has prepared models demonstrating how new construction can be integrated with existing structures, but the feasibility of such construction has not been determined. Another problem is the illegality of any tax postponement or abatement under Texas state law. Property taxes on renovated structures have increased, which may deter renovation.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

The Historical Foundation, in conjunction with the Harris and Eliza Kempner Fund, has restored several homes in the area. The Galveston Management Company administers the program under contract with the Historical Foundation. A prospective homeowner can approach the management company and request help from the Foundation. If the home is architecturally significant and feasibly restorable, and if the prospective buyer is financially solvent, the home can be purchased and restored by the Historical Foundation. The restored property is then sold to the original interested buyer. In this way, the costs of restoring the property can be financed through the mortgage, the value of which is based on independent appraisal. Generally, the purchaser's downpayment and mortgage combined have not equalled the restoration costs. The difference has been between \$3,000 and \$5,000. The Historical Foundation, using funds donated by the Kempner Foundation, has absorbed the difference between purchase and restoration costs, and the amount the purchaser can pay. Though only a few homes have been restored in this manner, they have been quite deteriorated structures, and their restoration

has stimulated other owners in the area to renovate and restore their homes.

ADDITIONAL OBSERVATIONS

The success of the program is partially dependent on the excellent location of the historical district, between the central business district and the university. The program can be easily replicated in any area that contains structures worthy of preservation. Another area of Galveston is planning to submit a development plan and gain designation as an historical district.

NEIGHBORHOOD INFORMATION:

HISTORICAL DISTRICT

3,000-4,000 RESIDENTS 40 BLOCKS 1,350-1,800 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD 1,7

This Galveston neighborhood has been substantially improving over the past several years. Having declined to a stage 3 neighborhood during the 1960s, the return of young, white, upper middle-income families who have purchased and restored homes in the area has brought the neighborhood almost up to stage 1. There are three main categories of residents in the area: elderly persons who have owned properties in the area for many years; young families who have purchased and restored homes in the area; and minority families who are primarily renters in homes that have been converted to multi-family.

HOUSING CHARACTERISTICS

Age of Structures

80.0%
20.0%
45.0%
40.0%
15.0%

Vacancy Rates		
Rental	N.,	۹.
Owner Negligil		gligible
1969 Housing Values		
Median Home Value	\$12	,000
Median Contract Rent	\$	140
POPULATION CHARACTERISTICS		
Racial Characteristics		
White	92.	0%
Black	5.	0%
Spanish Surnames 25.0%		0%
1969 Family Income		
Families under \$5,000	20.	0%
Families over \$15,000	25.	0%
Median Family Income	\$12	,000
Residential Tenure		
Owner Occupancy	35.	0%
Renter Occupancy	65.	0%
Household Type		
Average Household Size	2.	2
Individual Households	30.	0%
Female-headed Families	10.	0%

Age Composition	
Under 18	20.0%
Over 65	12.0%
Education	
Any College	35.0%
High School Graduate	55.0%
Employment	
Male Labor Force Unemployed	3.0%
Families on Public Assistance	7.0%

RECENT TRENDS

In the past five years, the size of the minority population has decreased; incomes have increased; conversions have been from multi-family to the original single-family use; and crime has decreased. The neighborhood has quite significantly improved in recent years, and property owners in the area are generally satisfied with the changes that have taken place. The excellent location and the unique structures in the area have, with the protection of the historical district ordinance, made the historical district a desirable area for homeowners and for loans by financial institutions. Demand for homes in the area has been increased by the lack of other housing opportunities in Galveston and the university.

^{1/}The neighborhood is smaller than a census tract.

^{7/}Because the area has changed significantly since the 1970 Census, the data presented here no longer accurately describe its characteristics; however, the data can be used to analyze neighborhood changes noted in the neighborhood description.

MOBILE HISTORIC DEVELOPMENT COMMISSION AND THE ARCHITECTURAL REVIEW BOARD

MOBILE, ALABAMA

Population: 190,026

PROGRAM SETTING

Several areas in Mobile contained a significant number of structures of architectural or historical merit. Many of these structures were threatened with clearance by urban renewal or other public and private action.

PROGRAM OBJECTIVES

The objective of the program is to preserve historically or architecturally significant structures, and to encourage the restoration of historic areas.

VARIATIONS IN PROGRAM OPERATION

The Architectural Review Board of Mobile has the same role as the Historical District Board in Galveston: reviewing all construction, alteration, or demolition plans in designated historic districts. The Architectural Review Board was created in 1960 by the "Historical Districts Ordinance" enacted by the Mobile Board of Commissioners. The Board is composed of three architects appointed by the Mobile chapter of the American Institute of Architects, and one person each from the Historic Mobile Preservation Society and the Mobile Historic Development Commission. The Board is allowed 45 days to approve or disapprove building permit applications, and can delay demolition for six months while a method of preservation is sought. Appeals of decisions by the Architectural Review Board are made to the Board of Commissioners of the City of Mobile.

VARIATIONS IN PROGRAM ADMINISTRATION

The same ordinance that created the Architectural Review Board created the Mobile Historic Development Commission. This body, composed of representatives of a large number of civic organizations, is charged with the preservation and improvement of historic districts. It has identified historical structures, prepared walking tours, and worked with citizens groups and other city agencies to ensure the preservation and improvement of historic districts. The Commission is empowered to set up a "Revolving Fund for Historic Development" but has not yet done so. The Commission operated with volunteers only from 1962 to 1970; since then an executive director and a part-time support staff have been employed.

PROGRAM ACCOMPLISHMENTS

Three areas of Mobile have been designated Historic Districts. All are included in the National Register of Historic Places. Historic structures have been marked with historic shields, which have caused increases in property values. Clearance of historic structures has been halted, and tourism generated through walking tours increased. The attitude of the urban renewal agency has been changed and now it encourages the preservation efforts. Although a formal revolving loan fund has not been established, minimal funds have been used for restoration of several buildings.

PROGRAM COSTS AND FUNDING SOURCES

City of Mobile	\$12,050
County of Mobile	\$ 7,000
Allied Arts Council	\$ 1,800

The operating budget of the Mobile Historic Development Commission is prepared on a fiscal year basis and funds must be applied for annually. The members of the Architectural Review Board serve voluntarily.

NEIGHBORHOOD CHARACTERISTICS

Three neighborhoods have been designated as historic districts. Two were designated at the time the ordinance was enacted in 1962, and one, Oakleigh Garden, was added in 1969.

Oakleigh Garden, located approximately two miles from the central business district, contains many homes built in the 19th and early 20th century. In the last five years, many units that had been converted to multi-family have been restored to singlefamily use. Property values and the income of the residents have been rising. The area's residents are largely middle-income whites. The neighborhood is well buffered from surrounding lower-income areas. The area, at stage 2 or 3 five to ten years ago, is now at stage 1.

ADDITIONAL OBSERVATIONS

The function and operation of the Architectural Review Board are virtually the same as that of the Galveston Historical District Board. There is no government agency comparable to the Mobile Historic Development Commission in Galveston; the Galveston Historical Foundation, however, is in many ways comparable. Using a private source of funds, the Galveston Historical Foundation has been able to help finance several restorations, something Mobile hopes to do more extensively in the future using a revolving loan fund.

PROGRAM SPONSOR/CONTACT

Executive Director Mobile Historic Development Commission South Annex, City Hall Box 1827 Mobile, Alabama 36602

OREGON (BURNS/JACKSON) LOAN PROGRAM

DAYTON, OHIO

Population: 243,601

PROGRAM SETTING

The Oregon (Burns/Jackson) area had substantially deteriorated housing and an aging population financially unable to restore the area. Private real estate developers attracted to the area because of its historic designation were unable to locate mortgages for purchasers of rehabilitated homes.

PROGRAM OBJECTIVES

NEIGHBORHOOD

GEOGRAPHIC SCOPE:

The Oregon Loan Program provides a financial mechanism for rehabilitation of an historic district.

PROGRAM DESCRIPTION

The Oregon Loan Program is the first project of Dayton's City-Wide Development Corporation. In 1973, the corporation, which was established to stimulate economic and community development within the city, created the loan program to make funds available to present or new residents of the Oregon (Burns/Jackson) Historical District. The funds are used for purchase and/or renovation of homes as well as compatible commercial development.

A local realtor initiated interest in the Oregon (Burns/ Jackson) area by purchasing about 30 residences and by obtaining listing privileges on another 30 of the area's 175 total units. The realtor restored one unit, actively promoted the area, and invested approximately \$300,000 in the area prior to its revitalized demand. Because loans were difficult to obtain and the area had good potential, the City-Wide Development Corporation (CWDC) became involved.

The loan program operates on a combination of shortand long-term loans. Initial financing is provided through the CWDC revolving loan fund. Applicants must first obtain bids from contractors, then have their plans approved by the Dayton Plan Board, and finally secure a commitment from a lending institution for an eventual long-term mortgage. When this is completed, the applicant is eligible for a 6 percent CWDC loan at 90 percent of the cost of acquisition and rehabilitation that at least equals the amount of the long-term mortgage commitment. This loan is available for approximately one year during the period of restoration activity. When rehabilitation is completed and a CWDC inspector has approved the work, the long-term mortgage is authorized and the CWDC loan repaid.

The short-term revolving loan fund set up by City-Wide Development Corporation contains funds committed by the corporation and a local financial institution, Winters Bank. Unable to organize a consortium of savings and loan associations to establish a loan fund in which several institutions shared the risk, City-Wide devised the existing arrangement. All short-term loans are serviced by Winters Bank.

In addition to committing funds for short-term loans, Winters Bank informally committed approximately one million dollars for long-term loans. In 1973 and 1974, residential loans were generally made for 75 percent of the property's value for 20 years at seven percent interest; and commercial loans were made for 70 percent of the property's value for 15 years at eight percent interest. Persons unable to obtain loans from Winters Bank with special terms must obtain market rate loans from other financial institutions in order to qualify for the short-term loan program.

HISTORIC PRESERVATION



PROGRAM SPONSOR/CONTACT

City-Wide Development Corporation Suite 910 Grant-Deneau Tower 40th West 4th Street Dayton, Ohio 45402

PROGRAM ACCOMPLISHMENTS

Thirty-one of approximately 175 eligible structures have already been financed for rehabilitation; this represents a \$750,000 investment. The program has processed two commercial loans. Middle-income families are returning to the city and tourism potential in the commercial area is being tapped.

PROGRAM COSTS AND FUNDING SOURCES

City-Wide Development Corporation

Because the Oregon Loan Program is administered through a multi-program agency, operating and staff expenses can not be accurately determined. CWDC is financed through an initial capitalization of \$3.75 million from general revenue sharing and Model Cities Planned Variations funds. The corporation provides \$500,000 of the \$700,000 revolving, shortterm loan fund. About \$100,000 of this commitment is reserved for commercial rehabilitation.

Winters Bank

This institution committed \$200,000 for the revolving, short-term loan fund. In addition, the bank informally pledged nearly one million dollars in long-term financing.

PROGRAM PARTICIPANTS AND THEIR ROLES

City-Wide Development Corporation (CWDC)

Established and operates the program along with several other programs of differing natures all over Dayton.

Winters Bank

Provided \$200,000 for revolving loan fund and services all loans made through CWDC; handles long-term mortgages along with other banks and savings and loans.

City Plan Board

Reviews all restoration plans for consistency with historical district zoning requirements.

PROGRAM STRENGTHS

The loan program has the following strengths:

- The short-term nature of City-Wide loans allows fast turnover and increased use of the revolving fund.
- The program tries to meet the total needs of the community by rehabilitating commercial as well as residential units.
- Flexibility in determining loan terms is internally built into the program's financing.
- Banks and savings and loans are more willing to take long-term mortgages because the city assumes risk during the high-risk period before rehabilitation is completed.

PROGRAM PROBLEMS

CWDC initially attempted to organize a consortium of savings and loans to spread the risk involved, but this effort failed. Winters Bank then took the initiative alone. Presently, some institutions state that they were not contacted and that they would have joined the effort. However, many lending institutions are still unwilling to lend in the area. It should be noted that although only 31 of the 175 properties have been financed through CWDC, approximately 80 properties have recently been sold.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

Various historical groups and civic associations are active in the area, but none is very strong.

ADDITIONAL OBSERVATIONS

CWDC has one staff member devoting approximately 25 percent of his time to this program; Winters Bank also has a staff member devoting time to processing loan applications; and the City Plan Board has one member concentrating on the neighborhood.

The historic district is located near Dayton's new convention center and related hotel facilities, thereby offering good potential for tourism, especially in the commercial section.

NEIGHBORHOOD INFORMATION:

OREGON (BURNS-JACKSON)

400 RESIDENTS PART OF 2 CENSUS TRACTS 175 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD

This is a very old section of Dayton that has been in slow, but steady, decline for many years. Most residents at the time of program initiation were poor Appalachian whites. Many of these people are elderly and live in the subdivided old homes. The commercial area in the neighborhood has been notorious for its rundown environment. Many residents are transitory. Signs of transition to a middle- to upper-income area are now obvious, as homes are restored and the general appearance of streets improves. The neighborhood is 3.5 on the neighborhood scale. Many properties are now being renovated and the average home value is expected to rise. The median value is now well below the city median value of \$15,400.

HOUSING CHARACTERISTICS

Type of Structures

Single-Family	70.0%
Multi-Family (2-4 units)	30.0%
Multi-Family (5 + units)	0.0%
Age of Structures	
Pre 1940	100.0%
1940-1949	0,0%
1950-1959	0.0%
1960-1970	0.0%

Vacancy Rates		Education
Rental	8.6%	Any College 9.0%
Owner	2.1%	High School Graduate 21.0%
1969 Housing Values		Employment
Median Home Value	\$10,400	Male Labor Force Unemployed 9.0%
Median Contract Rent	\$ 100	Families on Public Assistance 11.1%
POPULATION CHARACTERISTICS		RECENT TRENDS
Racial Characteristics		The new population is generally middle- to upper-
White	98.0%	income families, with few if any children. The commercial area remains in a deteriorated conditio
Black	2.0%	but could be the key feature for successfully turning the area into a stable residential area with good
Spanish Surnames	0.1%	tourist attraction possibilities.
1969 Family Income		
Families Under \$5,000	36.0%	
Families Over \$15,000	5.0%	
Median Family Income	\$8,023	
Residential Tenure		
Owner Occupancy	17.0%	
Renter Occupancy	83.0%	
Household Type		
Average Household Size	2.1	
Individual Households	63.0%	
Female-headed Families	3.0%	
Age Composition		
Under 18	12.0%	
Over 65	66.0%	

HISTORIC HILL PLANNING PROGRAM

ST. PAUL, MINNESOTA

Population: 309,980

PROGRAM SETTING

The Historic Hill Area contains many of the oldest houses in St. Paul. Over 400 structures have been identified as having historical significance. In 1973, the area was designated a State Historic District. Old Town Restorations, Inc., a non-profit corporation, was formed in 1963 to save historic old homes in danger of demolition.

PROGRAM DESCRIPTION

The Historic Hill District Planning-Action Program is an outgrowth of Old Town Restorations' attempt to salvage many elegant old homes endangered by code enforcement and urban renewal programs. It is a comprehensive, interdisciplinary planning and action program for the preservation, restoration and future development of the Historic Hill District. The program develops policies, procedures and standards which will be recommended to the Historic Hill District Commission, city agencies, residents and developers. In addition, it deals with the immediate needs and problems of the area, acting as a coordinator, catalyst, and information resource in the following types of situations; assisting residents in the restoration of their homes; gathering a library for residents to provide the information they need for authentic rehabilitation; and combatting widespread elm disease threatening the environmental character of the area.

A major goal of the program, in addition to detailing a plan which will preserve the historical quality of the area, is to involve residents in the planning process and to give them a sense of involvement both in their homes and in their neighborhoods. Intensive citizen participation is a vital component of this area's local planning process.

The Minnesota State Arts Council and the National

GEOGRAPHIC SCOPE: NEIGHBORHOOD

PROGRAM OBJECTIVES

The planning program is designed to: define the area in terms of historical significance and assess the importance of preserving its historical and architectural character; identify important issues and concerns; evaluate the existing built environment and its present and future adequacy; define future planning options for land use and community facilities.

Endowment for the Arts have provided partial funding for the planning program. Old Town Restorations, Inc. is now hoping to receive matching funds from local foundations and individuals in order to accomplish many different planning and action programs.

PROGRAM ACCOMPLISHMENTS

In August 1974, a series of neighborhood meetings were held to inform local residents about the planning program, to survey needs and problems, and to establish local priorities. Subsequently, a slide show was prepared which presented some of the opportunities existing in the area. Dispelling negative perceptions about the Historic Hill area is one of the program's major accomplishments thus far. Earlier in the year, the slide show about the Historic Hill area was shown to several banks and savings and loan associations and has resulted in a greater availability of funds for restoration in the area.

PROGRAM COSTS AND FUNDING SOURCES

State Arts Council

\$3,000 for development of initial program concept.

HISTORIC PRESERVATION



PROGRAM SPONSOR/CONTACT

Old Town Restorations, Inc. 158 Farrington Street St. Paul, Minnesota 55102

National Endowment for the Arts

\$50,000 grant for planning program.

- Local Foundation and Businesses
 - \$50,000 must be raised to match the \$50,000 grant from the National Endowment of the Arts Attempts are currently underway to raise the funds.

Local Residents

An estimated \$60,000 of donated time and volunteer help will be contributed to the program.

PROGRAM PARTICIPANTS AND THEIR ROLES

Old Town Restorations, Inc.

Has developed and will carry out the program. Neighborhood Residents and Organizations

Are expected to give direction to the program's plan, specifically its objectives and their priorities. There are four existing neighborhood associations located within the Historic Hill District; each of these is involved in the overall planning process.

Governmental Agencies

The development of long-range plans for the Historic Hill District will involve close cooperation between the Housing and Redevelopment Authority of St. Paul, the City of St. Paul Planning Department and The Office of the Mayor. It is hoped that specific actions will occur as a result of the planning process to be undertaken in the Historic Hill District. A special citizen task force will be set up to deal with action opportunities and implementation of planning proposals.

The Minnesota Historical Society

The Minnesota Historical Society has conducted a survey which has indicated the existence of over 400 structures with some historical merit in the Hill District. In addition, the society is currently attempting to have at least a part of the Historic Hill (Summit) area declared a National Historic District.

The Historic Commission

The state legislature, when it designated the area as the Historic Hill District, also directed the mayor and city council to set up the Historic Commission, which will have the responsibility of helping control the preservation and improvement of the area. The mayor and city council are currently in the process of developing the legislation and the selection process for the proposed commission.

PROGRAM STRENGTHS

The intense participation in the planning process by residents will hopefully lead to increased pride in the neighborhood, which, over time, may lead to increased maintenance and investment. It is hoped the program will stimulate the creation of resident solidarity which will contribute to a stronger position in dealing with city and federal agencies.

PROGRAM PROBLEMS

It is often very difficult to arrive at an agreed-upon plan when many people are involved in its preparation It is even more difficult to proceed from plan to implementation. Program infancy does not allow one to predict whether disagreement among participants will affect the viability of the Historic Hill Planning-Action Program.

NEIGHBORHOOD INFORMATION:

HISTORIC HILL AREA

8,000 RESIDENTS **5 SQUARE MILES** 3,160 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD3,5

The historic area is quite large, encompassing some five square miles. Within the area there is a large variation in neighborhood conditions with some pockets as low as stage 3, while others are no less than stage 1. The area contains large, old, woodframe homes throughout. The population is also varied, but middle-income whites are predominant. There are some areas which are heavily black and lower-income.

HOUSING CHARACTERISTICS

Type of Structures	
Single-Family	26.0%
Multi-Family (2-4 units)	20.0%
Multi-Family (5 + units)	54.0%
Age of Structures	
Pre 1940	92.0%
1940-1949	3.0%
1950-1959	2.0%
1960-1970	3.0%
Vacancy Rates	
Rental	2.7%
Owner	4.4%

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1969 Housing Values		
Median Home Value	\$27,167	
Median Contract Rent	\$ 97	
POPULATION CHARACTERISTICS	5	
Racial Characteristics		
White	97.0%	
Black	1.0%	
Spanish Surnames	es 2.0%	
1969 Family Income		
Families Under \$5,000	17.0%	
Families Over \$15,000	30.0%	
Median Family Income	\$10,699	
Residential Tenure		

Owner Occupancy	33.0%
Renter Occupancy	67.0%
Household Type	
Average Household Size	2.5
Individual Households	46.0%
Female-headed Families	18.0%
Age Composition	
Under 18	27.0%
Over 65	15.0%
Education	
Any College	42.0%
High School Graduate	70.0%

Employment

Male Labor Force Unemployed 3.2%

Families on Public Assistance 5.1%

RECENT TRENDS

The area is so large that generalizations are difficult. In the last several years, the portion of the historic area that was most severely deteriorated has undergone increased renovation and redevelopment. The largest segment of the area has remained a sound, stable residential area.

 $^{3/}\ensuremath{\text{The neighborhood}}$ is comprised of portions of several census tracts .

⁵/In order to present an overview of this highly diverse area, data for the census tracts it encompasses were averaged.

SECTION VI - MANAGEMENT OF ABANDONMENT PROGRAMS

In the last ten years, increasing numbers of housing units in the cores of large, older cities have been abandoned. Abandoned units quickly become vandalized, depress nearby property values, and serve to accelerate decline in surrounding areas. Very often, abandoned units are structurally sound, though in need of extensive rehabilitation.

These circumstances have led to the adoption of "homesteading" programs in several cities. Homesteading generally involves the sale of abandoned, tax delinguent properties to interested buyers for a nominal fee; in return, the homesteader must agree to bring the unit up to code standards and reside in the unit a minimum number of years. Homesteading has been one of the most publicized, most discussed new programs in recent years. While providing the opportunity for homeownership to families that otherwise might be unable to afford to purchase a home, homesteading ameliorates the problems caused by abandoned structures at minimal public cost. In addition, the program has a romantic identification with the past and with a pioneering spirit that appeal to the media and the public.

Though most homesteading programs have been in operation too short a time to permit an assessment of impact it appears that the number of structures that have been successfully homesteaded is quite low. Abandoned structures are usually abandoned because the neighborhoods in which they are located are no longer viable. Homesteading does not attack the neighborhood socioeconomic problems that lead to abandonment. Cities have been faced with the alternatives of either homesteading within a neighborhood preservation context and only selecting abandoned units in generally stable neighborhoods for the program or using homesteading as a property disposition tool and returning as many units as possible to the tax rolls without regard to neighborhood condition. The latter alternative places a great burden on homesteaders, greatly increasing the risk to them of never building equity or of losing the equity in their homes.

In practice, there is a great deal of variation from city to city in program emphasis and operation. Newark and St. Louis emphasize the sale of as many parcels as possible, with the interest of generating income from sales and getting abandoned properties back on the tax roles. At the other extreme, Philadelphia very carefully selects properties that are located in viable areas, provides low-interest loans to homesteaders, and increases city services in areas that are targeted for homesteading. Many of the units selected in Philadelphia have been HUD foreclosed properties, which are generally in better locations and condition than other abandoned units. The Baltimore and Wilmington homesteading programs also try to restrict homesteading units to viable neighborhoods and provide financial assistance. The New York program provides financial and technical assistance to resident groups that select the structures to be homesteaded. Also described in this section are two programs complementary to homesteading -the Philadelphia vacant property monitoring system, and the Pittsburgh Neighborhood Housing Program, which provides subsidies for new construction of infill housing on vacant lots.

URBAN HOMESTEADING

BALTIMORE, MARYLAND

Population: 905,759

PROGRAM SETTING

Through tax default, the City of Baltimore has acquired 2,200 to 2,500 residential or mixed-use properties, 50 to 60 percent of which have structurally sound buildings and are located in neighborhoods with a good climate for rehabilitation.

PROGRAM OBJECTIVES

GEOGRAPHIC SCOPE:

CITYWIDE

The objectives of the homesteading program are to encourage homeownership; return abandoned housing units to functional use; and renew and stabilize neighborhoods containing vacant units.

PROGRAM DESCRIPTION

The Baltimore Homesteading Program was initiated in November 1973. City-owned housing units that are economically feasible to rehabilitate (i.e., with rehabilitation costs of less than \$15,000) and are located in viable neighborhoods are considered eligible for homesteading. These residences are advertized for sale in three local newspapers and are included on a rotating basis in a list of 100 properties recommended for rehabilitation that is published by the program's administrator -- the Home Ownership Development Program Office of the Department of Housing and Community Development.

Any person over 18 is eligible for homesteading. He or she must be financially capable of rehabilitating a house, but there is no specific income limit. Houses are awarded for homesteading after applications have been reviewed by a committee and approved by the housing commissioner. The awards are based on applicants' ability to finance rehabilitation as determined by income, credit rating, number of dependents, and the amount of rehabilitation work required. Also considered are: how much individuals can reduce the cost of rehabilitation by personally performing some of the work; whether applicants currently own or rent their housing units (preference is given to renters); and how well prospective homesteaders' households match the sizes of available houses. An interested purchaser can lease a homesteading unit for a token \$1.00 after indicating his or her agreement to rehabilitate the dwelling sufficiently to bring it into compliance with the city's housing code within two years. During the first six months, all fire and safety defects must be corrected. After an inspection verifies these corrections, the homesteader agrees to move into the dwelling and occupy it for the rest of the homesteading period. At the end of the two-year period, an inspector must verify that the residence is in compliance with city code standards. When the building is certified as such, the city conveys a fee simple deed to the homesteader. Only at this point does the purchaser begin to pay property taxes. Since the city maintains ownership of the property for the first two years, it is not taxable.

A complementary program that adds strength to Baltimore's homesteading plan is the city's lowinterest rehabilitation loan program (REAL). Also, Baltimore has a computerized Vacant Property Monitoring System.

PROGRAM ACCOMPLISHMENTS

As of October 1974, 58 homestead properties had been awarded.

MANAGEMENT OF ABANDONMENT



PROGRAM SPONSOR/CONTACT

Home Ownership Development Program 401 North Charles Street Baltimore, Maryland 21201

PROGRAM COSTS AND FUNDING SOURCES

Home Ownership Development Program Administrative costs are \$1,000 per unit. The program is financed from general city funds.

PROGRAM PARTICIPANTS AND THEIR ROLES

Department of Housing and Community Development Administers program, processes REAL loans, and assists homesteaders with rehabilitation activities.

PROGRAM STRENGTHS

The program provides an opportunity for households of all incomes to own their own homes while the city's housing stock is improved at minimal public cost. The availability of low-interest loans and the selection of homes only in viable neighborhoods are important elements of the program.

PROGRAM PROBLEMS

There is no provision for tax abatement after the second year. The loan application process has been lengthy, but steps have been implemented to expedite the procedure.

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ADDITIONAL OR COMPLEMENTARY PROGRAMS

Residents of Baltimore are eligible for rehabilitation loans at six percent interest. The Residential Environmental Assistance Loans Program (REAL) provides loans of up to \$15,350 for a term of up to 20 years. The primary purpose of the loan must be to bring a home up to code standards. The REAL program is detailed more fully as a complementary program to the Baltimore Outer-City Program, described elsewhere in this Catalog.

The city's Vacant Property Monitoring System provides computerized data on the condition of every vacant property in the city. This system facilitates up-to-date identification of potential properties for homesteading.

The Neighborhood Design Center, a nonprofit organization supported by the American Institute of Architects, American Institute of Planners and private funds, offers volunteer services of 100 professionals in the fields of architecture and planning. It also conducts home renovation workshops for homesteaders.

ADDITIONAL OBSERVATIONS

The Department of Housing and Community Development handles all the activities involved in the homesteading process (i.e., building inspection, the REAL loan program, city-owned property management) and so provides comprehensive and well-coordinated services.

URBAN HOMESTEADING

ST. LOUIS, MISSOURI

Population: 622,236

PROGRAM SETTING

The city of St. Louis was confronted with a substantial and growing number of tax delinquent properties. As of December 1971, there were approximately 10,000 parcels on which an estimated \$5,000,000 in back taxes were due.

PROGRAM OBJECTIVE

The objective of the program is to return properties to the tax roles and have them occupied by stable families.

VARIATIONS IN PROGRAM OPERATION

The St. Louis Homesteading Program differs from the Baltimore Homesteading Program in several important ways. Until 1971, when the Land Reutilization Law was enacted by the state legislature, St. Louis was faced with a cumbersome and time consuming method of foreclosing against tax delinquent properties.

The Land Reutilization Law provides that the city may bring suit in Circuit Court for foreclosure on properties on which taxes are delinquent and disposition of the case has these possibilities:

- If the owner of the property pays the taxes within six months, the suit is dropped;
- If the delinquency is not met, the property is offered for sale at auction;
- If anyone bids at least as much as the amount of taxes and penalties due, the purchase

offer is accepted;

 If no such bid is made, the Land Reutilization Authority (LRA) acquires ownership of the land and may sell it with a clear title.

Once a property has been acquired by LRA, criteria similar to Baltimore's are used to determine if a particular structure is suitable for homesteading: e.g., condition of the structure and the viability of the neighborhood in which it is located. Eligible properties are placed in a listing book after the purchase price is determined. Unlike Baltimore and many other homesteading cities, the purchase price is based upon market value of the unit. The price cannot be less than two thirds of the appraised value or less than \$100.

Homesteading applicants must be financially able to rehabilitate the structure within two years. Until the structure is rehabilitated, homesteaders occupy their residence under a lease with an option to purchase. Title is not transferred until the unit is brought into compliance with city codes. The homesteader must agree to live in the building for at least three years after acquiring title to it.

There is no financial or technical assistance provided to homesteaders. By requiring more than a token purchase price and requiring homesteaders to bring their homes up to standards without financial help, the city hopes to attract stable families to the program who will not abandon the unit a second time. The homesteading program was implemented in January 1974.

VARIATIONS IN PROGRAM ADMINISTRATION

In 1971 the Missouri Municipal Land Reutilization Law was passed, which permitted the city of St. Louis to establish a Land Reutilization Authority. The LRA can hold, manage, and dispose of properties in behalf of the city's taxing authorities. The LRA administers the St. Louis Homesteading Program.

PROGRAM ACCOMPLISHMENTS

More than 300 abandoned dwellings have been homesteaded, with 100 on the market and 150 scheduled for processing in 1975.

PROGRAM COSTS AND FUNDING SOURCES

The program is funded entirely from the revenues raised from the sale of properties.

ADDITIONAL OBSERVATIONS

Because its primary focus is on property transfers in order to bring units back onto the tax rolls, the program may not be selective enough about the types of neighborhoods in which listed properties are located.

PROGRAM SPONSOR/CONTACT

Land Reutilization Authority of the City of St. Louis 317 City Hall St. Louis, Missouri 63103

WILMINGTON HOMESTEAD PROGRAM

WILMINGTON, DELAWARE

Population: 80,386

PROGRAM SETTING

Over 2,000 residential units, 14 percent of Wilmington's housing stock, are abandoned. As the population of Wilmington has declined, entire blocks have been converted from sound neighborhoods to depopulated areas of vacant homes.

PROGRAM OBJECTIVES

The chief goal of the program is to lessen the inventory of vacant units in the city's housing stock via transfer to interested persons. Secondary goals include: increasing resident ownership, revitalizing deteriorated structures, and reducing crime.

VARIATIONS IN PROGRAM OPERATION

The Wilmington Homestead Program, enacted in 1973, is very similar to the Baltimore homesteading program. Homesteading parcels are selected on the basis of the financial feasibility of rehabilitating the structure and the viability of the neighborhood in which the unit is located, although Wilmington does not concentrate homesteads in target neighborhoods as Baltimore does.

Applications for homesteading sites that have been advertised locally are evaluated on the basis of the homesteader's willingness to take on the responsibility of rehabilitation work and the homesteader's ability to meet the associated financial obligations. In cases where more than one qualified applicant desires a particular parcel, a drawing is held to determine who will receive the homesteading parcel. Homesteaders receive title to homesteading units at no cost. The homesteader must agree to bring the unit up to code standards within 18 months and reside in the unit at least three years. A property tax abatement program allows homesteaders to subtract 50 percent of the value of improvements made from the original assessed value, thereby lowering taxes to below what was paid before the unit was rehabilitated. The tax abatement lasts for five years.

Financial assistance is available to homesteaders in the form of loans at nine percent interest rate for a term of 10 to 15 years. Eight cooperating local banks have made loan funds available; the city insures 40 percent of any loan default.

VARIATION IN PROGRAM ADMINISTRATION

The policy making Homesteading Board of Directors is composed of the heads of six city agencies. Evaluation of vacant parcels, in terms of suitability for homesteading, is conducted by the Department of License and Inspection.

PROGRAM ACCOMPLISHMENTS

The program is seen as being experimental in nature with no desire to achieve volume in terms of the number of homesteads versus the number of abandoned units. As of August 1974, 27 homesteading units had been awarded; only 22 now remain in the program; eight are occupied. It is anticipated that the program achievement will continue at this pace.

PROGRAM COSTS AND FUNDING SOURCES

City General Fund \$25,000 for three full-time staff persons.

Wilmington City Housing Corporation \$50,000 to back loans.

Sachem Fund:

\$50,000 to back loans (matched city grant).

Bank Consortium \$240,000 loan pool.

All commitments are on an annual basis.

ADDITIONAL OBSERVATIONS

Banks in the city are skeptical of the ability of scattered homesteads to work. They would rather invest in block-wide rehabilitation efforts.

An increasing difficulty experienced by homesteaders is the relationship between rehabilitation costs and existing property values; frequently the improvement costs make the parcel value considerably higher than that of the surrounding stock. In addition, homesteaders are finding the rehabilitation process costly, in addition to being quite time consuming. The loan program did not originate until recently and many of the orginal homesteaders have had trouble securing local financing.

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PROGRAM SPONSOR/CONTACT

Commissioner Department of License and Inspection Wilmington, Delaware 19801

PHILADELPHIA URBAN HOMESTEADING

PHILADELPHIA, PENNSYLVANIA

PROGRAM SETTING

The City of Philadelphia has experienced widespread residential abandonment during the latter part of the 1960s and early 1970s. Present calculations place the number of abandoned residential structures in excess of 24,000.

GEOGRAPHIC SCOPE: CITYWIDE

PROGRAM OBJECTIVES

The program has three major objectives:

- To provide homeownership opportunities for low- and moderate-income families.
- To stabilize neighborhoods experiencing moderate vacancy.
- To return tax delinquent parcels to the municipal tax rolls.

PROGRAM DESCRIPTION

The Philadelphia Homesteading Program was initiated in 1973. The program's operation involves three primary phases: identification of suitable parcels, selection of the homesteader, and parcel improvement.

Identification of Suitable Parcels: Potential homesteading structures are evaluated in terms of the degree of structural deterioration, the cost of rehabilitation, and the level of decline in the neighborhood in which they are located. The neighborhoods considered suitable for homesteading are basically well maintained areas with a high degree of homeownership (65 percent or more) in which only a few vacancies exist. Vacancy is an important criterion. The Homesteading Office selects blocks in which all vacant properties can be treated through homesteading or another city program. The key criterion is the presence of a block environment which is suitable for long-term capital investment.

Parcels considered suitable for homesteading can be transferred to the homesteading program in several ways:

 <u>Gift Property</u> - Under provisions of Ordinance 909 A, the city may obtain parcels it desires as a gift from willing owners in lieu of payment of all back taxes. Some properties are obtained through this provision.

- <u>Tax Sale</u> Through tax sale procedures, the city obtains title to tax delinquent properties. This procedure is rather lengthy, but will be used for property acquisition through sheriff's sale.
- Department of Housing and Urban Development (HUD) Bulk Sale - The Philadelphia Housing Development Corporation obtains groups of desired HUD-foreclosed properties which can be purchased in any quantity desired by the homesteading program.
- HUD Property Release Option Program (PROP)

 transferring foreclosed properties in its possession to homesteading cities. This program is in its initial stages so its impact on Philadelphia's Homesteading Program is unassessable.

The Homesteading Office uses its budget to purchase potential homesteading units through the Philadelphia Housing Development Corporation (PHDC), a quasipublic housing agency. Once an abandoned parcel has been identified by the homesteading staff as being suitable for the program, the parcel is taken via the appropriate method of transfer, be it gift, tax sale, or purchase. Title is held by the PHDC until it is transferred to the homesteader at closing.

MANAGEMENT OF ABANDONMENT



PROGRAM SPONSOR/CONTACT

Executive Director Philadelphia Homesteading Office 502 City Hall Annex Philadelphia, Pennsylvania 19107

Selection of the Homesteader: Once parcels suitable for homesteading have been identified, they are advertised in the local paper and applications from interested persons are sought. The homesteading board selects the person it feels is best able to homestead a particular site and title is transferred to that person for one dollar. At this time, contractors are secured and the financing arrangements are processed. Thus the title has gone from the private owner/HUD/city to the PHDC and from the PHDC to the homesteader. Applications must be made for a specific property. The homesteader must meet the following minimum criteria: be 21 years of age or a head of a household; agree to purchase the property and bring it to code standards within two years; and remain as a resident on the property for five years. The potential homesteader, finally, must be financially capable of incurring a loan to rehabilitate the property.

Parcel Improvement: The new homesteader is offered special financing for improvements to the structure through the combined efforts of the city and the Pennsylvania Housing Finance Agency (PHFA). The city provides the homesteader with an interim construction or equity loan (usually from \$6,000 to \$16,000) at six percent for three to six months; the interim loan is subsequently converted to a longterm loan provided by PHFA at below normal rates. PHFA provides loans at interest rates varying from one to eight percent at terms of five-15 years, depending on the income of the applicant.

The cost to prepare a parcel for transfer -- removing leaded pant from interior walls, elimination of and/or preventing rat infestation, etc. -- are part of program costs, though these services are contracted through the Public Health Department.

The Philadelphia Homesteading Program also has made a concerted effort to involve the strong local block organizations in its efforts. Through direct involvement with block representatives, the program hopes to acclimate the homesteader to his/her surroundings as soon as possible The ultimate objective is that the established homesteader will then serve as the nucleus for other neighborhood improvements.

The city views homesteading as one approach to revitalizing declining neighborhoods via an insurgence of capital in targeted areas. Neighborhoods are carefully selected in order to show a return on the homesteader's and the city's financial investment.

The innovative aspect of the program is that it is oriented towards a comprehensive treatment of targeted blocks. All the vacant structures in a selected area are evaluated for one of three potential dispositions: homestead use, non-residential use, or demolition. Vacant lots are reemployed according to neighborhood needs. Block improvement projects are organized by the staff; these range from paint-up, fix-up or derelict auto removal to the development of a neighborhood parks program. The Homesteading Program is also coordinated with other rehabilitation programs to insure maximum impact on target neighborhoods.

PROGRAM ACCOMPLISHMENTS

By Fall 1974, the program had granted 20 homesteads with 30 processed for awards. It is expected that this pace will be accelerated so that 150 units can be homesteaded within the first year of operation; a greater number will be attempted in subsequent years.

PROGRAM COSTS AND FUNDING SOURCES

City Funds

\$219,000 in operating funds. \$1,500,000 in capital: \$400,000 mortgage guarantees, \$1,100,000 acquisition of parcels, site improvement and emergency repairs.

The continuity of funding is dependent on the willingness of the city to continue its strong support of the program.

PROGRAM PARTICIPANTS AND THEIR ROLES

Philadelphia Homesteading Office Staff

Service Officer Handles property settlements and basic office management. Administrative Personnel Oversee the program and its operation. Rehabilitation Specialists Evaluate prospective homesteads as to suitability for inclusion in the program and subsequent financing resources. Community Resource Coordinator Works with block organization in home-

steading neighborhoods.

Mayor-City Council

Have supported the effort.

Neighborhood Groups

Participate as representatives on the Homesteading Advisory Council. Representatives are recognized by the Homestead Board.

PROGRAM STRENGTHS

Program staff are aware that to merely place new owners in previously abandoned buildings is insufficient. The staff is comprised of people with housing and community development expertise, capable of directing rehabilitation of single units and developing supportive neighborhood improvement activities.

PROGRAM PROBLEMS

The scale of the program (20 units so far) has not enabled it to have major impact on vacant housing.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

The Pennsylvania Housing Finance Agency has established a specific pool of monies (\$250,000) for low-cost loans to homesteaders (one to eight percent for 5–15 years, depending on income).

ADDITIONAL OBSERVATIONS

The first homesteaders had a median income of \$7,300 with the range generally from \$6,000 to \$10,000. Two of the twenty families fell below \$6,000 and one above \$10,000. The majority of the households are black.

Programs similar to this are being attempted in many cities, though few appear to be as comprehensive. From parcel identification, special tax considerations (graduated increased assessment), ancillary financial arrangements and neighborhood improvement programs, Philadelphia has initiated a broad spectrum of intervention devices under the general rubric of homesteading. This comprehensive approach, although perhaps at the sacrifice of high volume levels, may be well worth emulating.

VACANT PROPERTY MONITORING SYSTEM

PHILADELPHIA, PENNSYLVANIA Population: 1,948,609

PROGRAM SETTING

The Vacant Property Monitoring System responded to a need for an operational system for monitoring vacant housing in the City of Philadelphia. Estimates of the severity of the vacancy problem in the city ranged from 15,000 to 50,000 structures. It was this lack of knowledge that spurred the Vacant Property Monitoring System.

PROGRAM DESCRIPTION

The program was established in 1970 through the joint efforts of the Department of Licenses and Inspections and the Management Information Systems Division of the Office of the Director of Finance, in an attempt to eliminate data deficiencies on vacant property. The Department of Licenses and Inspections conducts the street survey of vacant buildings/units and the Management Information Systems Division, the computer management section of the city government, oversees the data processing necessary for monitoring the buildings, once initially tallied. Data are collected at regular intervals and, through computerization, multiple analyses may easily be performed. It has been established, through this system, that 24,000 structures in the city are vacant, a large segment of the housing stock.

The program is composed of several distinct operational procedures:

Data Retrieval: Staff of the Department of Licenses and Inspections regularly patrol their areas in search of vacant structures. Whether structures are detected, through patrol or as a result of a complaint call, the inspector initiates a data sheet describing the structure and its physical condition. (As a check on the comprehensiveness of the Inspection Surveys, water meter readers are also asked to report vacancies dur-

GEOGRAPHIC SCOPE: CITYWIDE

PROGRAM OBJECTIVES

The program is a systematic method for locating and evaluating vacant property. The purpose of this effort is to systematize the diverse and dispersed information sources on vacancies throughout the city by standardizing the reporting function and computerizing the analysis of the data.

ing their visits to structures. It was subsequently determined that the building inspector surveys were as, or more, accurate than the water meter readers' reports and also occurred more frequently.)

Data Processing: The inspectors, upon return, give their information to the Management Information Systems Division and it is transferred from coded data sheets to card files along with additional tax information. The information is processed periodically, yielding data summaries of the amount and tax delinquency status of vacant housing in the city by census tract. A typical summary would list the number of vacant structures, percent of those structures tax delinquent, and total unrealized revenue from tax delinquent structures. Other reported information deals with size, location, and levels of deterioration.

Data Analysis Use: Once the information is standardized and accessible, other departments in the city may utilize this information in their day-to-day operations. The Planning Department, the Housing Development Corporation, the Redevelopment Authority, and the Departments of Collections and Licenses and Inspections all require information on vacancies in some facet of their operation. The program was created as a site and a shell selection mechanism to act as an input to reclamation efforts of various housing programs.

MANAGEMENT OF ABANDONMENT



PROGRAM SPONSOR/CONTACT

Office of the Director of Finance Management Information Systems Division Room 120 Municipal Service Building Philadelphia, Pennsylvania 19107

PROGRAM ACCOMPLISHMENTS

The first comprehensive system of monitoring vacant structures is established and operational.

PROGRAM COSTS AND FUNDING SOURCES

The cost of monitoring long-term vacancies is not a line function of the budget of the Management Information Systems Division and as such cannot be separated from the total allocation of the Division.

PROGRAM PARTICIPANTS AND THEIR ROLES

Division of Management Information Systems

- Is responsible for all data processing as well as design and updating of the system.
- Department of Licenses and Inspections

Has its inspectors do the actual survey of the vacant structures. (Also responsible for the demolition of the deteriorated structures through contracts with the demolition services and is developing a decision model to deal with alternative uses.)

PROGRAM STRENGTHS

Through the system the city is able to monitor its vacant land and abandoned structures; this input is used by many departments. For example, the city's homesteading program uses the system to identify vacant structures suitable for homesteading. The system also allows the city to gather detailed information on vacant structures, and determine which buildings are a public nuisance, structurally dangerous, or securely boarded.

PROGRAM PROBLEMS

Updating the system is a problem because of the time and expense involved.

ADDITIONAL COMPLEMENTARY PROGRAMS

The Department of Licenses and Inspections has a variety of programs designed to ameliorate the vacant structures detected by the Vacant Property Monitoring System. A repair function is provided to shoreup basically sound structures. Those structures which are long term vacancies can be "cleaned and sealed" or demolished. It is estimated that of the 24,000 vacant structures, approximately 11,000 must be demolished.

The Department of Licenses and Inspections has sought funding for a comprehensive five-year program to demolish a significant number of units. Over the past two years, approximately 1800 structures have been demolished with the Department's goal for the five-year period being 2500 structures annually. Funding for the demolition in 1974 is split 50/50 between the state and city, plus a large residual sum remaining from delays in the approval of the prior year's state budget.

ADDITIONAL OBSERVATIONS

This program provides the city with a measuring device which alleviates much of the guesswork in gauging the impact of housing abandonment. The leadership of the Office of the Director of Finance in this program has been a major factor in getting the system implemented.

The system is innovative in that few other cities collect information in this manner. Computerization increases the availability of the data to many users and permits analysis with data from other computerized files. The system is intended to support an extensive treatment and demolition program of the Department of Licenses and Inspections by identifying areas for activity and by measuring the input of the program's activity.

This program offers a means of data retrieval as a precursor to specific action. It is replicable in any jurisdiction with on-site or time-sharing computer resources. What is necessary is an initial evaluation of monitoring capacity and then creation of a system sufficiently flexible to conform to existing personnel competencies and basic data needs.

URBAN HOMESTEADING ASSISTANCE BOARD (U-HAB)

NEW YORK, NEW YORK

Population. 7,867,760

PROGRAM SETTING

Many New York neighborhoods are presently faced with substantial abandonment. There are some 100,000 abandoned units located in approximately 7,000 buildings with two to three additional structures abandoned each day. With climbing fuel prices and other inflationary increases, abandonment is expected to proceed even more rapidly.

PROGRAM DESCRIPTION

U-HAB was formed in 1974 in response to the growing interest in homesteading, to help resident groups secure some of the elements missing in the city's Sweat Equity Program, established in 1972. The most necessary components added were seed money and technical assistance.

The Sweat Equity and Co-op Conversion Programs are used by tenants to secure ownership of buildings when abandoned by landlords. During the development of the Sweat Equity Program, the Housing Development Administration (HDA) staff found themselves performing functions such as: matching buildings and co-op groups; guiding the necessary paper work through various municipal agencies; and developing resources for technical assistance. The major difficulty encountered was the inability of the staff to cope with the increasing numbers of interested co-op groups. U-HAB was thus seen as a necessary addition to reduce the HDA workload and to assist residents in making their way through the many city agencies and bureaucratic red tape involved in other programs.

U-HAB set for itself a two-year target of a ten-fold increase over the present level of self-help, co-op rehabilitation, from the present 20 buildings to 200 buildings (300 units to 3,000 units). The sequential operation is as follows:

GEOGRAPHIC SCOPE: CITYWIDE

PROGRAM OBJECTIVES

The Urban Homesteading Assistance Board (U-HAB) is a non-profit housing service designed to help lowincome New Yorkers renovate abandoned buildings. Its goal is to assist homesteaders to salvage structurally sound building shells, and to return them to New York's dwindling stock of decent, low-cost houses.

- Interested households join together to consider potential rehabilitation of an abandoned structure.
- Such a group, or their sponsor, would then contact and notify U-HAB of their desire to participate in the Sweat Equity Program.
- A suitable city-owned abandoned structure would then be sought by the residents, with assistance from U-HAB, as needed.
- The resident/tenant group then incorporates as a chartered cooperative with by-laws and a prospectus, using legal assistance provided by U-HAB.
- Seed money and front-end capital are then sought through U-HAB contacts and resources to estimate the cost of renovation, perform a financial feasibility study, purchase the structure from the city, insure the building, and cover miscellaneous start-up costs.
- If requested, U-HAB provides construction training and assistance, including services of a construction superintendent, materials purchaser, licensed journeymen-instructors, city expeditor, architect, engineer, etc.

MANAGEMENT OF ABANDONMENT



PROGRAM SPONSOR/CONTACT

U-HAB Cathedral Offices of St. John the Divine 1047 Amsterdam Avenue New York, New York 10025

- When the rehabilitation is terminated and after completion of the many inspections of the structure is made to the satisfaction of the city, the Municipal Loan Program completes the loan to the co-op corporation which allows them to amortize the rehabilitation costs over an extended period of time, at low interest rates (approximately 25 years at 7 percent).
- Using "Sweat Equity" (the difference between the cash costs of the renovation and its actual worth) the homesteaders can secure virtually 100 percent mortgage financing of cash costs. Sometimes the mortgage will even cover wages that can be paid to the homesteaders while they work on the building.
- The co-op also receives a ten-year tax abatement on the structure.
- Co-op management instruction is also offered by U-HAB so that the tenants are able to maintain a viable working organization.

PROGRAM ACCOMPLISHMENTS

Only six buildings have been or are in the process of being rehabilitated. However, 14 additional groups have applied and are being considered for a total of 20 buildings and 300 units. U-HAB's goal is to assist the rehabilitation of 200 buildings in two years.

PROGRAM COSTS AND FUNDING SOURCES

Urban Homesteading Assistance Board (U-HAB)

A fiscal 1974-75 technical assistance budget of \$275,000 from banks, corporations, philanthropies, and the Episcopal diocese, cathedral, and parishes. A 1974-75 seed money revolving fund of \$300,000 from banks and corporations.

New York Municipal Loan Fund

\$2.5 million to be allocated for 1974-75; this fund covers rehabilitation mortgages at approximately 7 percent for 25 years. This figure represents about half the \$5.4 million requested by U-HAB from the city for fiscal 1974-75.

PROGRAM PARTICIPANTS AND THEIR ROLES

U-HAB Staff

The board attempts to respond to the initiatives of tenant groups interested in the self-help rehabilitation of abandoned buildings. U-HAB furnishes the necessary seed money, administrative, legal, financial and technical services so that the tenants may do much of the actual rehabilitation work. Additionally, U-HAB may provide assistance in contractor selection and bid evaluations.

Tenant Corporations

Local groups that are in the final stages of obtaining a structure will incorporate so that they may own the structure via co-op agreement. Once purchased, with the provision of front-end capital, the tenants begin the actual repairs of the structure. The tasks of rent collection, co-op management and administration are then undertaken by the residents.

City of New York

Forecloses on delinquent buildings, sells buildings to homesteaders; makes rehabilitation loans at rates only slightly higher than its own credit rate through the sale of tax-free municipal bonds (approximately 7 percent); inspects the buildings and all renovation construction.

PROGRAM STRENGTHS

Loan arrangements allow residents to control and raise the quality of their living unit on their own at the lowest possible costs, both to themselves and to the city. Also crucial to the program is the fact that no direct federal housing subsidies are involved. Tax abatements and municipal loans are city-controlled and cost the city virtually nothing, since abandoned properties pay no taxes anyway, and the homesteaders pay more interest to the city than the city does to its bond holders.

PROGRAM PROBLEMS

Sweat Equity is a long, arduous task, often taking up to a year, or more. Job training funds to pay the self-helpers as they work during the year are badly needed, although some survive on welfare, part-time work, or on-the-job wages from the mortgage. New York's administrative practices also must be significantly streamlined and simplified. Additionally, some provision is needed to allow residents to take out small municipal loans for less-thangut renovation such as a boiler repair, leaking roof, etc. At the moment, the city's policy is "all or nothing," which discourages many.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

U-HAB is undertaking a program to find jobs for graduate self-helpers in the construction trades and building maintenance. U-HAB also plans to sponsor a construction materials retail cooperative store.

ADDITIONAL OBSERVATIONS

It is difficult to organize people to undertake such a large effort. However, once started, residents will build their own momentum. New York is virtually unique in its number of abandoned dwelling units (100,000). Also, much of its abandoned stock is structurally sound.

The following elements are replicable:

- A Sweat Equity Program that will allow tenants to use their labor as part or all of the mortgage downpayment.
- A Co-op Conversion Program that gives tenants an opportunity to incorporate and thereby acquire an abandoned city-owned structure, with a tenyear tax abatement.
- A municipal loan program that provides lowinterest, long-term loans in spite of neighborhood conditions or location.
- An assistance board that will provide the necessary services to aid tenants in the organizational, administrative, legal and financial aspects of obtaining and improving an abandoned building.

NEWARK MUNICIPAL LAND AND BUILDING AUCTION

NEWARK, NEW JERSEY

Population: 382,417

PROGRAM SETTING

The City of Newark has experienced a high degree of residential abandonment. This has created a shrinking tax base and deterioration of the housing stock. The transfer of title of abandoned properties to the city through tax sale procedures meant that Newark inherited properties for which it had neither immediate use nor the manpower to oversee.

PROGRAM DESCRIPTION

The Newark Municipal Land and Building Auction returns tax delinquent parcels to the tax rolls via sheriff's sale of title-cleared properties. An extensive public relations and advertising campaign accompanies the property transfer. After the program's inception in December 1973, a "homesteading requirement" was specifically included to reduce nonresident homeownership. Under this provision to qualify, the homesteaders must agree to reside in the structure for five years and bring it up to code standards within one year. A plan to offer a fiveyear purchase money mortgage from the city at eight percent with a ten-year pay-back period has been proposed to the city council, but no action has yet taken place. The program follows an auctioning format as the tax delinquent properties are sold to the highest bidders. All units taken through the tax delinguency proceedings for which title has passed to the city through abbreviated foreclosure are offered for sale at the auction. The most innovative aspects of the transfer procedure have been the city's ability to take title to abandoned property expeditiously and to generate enthusiasm in abandoned property repurchase through an excellent local promotion effort. Most previous tax sales were promoted in lackluster fashion and were ill-attended.

GEOGRAPHIC SCOPE: CITYWIDE

PROGRAM OBJECTIVES

The object of this program is to reduce the municipal burden of monitoring, and where necessary, managing, operating and assuming liability for abandoned properties through the transfer of these properties to private ownership.

The auction itself is held bi-monthly in one of the city's wards on a rotating basis. The parcels offered at these auctions need not be exclusively from that ward, but an effort is made to focus each auction on the abandoned property which is being sold in the neighborhood where the sale is being held. The parcels offered include both residential and nonresidential properties and vacant lots. Only residential properties of six units or less are subject to the homesteading provision, however.

Anyone may bid on a property at the auction; the only requirement is that an individual be financially capable of purchasing the structure. The buyer must put up 25 percent of the cost of the parcel within 72 hours of the auction. Closing on the parcel is within 30 days; at that time the outstanding amount must be paid. The asking prices for the parcels range from several hundred dollars for homestead parcels to several thousand for the non-homestead ones. The asking price is the value of back taxes due and is bid up to the sales price by competitive interests. The actual selling price for a random sample of parcels averaged \$3,277.00 in 1974. The city, in pursuit of its revenue generation emphasis, offers no tax abatement procedures to either future resident or non-resident owners.

MANAGEMENT OF ABANDONMENT



PROGRAM SPONSOR/CONTACT

Newark Real Estate Commission 786 Broad Street, 13th Floor Newark, New Jersey 07102

The most significant aspect of the program is the volume of parcels both sold and homesteaded relative to other homesteading programs. Important innovations are the city's "fast take" foreclosure procedure and the use of widespread local media coverage and professional advertising for each of the public auctions. In the latter case, auction names have been associated with the season in which the sale occurs ("Sweetheart Sole" for a sale taking place in February) or the sale's location ("Westward Ho" for the West Ward of the city).

PROGRAM ACCOMPLISHMENTS

To date, over 400 parcels have been sold, bringing over \$1,000,000 in revenue to the city. (Of these parcels 77 have been homesteaded.) This has been a dramatic turn around from the old tax sale procedure which brought less than \$500,000 in revenues to the city over the last ten years.

The program has also brought about a number of indirect, but nonetheless, important accomplishments. The city's decision to uphold the full letter of the Tax Collection Foreclosure law has discouraged other property owners from being delinquent in their tax payments. Additionally, Newark's success in disposing of its tax foreclosed properties was a factor in encouraging the State Legislature to reform the State's tax collection procedure. The State, in the form of enabling legislation, now allows all cities to take title to vacant properties in short order.

PROGRAM COSTS AND FUNDING SOURCES

City of Newark

Previously all personnel have been on loan from other agencies; therefore costs to date have been minimal. The program will become a straight city budget item in the 1975 fiscal year. The current estimate is \$22,000 for annual salary costs for the real estate officer and one secretary. The program is currently being considered for long-term financing by the city.

Real Estate Commission

Unsalaried Commissioners

PROGRAM PARTICIPANTS AND THEIR ROLES

Real Estate Commission

Responsible for detection of vacant properties and selection of the parcels as well as administration of the auction and the actual transfer of title.

City of Newark

Both the City Council and Mayor have been supportive of the program.

City Tax Collector (attorney)

Developed legal means to quickly foreclose on abandoned properties; was the impetus behind the transfer of property and its innovative promotion.

PROGRAM STRENGTHS

The program's simplicity is its greatest strength. By concentrating on the one objective of bringing abandoned parcets back onto the tax roll, the city has moved quickly and substantially towards this end. The city uses a "shotgun" approach in which many units are transferred over a short period of time in hopes that a large number rather than <u>percentage</u> will be successful in the tuture.

PROGRAM PROBLEMS

The inclusion of all parcels, many of which are unsuitable in terms of condition or neighborhood, lays the groundwork for future abandonments. While homesteading parcels are offered at lower asking prices than non-homesteaded properties, the competitive process often raises their sale prices to the levels of non-homesteaded parcels.

ADDITIONAL OBSERVATIONS

The Newark Homesteading Program does not provide any of the elaborate service and evaluation functions found in the programs in other cities. The tax collector for the city supplies the initiative that makes the program work. Without his pressure and administrative guidance it is doubtful Newark would have either homesteading or the accelerated tax sale procedure.

This program could be duplicated easily in other cities because it only requires acceleration of the existing tax sale process and adding the homesteading provisions.

NEIGHBORHOOD HOUSING PROGRAM

PITTSBURGH, PENNSYLVANIA

Population: 520,117

PROGRAM SETTING

The City of Pittsburgh owned a large amount of non-tax producing land that had been assembled for urban renewal and was designated for development of subsidized housing. Without a subsidy program, private developers were unwilling to invest in the neighborhoods where the city-owned properties were located.

PROGRAM DESCRIPTION

Developers were hesitant to invest in urban renewal areas because prevailing market values were too low for new unsubsidized construction to be feasible. The Neighborhood Housing Program (NHP), initiated in 1974, provides developers with a subsidy to induce them to build new units in the target areas. This subsidy amounts to the difference between the market sale price and the total development cost of units. The developer receives the subsidy indirectly at the close of a unit's sale when an NHP-eligible buyer forwards the market price and the city forwards housing assistance payments. These amounts together equal the total development costs.

The subsidy mechanism works as follows:

- A developer submits a detailed proposal to the Urban Redevelopment Authority, including plans, specifications, etc., for housing construction on any lot within the target areas.
- Upon approval of the application, the Authority contractually guarantees the difference between expected total development costs and established fair market value as the developer and the bank have estimated it and the Authority has approved it.
- The developer obtains his own construction financing and builds and markets the units.

GEOGRAPHIC SCOPE: NEIGHBORHOOD

PROGRAM OBJECTIVES

The objective is to stimulate construction of high quality housing that will attract and retain families of higher-than-average income in the neighborhood but that also is marketable to the area's moderateincome residents.

25

Any home purchaser meeting NHP's eligibility requirements receives a housing assistance payment equal in value to the contractual guarantee determined above; this payment, with the payment equal to the market price, constitutes the builder's reimbursable costs.

NHP is innovative in that it uses public monies to adjust the sales price of a unit to reflect its normal market value. The market potential for units is expected to rise as the neighborhood is stabilized with residents of a broad income mix. Since the developer puts up front-end costs, quick completion and sale of units are encouraged.

PROGRAM ACCOMPLISHMENTS

As of Fall 1974, two houses had been built and sold under the provisions of the NHP. The same developer was starting 13 other units, with a goal of completing 29 houses. Several other developers were interested in the program, two of whom had submitted proposals for the construction of 100 new units. All of this latter group had been approved.

PROGRAM COSTS AND FUNDING SOURCES

Pennsylvania Department of Community Affairs \$2,000,000

MANAGEMENT OF ABANDONMENT



PROGRAM SPONSOR/CONTACT

Marketing Development Director Urban Redevelopment Authority 200 Ross Street Pittsburgh, Pennsylvania 15219

Local Government \$5,000,000

This \$7 million fund is expected to last three years and will be spent both on administrative expenses (\$230,000 annually) and as funding for the housing assistance payments. Continuity of funding is not yet an issue since the program only began in 1974.

PROGRAM PARTICIPANTS AND THEIR ROLES

Urban Redevelopment Authority

This agency evaluates developers' proposals and their estimates of market value.

Pennsylvania Department of Community Affairs

PDCA has funded \$2 million of the total \$7 million budget of NHP. PDCA also establishes eligibility limits for potential purchasers.

Local Government

The local government raised \$5 million for the program with a bond issue. Legal authority for NHP rests with the approval of the Mayor and Council.

Residents-Purchasers

Any family meeting the eligibility requirements of NHP may purchase a house using the assistance payment mechanism of NHP. Families with incomes below the upper one-third of families in Allegheny County are eligible.

Lending Institutions

Lending institutions furnish construction and "front-end" monies to developers at regular terms requiring a 20 percent downpayment. In conjunction with developers and the Redevelopment Authority, they establish fair market value.

Developers

Any developer who submits a viable proposal to the Redevelopment Authority and who can meet "front-end" costs is eligible to participate.

PROGRAM STRENGTHS

The major strength is the program's attempt to reflect market realities and attract a broad income mix to the community.

PROGRAM PROBLEMS

The program faces several problems:

- There was no resident input in the design of the program and there is currently no mechanism for such input beyond the individuals' market behavior.
- The developers have built only on publicly owned land, although privately owned vacant land is also available for development.
- The program has little control over non-housing factors that influence individuals' decisions to move to or remain in the community. The program's ability to maintain a heterogeneous income mix is constrained by neighborhood factors beyond its control, such as increasing crime and deficient social services. There is no program component that monitors such factors.

Because the subsidy takes effect at the project's conclusion, only those large developers who can afford significant front-end costs are able to participate. There are no minority builders acting in the program, and banks are reluctant to participate without some form of guarantee in the event that the developer aces into default.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

NHP is a separate program; however, Model Cities was helpful in spurring NHP activity because developers were familiar with the target areas as a result of the Model Cities program's operation there.

ADDITIONAL OBSERVATIONS

The leadership component is of crucial importance to the program, especially in the beginning of its operation, since so many different actors and efforts must be organized and coordinated. The program must be approved by local government officials since, at least initially, NHP is dependent upon state and local fiscal commitments.

NHP is replicable if a local government has an incentive to conduct a new housing program in deteriorated neighborhoods. Pittsburgh did, as it owned too much land in the central city and wanted to return a great deal of it to the tax rolls. Availability of adequate funding and willingness of local contractors to participate are also program prerequisites. Careful market analyses are necessary to verify demand for new in-fill housing in deteriorated neighborhoods.

NEIGHBORHOOD INFORMATION:

HILL-18,137 RESIDENTS; 90 ACRES; 8,964 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD

The Pittsburgh program is operating in two target neighborhoods. It is expected to have a more significant impact in the Hill section, which has an inherently more desirable location than the Manchester area. The Hill is a steeply sloping area between Pittsburgh's revitalized CBD and two of its major universities. The city government believes the neighborhood's location is of strategic and monetary value to the city. Even though market values have declined as the area has deteriorated over time, the Hill has been a target area for a number of previous social and economic development programs.

The Hill neighborhood is ranked at stage 4 on the neighborhood scale. Typical structures are singleor multi-family buildings built around 1900, and there has been major deterioration. Individual homes appear in worse condition than such community facilities as streets and curbs.

Residents are predominantly low-income blacks. The percentage of owner occupants has increased in the last five years as younger and larger families have moved into this socio-economically homogeneous area.

HOUSING CHARACTERISTICS

Type of Structures

Single Family	37.0%
Multi-Family (2-4 units)	41.0%
Multi-Family (5 + units)	22.0%

Pre 194082.0%Age Composition1940-19499.0%Under 1823.0%1950-19593.0%Over 6516.0%1960-19706.0%EducationVacancy RatesAny College8.0%Rental12.2%High School Graduate35.0%Owner3.2%Employment1969 Housing ValuesMale Labor Force Unemployed4.0%Median Home Value\$8,841Families on Public Assistance20.8%POPULATION CHARACTERISTICSMedian house values are \$4,000 to \$5,000 belowthe median house value for Pittsburgh. The median income is rising, and the rate of absentee ownership is dealining, although the rate of property tox de-liningevers is also increasing. The number of conversions to single-family units is increasing.1969 Family Income\$5,169Residential Tenure0%Owner Occupancy\$1.0%Renter Occupancy\$9.0%Household Type2.5Individual Household Size2.5Individual Household Size2.5	Age of Structures		Female-headed Families	39.0%
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Median Family Income \$5,169 Residential Tenure	Families Under \$5,000	54.0%		
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Owner Occupancy 31.0% Renter Occupancy 69.0% Household Type Average Household Size 2.5	Median Family Income	\$5,169		
Renter Occupancy 69.0% Household Type Average Household Size 2.5	Residential Tenure			
Household Type Average Household Size 2.5	Owner Occupancy	31.0%		
Average Household Size 2.5	Renter Occupancy	69.0%		
	Household Type			
Individual Households 37.0%	Average Household Size	2.5		
	Individual Households	37.0%		

SECTION VII - NEIGHBORHOOD SERVICES PROGRAMS

Two types of neighborhood preservation programs are included in this section: programs emphasizing housing counseling and programs designed to encourage community organization and neighborhood cohesion. All of the programs focus upon social services related to housing and are not as strongly oriented toward maintenance, rehabilitation, or financing of physical units as programs in other sections of the Cataloa.

Most neighborhood services programs are community initiated. Some, like North East Area Development, Inc. (NEAD) in Rochester, New York, grew out of a political ward system and were planned to provide residents with a sense of participation in decisionmaking for their community. Others evolved through attempts to achieve improvements needed within a neighborhood -- often when particular lower-income areas were being ignored by local governments or by lending institutions.

A wide range of programs has been developed in housing counseling, and most of them can be replicated easily. In a limited time, staff can acquire the technical knowledge needed to counsel individuals and families on such subjects as how to use credit or plan a budget, how to purchase a home, how to avoid foreclosure when a property is in jeopardy of default, how to perform maintenance tasks, how to appeal property tax assessments, how to obtain legal assistance, etc. In the following section, comprehensive housing counseling programs in Hartford, Madison, and Indianapolis are described. Many other programs in this Catalog have housing counseling (especially for homeowners) as one element important to neighborhood preservation.

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NEIGHBORHOOD ASSISTANCE BUREAU

LINCOLN, NEBRASKA

Population: 149,518

PROGRAM SETTING

For years, the City of Lincoln had aided residents informally in organizing groups to combat neighborhood problems. In 1974, the Neighborhood Assistance Bureau was created as a formal department of the city to assist neighborhood organizations.

PROGRAM DESCRIPTION

The City of Lincoln has worked to involve residents – whether they live in good, sound neighborhoods or in older, declining areas – in (1) identifying neighborhood needs or concerns and (2) working cooperatively with city departments to deal with neighborhood needs and goals. The objective has been to preserve good areas and upgrade and maintain healthy neighborhood environments in those areas experiencing decline.

The Office of the Housing Administrator has been very active in working to assist residents both in the development of neighborhood organizations and in providing them with technical assistance as needed to carry out their programs.

City personnel assist the formation and continuation of neighborhood organizations in the following ways:

- Provide technical assistance in neighborhood organization.
- Participate in neighborhood meetings and at executive committee meetings to discuss how city government can best assist them.
- Hear complaints or concerns of neighborhood residents and provide them with answers.
- Prepare informational materials relating to city government and its involvement in neighborhoods.
- Keep organizations informed about matters before city government which may affect those

GEOGRAPHIC SCOPE: CITYWIDE

PROGRAM OBJECTIVE

The objective of the program is to encourage the formation of neighborhood organizations and to assist such organizations in any way possible in their attempts to preserve or upgrade their neighborhoods.

neighborhoods, e.g. zoning changes, street improvement projects.

- Provide organizations with legal data, zoning maps, and other materials to aid them.
- Coordinate clean up campaigns in neighborhoods utilizing city trucks and neighborhood residents to load the rubbish.
- Assist neighborhoods in carrying out neighborhood attitude surveys.
- Assist neighborhoods in developing plans for their areas.

A special fund is provided in the budget to ensure financial assistance to organizations to carry out special projects; to generate resident participation; and to determine attitudes of residents toward their neighborhoods. Most of the money has been spent to finance attitude surveys, which are computerized and have data processing costs ranging upwards of \$300 for each neighborhood.

In September of 1974, the community organization activities of the Office of the Housing Administrator were centralized in the newly created Neighborhood Assistance Bureau. The same staff that was working with neighborhood organizations on a part-time basis was also assigned to the Bureau on a full-time basis.

NEIGHBORHOOD SERVICES



PROGRAM SPONSOR/CONTACT

Office of the Housing Administrator 100 N. 9th Street Lincoln, Nebraska 68508

PROGRAM ACCOMPLISHMENTS

There are 13 neighborhood groups operating in Lincoln, and more are expected.

PROGRAM COSTS AND FUNDING SOURCES

City of Lincoln General Revenues

\$2,500 fund for brochures, attitude surveys, etc. Salary of full-time staff member.

Membership dues

Most neighborhood organizations collect membership dues, generally less than \$5 per year and often voluntary.

PROGRAM PARTICIPANTS AND THEIR ROLES

Office of the Housing Administrator

The Office of the Housing Administrator has provided services to neighborhood organizations as part of its general duties; in September of 1974, this function was placed under the direction of the Neighborhood Assistance Bureau. A staff member, who had been devoting much time to neighborhood assistance out of the Office of the Housing Administrator, was assigned as full-time head of the Neighborhood Assistance Bureau.

Vista

A Vista volunteer is assigned to the Neighbor-

hood Assistance Bureau to aid in organizing the neighborhoods.

University of Nebraska

The Bureau of Sociological Research provides scientific sampling of area residents for attitude surveys; it also assists in preparing questionnaires for surveys.

Neighborhood Organizations

Any neighborhood group is eligible for assistance, as long as the group has widespread interests in the area rather than concern over one specific issue.

PROGRAM STRENGTHS

Local residents often have difficulties in successfully establishing a neighborhood organization; the services of the Neighborhood Assistance Bureau have been vital in stimulating interest and aiding community leaders. As important as the services themselves, is the fact that the city is willing to support and respond to neighborhood efforts. This has had a significant effect on the confidence and morale of organizers.

PROGRAM PROBLEMS

Most neighborhood meetings occur at night; the staff must be willing to spend the time attending many lengthy meetings. The staff in Lincoln has been willing to do this, but it is a time consuming task.

ADDITIONAL OBSERVATIONS

The support and encouragement offered to resident organizers by the head of the Bureau and other staff have been key factors in the establishment of neighborhood organizations. Similar assistance to neighborhood organizations could occur in any city.

NEIGHBORHOOD ACTION COUNCIL

MEDFORD, OREGON Population: 28,454

PROGRAM SETTING

The program emerged from the city's comprehensive planning process and the recognition that some neighborhoods were deficient in basic municipal improvements and in the knowledge of what government services are available and how to obtain them.

PROGRAM OBJECTIVES

The objective of the Neighborhood Action Council is to organize a citizen group to identify neighborhood deficiencies; to assure city attention to neighborhood needs; and to initiate improvement action.

VARIATIONS IN PROGRAM OPERATION

The organization of the first Neighborhood Action Council was initiated in 1973 by the city in response to resident discontent with various aspects of the Berrydale-Howard neighborhood and the recognition that many neighborhood improvements could be achieved through organized resident action.

The program is very similar to the Neighborhood Assistance Bureau in Lincoln, Nebraska in its neighborhood organizational activities. However, the Medford program has a more informal procedure of operation with the city playing the role of a catalyst for organization and of a source of information and assistance when called upon by residents. No financial assistance is available to a neighborhood group. Program experience in Medford is limited to one operating neighborhoods group and one group just organized. Both neighborhoods are deficient in public works and facilities so the activity emphasis is on upgrading and improvement.

VARIATIONS IN PROGRAM ADMINISTRATION

The Neighborhood Action Council differs from the Lincoln program primarily in administration. There is no city office organized to serve neighborhoods; rather, one staff member of the Department of Community Development devotes a portion of his time to the program, primarily in helping new groups to organize and in representing the city on the operating council of the Berrydale-Howard neighborhood. The latter function mainly involves providing information to council members and performing liaison between the council and various agencies of the city government. The council, itself, is responsible for identifying neighborhood problems, priorities and solutions and for obtaining the appropriate action.

PROGRAM ACCOMPLISHMENTS

One council is actively operating; another council has just been organized; and three other councils are in the planning stage. Accomplishments of the active council in the Berrydale-Howard neighborhood include: petitioning for school hour closing of a street that bisects the neighborhood school; initiating action to improve an open drainage ditch and unpaved streets; improving understanding between residents and a nearby local dairy.

PROGRAM COSTS AND FUNDING SOURCES

The program has not involved any expenditure of funds. The city contributes a portion of one city employee's time on a regular basis plus the time of additional city employees as required by particular neighborhood problems. Neighborhood leaders volunteer participation.

CHARACTERISTICS OF NEIGHBORHOOD

Much of the Berrydale-Howard neighborhood was annexed to the city in the late 50s, and many of its problems are related to the visible lack of city improvements. Many streets are unpaved, most of the others are poorly paved; open drainage ditches are numerous. The neighborhood limits are also the city limits on three sides and the neighborhood's appearance is more rural than urban. The neighborhood appears to be in stage 2 of the neighborhood continuum and moving down. It is still a desirable place to live for lowand middle-income families. Most of the housing is in good condition; maintenance problems are spotty; homes are not difficult to sell. The main factors indicating incipient decline are the large number of houses financed with Section 235 loans; the high percentage of mobile homes; the presence of some extremely small, poorly built structures; the proximity to undesirable commercial and industrial uses; multiple units on residential lots; and the negative view of the financial community.

ADDITIONAL OBSERVATIONS

The program has several strong points; they include:

- Identification of problems and solutions comes from residents, not government agencies.
- Problems involving the private sector are addressed as well as those involving government action.
- No financial commitment is required.

Neighborhood resident leadership has been critical to success.

PROGRAM SPONSOR/CONTACT

Department of Community Development City Hall Medford, Oregon 97501

JEFFERSON NEIGHBORHOOD REVITALIZATION PROGRAM

OAKLAND, CALIFORNIA

Population: 361,561 (SAN FRANCISCO SMSA)

PROGRAM SETTING

Various Oakland neighborhoods were deteriorating while much of the community attention was focused on improvement of the downtown. Signs of neighborhood decline included: physical deterioration of houses, decreasing homeownership, lack of home mortgage funds, and high interest rates for home improvement loans.

PROGRAM DESCRIPTION

The New Oakland Committee is an alliance of business, labor and minority interests which addresses major urban problems. Several influential Oakland citizens, who were members of a New Oakland Committee task force investigating programs to halt neighborhood decline, developed the basic ideas of the revitalization program. They include: emphasis on the family as the basic element of a stable neighborhood; extension of the utility of school facilities; reduction of under- and unemployment to increase economic well-being of a neighborhood; and expansion of the ability of homeowners to finance home improvements. The task force then developed the ideas into a multifaceted program of neighborhood preservation for which private financial support was solicited. Pilot program implementation began in March 1974.

The principal elements of the program are as follows:

Job Placement: Unemployed or underemployed residents were identified for participation in job placement by project staff in a door-to-door canvas in the target area of the program neighborhood. Key leaders in the business and financial community of Oakland made commitments to identify available lowskill positions and to give priority for placement to participants in the neighborhood revitalization program. Project committee staff maintains liaison with GEOGRAPHIC SCOPE: NEIGHBORHOOD

PROGRAM OBJECTIVES

To halt physical deterioration the comprehensive improvement program includes physical, economic and social objectives, as follows: job placement; aid in securing conventional home improvement loans; home inspection to identify needed repairs, their cost, and assistance in obtaining low-cost repairs; and counseling for problem children.

employers and employees participating in the job placement. Referrals are also made to the local skill training programs for remedial education designed to make a candidate employable.

Housing: The housing component of this program includes:

- Home improvement loans -- Commitments from key financial institutions to give preferential treatment to households in the project area meeting the borrowing criteria of the institution.
- Inspection services -- Free inspection services to homeowners to identify nature and extent of needed repairs and to estimate the costs for the improvements. The inspectors are not officials of the city, but are trained college students who work informally with neighborhood residents.
- Contract referral services -- Assistance to homeowners in identifying competitive home repair and maintenance contractors for both substantive repairs and "fix-up" maintenance efforts.
- Discounted building materials -- Commitments from local building materials manufacturers and suppliers to provide discounts on paint and related building materials to those program participants preferring "self-help."



PROGRAM SPONSOR/CONTACT

New Oakland Committee, Park Plaza Building 1939 Harrison Street, Suite 705 Oakland, California 94612

Education: Individual and group counseling is provided for children attending Jefferson School, whose attendance area is the target neighborhood. The project employs a full-time counselor located in the school to counsel children who are underachievers and/or disciplinary problems. Work study students and private volunteers also provide tutorial services.

PROGRAM ACCOMPLISHMENTS

The program has been operational for too short a time to evaluate, fully, the program accomplishments. Its primary achievements have been to serve as a catalyst to develop a sense of neighborhood pride, and to improve school/community relations. Specific accomplishments include fix-up/ clean-up efforts, some job placements, and stimulation of a number of homeowners to make modest improvements in the physical appearance of their homes.

PROGRAM COSTS AND FUNDING SOURCES

An annual operating budget of \$50,000 is gathered from the following sources:

San Francisco Foundation	\$25,000
Three other private foundations	\$20,000
Business groups and associations	\$ 5,000
This first-year budget fell short of the	anticipated

goal of \$90,000 and has restricted the scope of the program.

PROGRAM PARTICIPANTS AND THEIR ROLES

New Oakland Committee:

provides continuing policy direction, leadership and direct support for various program components by the business and financial communities.

Project Staff:

three full-time professionals administer the program from a project office established at the Jefferson elementary school; organize neighborhood residents; coordinate supporting services; obtain commitments from financial institutions, suppliers, contractors and employers. One full-time professional is an elementary school counselor who works with children experiencing motivational difficulties.

Jefferson School:

provides physical office space and liaison.

Redevelopment Agency:

provides housing specialists; trains student housing inspectors.

University of California Students:

tutor students and perform housing inspections. United Parcel Service:

provides staff assistance through a middle management urban intern program, sponsored by the company.

Various retailers/distributors:

supply paint and building materials at discount prices to program participants.

Various homeowners:

make home improvements and contribute to a sense of neighborhood pride.

PROGRAM STRENGTHS

The identification of needed housing repairs by trained persons who are not official city employees allays homeowner fears of inspectors' uncovering code violations which must be corrected. The costs of home improvements are reduced through discounts on materials to homeowners who want to make repairs themselves and through referrals of handymen who will complete repairs at less than standard contractors' fees. The program focus on the family unit serves to coordinate the related physical and social problems in a declining neighborhood.

PROGRAM PROBLEMS

The multiple objectives of this comprehensive approach to neighborhood revitalization, with both its physical and human components, tend to diffuse the efforts of the small staff due to the limited program resources. Job placement and home improvement loans are very sensitive to changes in the economy and are less successful during periods of limited money supply.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

Plans are being made to utilize the rehabilitation skills of participants in the Oakland Property Rehabilitation Employment Program, an ongoing manpower training program for the building trades that is described elsewhere in this Catalog.

ADDITIONAL OBSERVATIONS

Establishment of the project office at an elementary school site near the center of the target neighborhood is an important element in this program. It provides a focus for the neighborhood organization efforts. Individual components of housing, job placement and education, as well as the total program, are replicable; they do, however, require close cooperation between the public and private sectors. The comprehensive approach requires adequate staff and financial resources to achieve an integrated, successful program.

NEIGHBORHOOD INFORMATION:

JEFFERSON

6,500 RESIDENTS 34 SQUARE MILES 2,500 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD 3,6

The Jefferson school neighborhood has been ranked at an average of 2 on the neighborhood continuum. However, the range is from about 2 1/2 on the westerly side to 1 1/2 along the easterly side, the location of the initial target efforts of the program. Housing is predominantly single-family, detached, wood-frame construction built prior to World War II, and small 2- to 4-unit multiples. The neighborhood is highly accessible to the Fruitvale station of the recently completed Bay Area Rapid Transit system. However the area surrounding the station site is characterized by mixed land uses which create a blighting influence.

A special survey showed that of the approximately 1,600 single-family houses, 500 are in need of minor rehabilitation and 300 are in a more serious condition of disrepair. Vacancy rates are rising in single-family units through foreclosures, but this is not a significantly blighting influence yet. Home values have remained relatively stable.

Jefferson is an area of predominantly low and lower-middle income families with a high degree of heterogeneity. There is a significant percentage of foreign born and foreign parentage, especially Portuguese and Chicano. The area is the focus of substantial in-migration of Mexican-Americans. There is also a substantial black population. Households are typically small, with a high proportion of individuals and elderly, especially along the westerly edge.

HOUSING CHARACTERISTICS		Residential Tenure
Age of Structures		Owner Occupancy
Pre 1940	67.0%	Renter Occupancy
1940-1949	12.0%	Household Type
1950-1959	7.0%	Average Household Size
1960-1970	14.0%	Individual Households
Type of Structures		Female-headed Families
Single-Family	58.0%	Age Composition
Multi-Family (2-4 units)	26.0%	Under 18
Multi-Family (5 + units)	16.0%	Over 65
Vacancy Rates		Education
Rental	5.2%	Any College
Owner	1.4%	High School Graduate
1969 Housing Values		Employment
Median Home Value	\$18,400	Male Labor Force Unempl
Median Contract Rent	\$ 114	Families on Public Assista
POPULATION CHARACTERISTICS	5	RECENT TRENDS
Racial Characteristics		There have been significant ch
White	77.0%	sition of the resident population the western portion. This has
Black	14.0%	decline in neighborhood pride glect. Community satisfaction
Spanish Surnames	21.0%	average except for some dissat borhood shopping and the qual tion.
1969 Family Income		^{3/} The neighborhood is comprise
Families Under \$5,000	19.0%	eral census tracts.
		6/
Families Over \$15,000	21.0%	6/The data presented here are most representative of the neig

isfaction ratings are

comprised of portions of sev-

here are for the census tract(s) the neighborhood.

13.0%

48.0%

52.0%

2.7

28.0%

17.0%

38.0%

22.0%

٠

54.0% luate

Mal	e Labor	Force l	Inemployed	7.1%	
Fam	ilies on	Public	Assistance	12.7%	

ficant changes in the compoopulation, especially along This has contributed to a od pride and consequent nene dissatisfaction with neighthe quality of police protec-

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PROPERTY REHABILITATION EMPLOYMENT PROGRAM (PREP)

OAKLAND, CALIFORNIA

Population: 361,561 (SAN FRANCISCO SMSA)

PROGRAM SETTING

The Property Rehabilitation Employment Program (PREP) was initiated by the county Building Trades Council in response to 1966 conditions including: minority group unemployment; insufficient supply of rehabilitation specialists; rehabilitation costs too high for low-income needs; and a lack of skilled minority workers.

PROGRAM DESCRIPTION

In cooperation with the State Department of Human Resources, PREP recruits trainees from designated target areas. Trainees are selected on the basis of physical fitness, minority status, previous construction exposure, and Vietnam veteran preference. They enter a 13-week work-study program which includes courses in basic education leading to a high school equivalency diploma, instruction in constructionrelated activities, and on-the-job training in construction skills. Participants receive wages of \$2.50-\$2.75 per hour, derive training and are supervised by journeymen-instructors who also serve as construction foremen. Upon completion of the training program, participants are eligible for job placement and apprentice status in the building trades unions.

Initially funded in 1969 by grants from the Department of Labor and Ford Foundation, the current PREP program has a reduced budget and operates on a much smaller scale than the original 8–9 month training program.

On-the-job training consists primarily of rehabilitation of existing structures. The Redevelopment Agency identifies deteriorating structures in redevelopment areas that belong to residents whose income and GEOGRAPHIC SCOPE: CITYWIDE (2 TARGET AREAS)

PROGRAM OBJECTIVES

The objectives of the construction training program are to provide: on-the-job training for under- or unemployed minorities in construction trades; supplemental "basic education" to make candidates employable; and permanent job placement.

resources are insufficient to pay for rehabilitation.

After such structures are identified, the Redevelopment Agency develops rehabilitation cost estimates and work schedules; enlists the cooperation of homeowners to provide these properties as training sites; temporarily relocates their occupants, it necessary; and negotiates with the Department of Housing and Urban Development to obtain Section 115 rehabilitation grants (as available) of up to \$3,000 for each home.

Some new construction has been included in the program; trainees have built a child-care center and a health center in a redevelopment area.

Benefits of the program accrue to many groups:

- The trainees who acquire job skills.
- The trade unions and contractors who are assured of a supply of skilled minority workmen.
- The Redevelopment Agency which can assure rehabilitation of structures owned by low-income families.
- The individual homeowners who obtain an improved dwelling unit.

NEIGHBORHOOD SERVICES



PROGRAM SPONSOR/CONTACT

Project Upgrade, Inc. 7th and Union Street Oakland, California 94607

PROGRAM ACCOMPLISHMENTS

Since its beginning, 300 persons have completed the program with a 50-60 percent placement ratio; 29 trainees participate in each 13-week cycle. Trainees have rehabilitated 30-35 structures under contracts totaling about \$1.5 million and have constructed a child-care center and health center.

PROGRAM COSTS AND FUNDING SOURCES

Program funds are allocated from the city's Federal Manpower appropriation administered by the Mayor's Office. The nine-month allocation, which began July 1, 1974, totals \$171,000, and covers administrative costs and wages of journeymen instructors and trainees. Funding can be terminated at any time if the program does not meet performance criteria established by the Mayor's Office which requires placement of 85 percent of the trainees in jobs or union membership.

PROGRAM PARTICIPANTS AND THEIR ROLES

Project Upgrade, Inc.

A nonprofit educational corporation, formed initially to administer a program to upgrade the skills of older semi-skilled construction workers, administers the program. This includes the processing of job and trainee referrals, coordinating candidate selection, and maintaining liaison with the community college. Two full-time professionals participate in the program; one of these serves as the PREP Project Manager who supervises construction projects, negotiates with the Redevelopment Agency, and buys materials.

Redevelopment Agency

Supplies rehabilitation structures; identifies treatment required; prepares cost estimates; schedules temporary relocation; processes financing for owner.

Trade Unions

Supply journeymen/instructors; extend commitments for eligibility to candidates for union membership.

Alameda County Building Trades Council

Commits its members to "reasonably continuous employment" for trainees.

Community College Provides supplemental "basic education" course.

State Department of Human Resources Refers potential trainess to PREP.

PROGRAM STRENGTHS

The major strength of the program is the practical "generalist" training in building trades. This permits trainees to identify aptitude for special skills for further training and work experience. An additional strength is that the rehabilitation offers benefits other than job-training which are distributed to all major participants: trade unions, the Redevelopment Agency and individual homeowners.

PROGRAM PROBLEMS

The principal problem with the program is that a 13-week training cycle is insufficient to provide candidates either readily acceptable to the trade unions or directly employable. This cycle is considerably shorter than the nine-month training period during previous years of the program. In addition, the insecurity of funding increases planning difficulties and makes it difficult to obtain the full cooperation of all participants.

ADDITIONAL OBSERVATIONS

Replicability is dependent on the cooperation and support of trade unions and an agency to supply a stock of houses in need of rehabilitation.

PEOPLE ACTING THROUGH COMMUNITY EFFORT (PACE)

PROVIDENCE, RHODE ISLAND Population: 179,213

GEOGRAPHIC SCOPE: 4 NEIGHBORHOODS

PROGRAM SETTING

Four inner city neighborhoods of Providence faced the same series of problems that many other center city residential areas have confronted. These included a change in population characteristics, significant deterioration in housing, and a decline in the level of public and private services.

PROGRAM OBJECTIVES

The organization, People Acting through Community Effort (PACE), was formed to stem neighborhood deterioration by serving as a community advocacy group. Its goal is to obtain quality public and private services, and financial investment in housing

PROGRAM DESCRIPTION

In 1969, a group of parishioners at a local church decided to attempt to halt the decline of their neighborhood. In 1970, they formed an organization called People Acting through Community Effort (PACE) and convinced the local Roman Catholic Diocese to contribute funds to this group. PACE, today, remains primarily a resident advocacy organization, although its size and scope have increased over the years. The organization covers four local neighborhoods as the problems in each are often quite similar. To deal with purely local problems there are subgroups, often block clubs, in each neighborhood. Once a year, a Community Congress is held to elect the 25-member PACE Board of Directors and to establish goals for the coming year. Nine hundred representatives from nearly 170 organizations are usually in attendance.

As an advocacy organization, the local groups are charged with uncovering any threats to their neighborhoods. These threats can come in the form of zoning variance applications, a lowering of municipal service delivery standards and/or neglect by social agencies. For problems that cannot be dealt with directly, such as financial disinvestment, area health care, and intergovernmental housing assistance, the Board of Directors issues policy statements and undertakes a heavy campaign with private business and government leaders to acquaint them with PACE's viewpoint and to encourage them to solicit appropriate action.

Recent accomplishments include convincing a large Providence bank to adopt a new policy of stating explicitly and publicly why any loan request is refused. PACE hopes this will curb any "redlining" attempts in its neighborhoods. Another effort resulted in the establishment of a coronary mobile unit. Attempts are continuing to establish a 3 percent rehabilitation loan pool.

All activities of PACE are reviewed at monthly Senate meetings. The Senate is composed of the Board of Directors and representatives of neighborhood groups.

PROGRAM ACCOMPLISHMENTS

Neighborhood improvements include arrangements to have vacant buildings demolished, vacant lots cleaned, recreational facilities erected, and street lighting and police protection improved; initiation of programs in schools for youth; and citizen campaigns against zoning changes, liquor licenses, and traffic problems.

PROGRAM COSTS AND FUNDING SOURCES

Roman Catholic Diocese of Rhode Island and the

NEIGHBORHOOD SERVICES



PROGRAM SPONSOR/CONTACT

People Acting through Community Effort (PACE) 557 Public Street Providence, Rhode Island 02907

Rhode Island Council of Churches provided initial funding with a grant of \$90,000. As this was depleted, additional funding was sought. Funding for 1973–1974 consists of:

United Way	\$35,000
Church and Business	
Donations	\$ 5,000
Fund Raising Events	\$ 3,000

The United Way funds may not continue and other sources are still being sought as PACE has a budget goal of \$50,000 for eight paid staff and administration.

PROGRAM PARTICIPANTS AND THEIR ROLES

PACE Board of Directors

The 25-member elected Board establishes all major policy positions and oversees the operation of all PACE campaigns. The Board also maintains organizational links with the city and state governments and is reponsible for raising revenue.

Neighborhood Organizations

Each neighborhood has its own local group to advance resident viewpoints and present them to the larger PACE organization via multiple forums.

PROGRAM STRENGTHS

The program is based on citizen participation at all levels; it is entirely an expression of the needs and priorities of local residents.

PACE has an established organizational framework that allows excellent communication between residents and the Board. The organization presents a united front on most issues.

PROGRAM PROBLEMS

Funding problems have limited the scope of PACE, and few attempts have been made at joining efforts with other city groups to present an even broader front on various issues.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

Assistance was given to local businesses so they could form their own association to promote their interests.

ADDITIONAL OBSERVATIONS

A few individuals made the initial organizational attempts. Today, program success depends on the broader leadership of the Board of Directors and neighborhood leaders.

A common ethnic background aids this preservation process although PACE succeeds with a diverse population because of a very strong and well-maintained organizational structure. Issues selected by the group must have relevance to a broad base of residents or support will drop off.

NEIGHBORHOOD INFORMATION

ELMWOOD, WEST END, WASHINGTON PARK, SOUTH PROVIDENCE

29,039 RESIDENTS 6 SQUARE MILES 12,791 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD

The PACE neighborhoods are diverse in characteristics and quality of structures. At one end of the area there are many vacant units and buildings with substantial deterioration; this area is between stage 3 and 4. The opposite end of the area contains many well kept homes. All the neighborhoods share a center city location, however, and many of the problems associated with such a location such as redlining and a tendency for out-migration and social problems. The median home value is considerably below the city median of \$16,800. Values may have bottomed-out at this time.

HOUSING CHARACTERISTICS

Type of Structures

Single-Family	11.0%
Multi-Family (2-4 units)	62.0%
Multi-Family (5 + units)	27.0%
Age of Structures	
Pre 1940	86.0%
1940-1949	7.0%
1950-1959	4.0%
1960-1970	3.0%
Vacancy Rates	
Rental	5.0%

Owner	2.0%
1969 Housing Values	
Median Home Value	\$10,974
Median Contract Rent	\$ 61
POPULATION CHARACTERISTICS	
Racial Characteristics	
White	77. 0 %
Black	22.0%
1969 Family Income	
Families Under \$5,000	34.0%
Families Over \$15,000	9.0%
Median Family Income	\$6,838
Residential Tenure	
Owner Occupancy	34.0%
Renter Occupancy	66.0%
Household Type	
Average Household Size	2.6
Individual Households	11.0%
Female-headed Families	25.0%
Age Composition	
Under 18	30.0%
Over 65	10.0%
Education	
Any College	5.0%

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High School Graduate

56.0%

Employment

Male Labor Force Unemployed	4.9%
Families on Public Assistance	17.5%

NORTH EAST AREA DEVELOPMENT, INC. (NEAD)

ROCHESTER, NEW YORK Population: 296,233

PROGRAM SETTING

North East Area Development, Inc. (NEAD) is one of numerous community organizations active in the City of Rochester. Many of these groups developed after the city's ward system declined and citizen representation on local issues became less direct.

PROGRAM OBJECTIVES

The objective of the organization is broadly stated in its by-laws as: "to maintain and improve the character and appearance of the North East Area of Rochester." To accomplish this objective, the organization attempts to organize residents so that they can articulate their positions on issues of concern to the area.

VARIATIONS IN PROGRAM OPERATION

NEAD is an organization of citizens, businesses, and institutions that was created to represent the concerns of its members and to expedite the resolution of issues affecting the northeastern section of Rochester. NEAD was formally incorporated in 1969, having developed from a church-sponsored foundation created in 1966.

NEAD focuses more on localized community needs than does People Acting through Community Effort (PACE). In addition to addressing problems restricted to four neighborhoods in Providence, PACE confronts more broadly-based issues such as financial disinvestment in inner-city areas and urban health care delivery problems. NEAD generally restricts its activities to problems of its own community.

As a citizen organization, NEAD undertakes basic

services in behalf of the North East Rochester community. It serves as an information source, providing literature, a newsletter, and verbal advice on ways to contact city agencies about specific problems. NEAD is actively engaged in organizing block and neighborhood associations. Staff members also prepare background papers on community concerns, such as crime and housing, for use by the Board of Directors in setting policy.

VARIATIONS IN PROGRAM ADMINISTRATION

The policy making body of both PACE and NEAD is an elected Board of Directors representing local or ganizations and community groups. In addition, NEAD has an Executive Committee consisting of 19 elected officers that directs implementation of specific policies.

PROGRAM ACCOMPLISHMENTS

Since its inception, NEAD has helped resolve numerous issues affecting the community. For example, it was instrumental in closing an incinerator that operated in the NEAD area; successfully opposed the rezoning of a park for a new housing development; supported the construction of elderly housing on a residentially zoned site proposed for a shopping center; and was able to prohibit the conversion of a vacant industrial plant to a technical high school, thereby permitting another employer to use the site for industrial purposes. The organization, along with other citizen associations, has also been active in zoning reform in Rochester.

PROGRAM COSTS AND FUNDING SOURCES

Local Contributions

\$64,000 (budget in fiscal year 1974-75).

NEAD is funded almost entirely from member organization contributions, individual membership fees, the United Community Chest, and foundation grants for specific projects. In past years, NEAD has received small grants from the City-County Youth Board; however, 95 percent of the organization's revenues is derived from private contributions and grants.

NEIGHBORHOOD CHARACTERISTICS

North East Rochester is a large community covering approximately one-sixth of the city and encompassing a variety of neighborhoods -- from older deteriorating areas to an exclusive residential neighborhood. Various neighborhoods within the area range from stage 1 to stage 4, but the majority of the area falls in stage 2.

ADDITIONAL OBSERVATIONS

NEAD has effectively organized resident participation in several efforts to preserve existing neighborhoods. Its success was aided by Rochester's tradition of well-structured neighborhood organizations that began under the city's political ward system. The major problem facing NEAD is the difficulty of representing a community as large and diverse as the North East Rochester area.

PROGRAM SPONSOR/CONTACT

North East Area Development, Inc. 1171 Culver Road Rochester, New York 14609

NEIGHBORHOOD COORDINATING COMMITTEES (NCC)

NIAGARA FALLS, NEW YORK

PROGRAM SETTING

In 1968, racial tension erupted in Niagara Falls and relations between the city's black youth and its police force deteriorated.

GEOGRAPHIC SCOPE: CITYWIDE

PROGRAM OBJECTIVES

The Neighborh and Coordinating Committees program began as an effort to improve relations between local police and youth. Later, the program adopted the broader goal of improving communication between citizens and all branches of the local government.

PROGRAM DESCRIPTION

The concept of citywide neighborhood coordinating committees evolved over a period of 6-7 years beginning in 1968 with efforts to improve policecommunity relations. The first project was a youth patrol formed to exert peer group pressure in preventing racial incidents. As racial confrontations decreased, the scope of programs undertaken by community groups expanded. Over the years, programs have developed in response to needs perceived by neighborhood organizations; however, the primary emphasis today is still on youth. There are recreation programs, teen "drop-in" social centers, youth "outreach" counseling services, and drug abuse prevention programs. In addition, educational services, construction job training and senior citizens' programs are conducted.

The organizations that developed and sponsor these programs are now divided into nine community groups composing the system of neighborhood coordinating committees. These committees work with a project coordinator in the Department of F⁺ nan Resources, which was established to bring all of the city's social agencies under the control of on department. This reorganization of the social agencies greatly facilitates development of programs by the city and the coordinating committees. The Neighborhood Coordinating Committees system is considered effective by citizens and has been well received. The neighborhood programs it initiated have aided neighborhood cooperation, increased citizen involvement, and upgraded community services. The committee system appears to provide real channels of communications between residents and government officials.

PROGRAM ACCOMPLISHMENTS

The Neighborhood Coordinating Committees established a number of recreation programs, teen "drop-in" social centers, youth "outreach" counseling services, and drug abuse programs. Also, they improved communication between citizens and the local government.

PROGRAM COSTS AND FUNDING SOURCES

City of Niagara Falls general revenues

The programs' budget was about \$100,000-\$120,000 for the fiscal year 1973-74. Approximately one-half this amount (\$50,000-\$60,000) was provided by the city from general revenues to pay for all ongoing programs and site personnel who supervise programs at city facilities.

NEIGHBORHOOD SERVICES



PROGRAM SPONSOR/CONTACT

Department of Human Resources City Hall 745 Main Niagara Falls, New York 14302

Neighborhood Coordinating Committees

The committees have sponsored events to raise money, and received funds from the state and federal governments and foundations such as the United Way.

PROGRAM PARTICIPANTS AND THEIR ROLES

NCC Board of Directors

Each of the nine committees has a board of directors that evaluates programs and identifies needs for new programs in the neighborhoods.

City Social Service Agencies

Work with each committee staff to develop programs, identify funding sources, and apply for grants.

Local Residents

Meet to discuss community programs and elect the Board of Directors.

PROGRAM STRENGTHS

The program legitimized citizens' organizations as lobbying groups and gained the community's acceptance of neighborhood government workers instead of centralized government as representatives of residents.

PROGRAM PROBLEMS

The programs' major problems are: the interest of youth in summer programs has decreased; and the counseling programs need more full-time personnel.

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ADDITIONAL OBSERVATIONS

Several church leaders were responsible for initiating activities that eventually became the Neighborhood Coordinating Committees program. The Department of Human Resources and Boards of Directors are now crucial to its continuation.

HOUSING NOW, INC.

HARTFORD, CONNECTICUT

Population: 158,017

PROGRAM SETTING

The Housing Now Inc. program was created in reaction to the lack of decent housing for large, low-income families in the central Hartford area and the inability of existing municipal departments to resolve this problem. Housing Now was established to deal with the elements deficiently addressed by the existing social services programs.

PROGRAM DESCRIPTION

Housing Now is a non-profit housing corporation formed in 1968 to assist local families in the attainment of homeownership. The program originated under the sponsorship of the Greater Hartford Council of Churches, the Urban League of Greater Hartford, the Hartford Department of Social Services (City Welfare Department) and the Society Company.

The original objective of homeownership assistance in the form of downpayment and closing grants, potential arrangement of long-term financing offered through a complementary program and multiple forms of housing counseling has since been expanded to include a program for renters in the form of cash grants for security deposits. In addition, the program has begun the rehabilitation of existing homes and apartments within the Asylum Hill target area.

Home Purchase Assistance: In the form of a cash grant of up to \$1,000 to assist the prospective purchaser in downpayment and closing costs. In addition, the program seeks to acquire for the purchaser long-term financing through the Connecticut Housing Finance Agency.

Rental Assistance: Takes the form of a cash grant of up to \$225 to meet security deposit requirements.

GEOGRAPHIC SCOPE: REGIONAL

PROGRAM OBJECTIVES:

The program was designed to:

- Increase homeownership among low-income families through grants for downpayments and closing costs.
- Provide homeownership counseling.
- Assist renters through grants for security deposits.

<u>Counseling</u>: On January 18, 1973, Housing Now was designated a Department of Housing and Urban Development-certified counseling agency. The counseling function serves as an evaluation of the individual's capacity to meet the responsibilities of homeownership. Counseling may occur either before, during or after acquisition. To date, the best results have been obtained through pre-acquisition counseling. Typical services provided through counseling consist of budget management, debt management, consumer protection and housing evaluation.

The counseling portion of the program operates effectively in conjunction with the Home Purchase Assistance component. This fact is borne out by the record, which indicates seven defaults among the 372 loans made to date. The rental assistance portion of the program serves its purpose; however, it could be far more efficient if the security deposits were met through loans rather than grants. The outright grant depletes the working capital of the program.

Structure Rehabilitation: To date, the rehabilitation efforts of Housing Now Inc. consist of middleman activities of introducing prospective buyers to available homes. The rehabilitated homes are marketed primarily to local community residents by Housing Now.



PROGRAM SPONSOR/CONTACT

Housing Now, Inc. 18 Asylum Street Hartford, Connecticut 06103

PROGRAM ACCOMPLISHMENTS

The program accomplishments include:

3 units are being rehabilitated

- 372 families became homeowners
- 383 senior citizens received security deposit money
- 331 families received security deposit money
- 325 families received financial counseling

1,943 families were interviewed

PROGRAM COSTS AND FUNDING SOURCES

Department of Community Affairs \$44,200 (Administrative Overhead) Model Cities 5,800 (Homeownership and Rental Assistance Grants, semi-annual) Local Churches/ Community Chest 14,000

\$64,000 (Operating Budget)

Hartford Foundation for Public Giving \$45,000 (Seed Money)

PROGRAM PARTICIPANTS AND THEIR ROLES

Housing Now, Inc.

A non-profit corporation that administers the homeownership, rental assistance, counseling and rehabilitation programs.

Hartford Foundation for Public Giving

Provided the initial seed money for the operation of the program.

Greater Hartford Council of Churches, Urban League of Greater Hartford, Department of Social Services, Society Company Original program sponsors.

Department of Community Affairs Provides program administrative funds.

Model Cities Program

Provides funds for homeownership and rental assistance grants.

PROGRAM STRENGTHS

The strongest element of the program is its counseling expertise in the field of housing. This will probably be carried over into the corporation's rehabilitation efforts, which are presently getting underway. The financial expertise and the ability to direct an individual to a source most likely to be of assistance to him or her are other strengths of the program.

PROGRAM PROBLEMS

The primary weakness of the program is the fact that the security deposits and downpayments are in the form of grants rather than a revolving no and/or low interest loan fund. The resources of the program are, therefore, depleted quickly and much time must be consumed by grantsmanship.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

The organization could easily adopt an active rehabilitation role; the component for such activity within the program is currently receiving considerable attention.

ADDITIONAL OBSERVATIONS

The program has a very small staff. It is able, however, to draw on the financial establishment and be assured of available funds once a determination has been made as to the capacity and suitability of its applicants. This is indicative of the good working relationship the program has with the financial establishment.

This program would not be difficult to replicate elsewhere provided similar financial resources were available for making cash grants. The key to replicability is to staff the program with individuals who are familiar with the local housing market and who have the financial expertise to assess the capacity of each applicant to meet the financial responsibilities associated with homeownership. It is extremely important to view each applicant as unique and to align each with the financial institution and assistance programs which are most suited to his/her individual needs. The current program staff consists of one part-time professional, three full-time support staff, one attorney and two consultants participating on a part-time basis.

In addition it must be reemphasized that there should be a provision for the repayment of monies disbursed in the form of rental and homeownership grants. Unless such a provision is included, the program is constantly involved in seeking new sources of funding. The Director of Housing Now has suggested that a no and/or low interest revolving fund would be superior to the current grant system.

HOUSING COUNSELING PROGRAM

MADISON, WISCONSIN

Population: 173,258

PROGRAM SETTING

The Madison Housing Counseling Program was originally part of a program that stimulated the construction of low-income housing and provided housing counseling to the low-income residents. In 1974, the counseling staff was hired by the city to provide counseling to low-income renters and owners throughout the city and county.

PROGRAM OBJECTIVE

The objective of the program is to assist low-income families in locating units to rent or purchase and to provide counseling which will help them adjust to their new environment.

VARIATIONS IN PROGRAM OPERATION

The Madison Housing Counseling Program of the Madison Department of Housing and Community Development (DHCD) does not provide direct financial assistance to homeowners and renters as the Hartford Housing Now program does. Madison does, however, help low-income families find suitable housing and puts them in contact with financing sources.

Home Purchase Assistance

DHCD has helped families utilize federal housing programs, and has intervened on behalf of residents having problems. DHCD's counseling continues before, during, and after the purchase of homes by low-income families. A Home Maintenance Organizer assists homeowners with repair needs by teaching the owners how to make minor repairs themselves and educating them as to continuing maintenance techniques. The Dane County Housing Development Corporation (the Corporation) operates an Office of Economic Opportunity (OEO) – funded \$25,000 revolving loan fund. DHCD counseling staff (who were originally an arm of the Corporation) utilize the loan fund to provide financial assistance to families facing foreclosure.

Rental Assistance

Assistance to renters includes help with locating reasonable rental units; information on tenants' rights and responsibilities; assistance with landlord/tenant disputes; emergency help with financial needs involving back rent, security deposits, utility bills, etc; recruiting of free labor and materials for home repair; and working with tenant groups to establish a better working relationship between tenants and management. The Madison program appears to provide more comprehensive assistance to renters than does the Hartford program.

VARIATION IN PROGRAM ADMINISTRATION

The Housing Counseling Program of the DHCD of the City of Madison grew out of the Housing Services Program of the Corporation, a delegate agency of the Community Action Commission. In February 1974, the Corporation's housing counseling staff was hired by the City of Madison to continue providing homeownership and rental assistance to the lower-income community.

The original emphasis of the Corporation was the utilization of an OEO revolving fund to option and purchase land to stimulate the construction of lowincome housing and to provide housing counseling in Dane County. While the Corporation still manages the revolving fund, the Housing Services Program is now the Housing Counseling Program of the DHCD. Through cooperative funding from the County, it also serves the needs of Dane County.

PROGRAM ACCOMPLISHMENTS

The following is a five-month progress report of the DHCD (February 1 – June 30, 1974):

Clients serviced (rental and purchase)	450
Loans approved for clients	\$2,060
Homes rehabilitated (3) (Purchase	
Money Loans)	\$13,000
Home-purchase transactions completed	20
Families placed in new rental units	63

PROGRAM COSTS AND FUNDING SOURCES

City of Madison General City Funds \$35,000 Funds from Dane County \$20,000 Development Corporation \$12,500 Funds from Campaign for Human Development \$ 1,000

The program is further aided by the Corporation's original OEO revolving fund of \$25,000, which is used to help applicants obtain or maintain adequate housing.

ADDITIONAL OBSERVATIONS

Housing Now's operations are dominated by the dispensing of Home Purchase and Rental Assistance grants. Counseling activities are generally carried out in conjunction with the grant program. The Madison Housing Counseling Program, while helping clients obtain financing when required, is more concerned with providing a broad spectrum of information and counseling for low-income residents throughout the county.

PROGRAM SPONSOR/CONTACT

Department of Housing and Community Development Post Office Box 1785 Madison, Wisconsin 53701

COMPREHENSIVE HOUSING COUNSELING PROGRAM

INDIANAPOLIS, INDIANA

Population: 744,624

PROGRAM SETTING

The housing counseling program was developed in response to a growing problem of defaults on federallyinsured home mortgages, and the lack of a complete housing counseling service for low-income renters and homeowners.

GEOGRAPHIC SCOPE: CITYWIDE

PROGRAM OBJECTIVES

The purpose of the program is to consolidate counseling services previously provided by several agencies and to provide both renters and homeowners with information, advice and guidance on a large number of housing problems.

PROGRAM DESCRIPTION

The Housing Counseling program became operational in 1973. A home loan default counseling program, Concentrated Delinquency and Default Counseling, was originally developed as a trial program in Indianapolis and 15 other cities at the direction of the Department of Housing and Urban Development (HUD). This program, which was at first conducted by the Community Inter-Faith Housing, Inc. under contract to HUD, was established because many of the mortgages which HUD insured had gone into default. Methods were sought to assist the homeowner threatened with foreclosure. In 1973 the HUD-sponsored home loan default counseling program and various other existing and new counseling programs were consolidated under the direction of the Greater Indianapolis Housing Development Corporation (GIHDC) to provide complete housing information and guidance.

The consolidated city-county government ("Uni-Gov") created GIHDC. This non-profit, quasi-public corporation was established to centralize housing policy implementation. The Comprehensive Housing Counseling Program is one of the many programs administered by GIHDC. It was developed to provide eight basic services for residents of the Indianapolis region's inner-city area. The services are:

- Budget planning and debt management (e.g., programs on how to use credit or plan a budget).
- Pre-occupancy counseling (e.g., how to select and purchase/rent a home/apartment).
- Home loan default counseling.
- Home maintenance information.
- Homeownership counseling (basic responsibilities and management; and major consumer purchases, repairs, and improvements).
- Property tax information.
- Handyman referral (directs homeowners to companies and individuals that perform reliable services).
- Social services referral (directs persons to other agencies that handle needs beyond the scope of the Housing Counseling Program).

The major emphasis of the program has been loan default counseling which involves arbitrating the

NEIGHBORHOOD SERVICES



PROGRAM SPONSOR/CONTACT

Greater Indianapolis Housing Development Corporation (GIHDC) 21 North Pennsylvania Avenue (2nd Floor) Indianapolis, Indiana 46204

rights and interests of the mortgage lender and homeowner who is in default or in danger of default. On the one hand, the counselor must appreciate the situation of the mortgage lender who is anxious to close out a problem loan and put the funds to use at higher interest rates. On the other hand, the counselor must help the homeowner develop an understanding of budget planning and basic home management responsibilities in order to keep his home.

The program is administered from two field offices. Each office is staffed with four full-time counselors. An important administrative practice in default counseling is that each counselor is assigned to a particular mortgage lender. This practice has fostered mutual understanding and efficiency. It is not uncommon for a lender to refer a homeowner to the counselor for training. Most of the default cases are settled by paying overdue principal and interest amounts; however, at times it is necessary to reorga – nize the entire payment schedule.

PROGRAM ACCOMPLISHMENTS

Eight full-time counselors are active; but it is difficult to quantify benefits of the service, since most benefits are social. About 950 default cases with loans in various stages of default were handled, however; and approximately 40-50% were saved from foreclosure.

PROGRAM COSTS AND FUNDING SOURCES

Unigov, Model Cities, and

Community Services Program

All contribute funds to general operation and staffing of GIHDC which administers many programs; \$96,000 is the approximate annual budget for the counseling program which includes two counseling offices each with four full-time counselors.

Department of Housing and

Urban Development

\$34,200 contract for counseling services to Community Inter-Faith Housing, Inc. and GIHDC.

PROGRAM PARTICIPANTS AND THEIR ROLES

Greater Indianapolis Housing Development

Corporation (GIHDC)

Developed the program and now conducts the counseling activity in field offices.

PROGRAM STRENGTHS

The program's strengths include the following:

- Operation of the program from field offices permits effective communication with community residents.
- The practice of having one counselor work with a particular lender on a continual basis is effective.

PROGRAM PROBLEMS

The two main problems of the program are:

- Budget restrictions limit the scope of services offered and the number of offices open to residents.
- No citywide inventory of housing exists to help in providing relocation assistance.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

Among others, the Guaranteed Home Improvement Loan Program, the Rehabilitation Grant Program, and the Community Development Program are active in the city. (The former is discussed elsewhere in this Catalog.)

ADDITIONAL OBSERVATIONS

The program's low cost and efficient administration are made possible by the use of a multi-program housing development agency, GIHDC, to administer the program.

SECTION VIII - STRUCTURAL REHABILITATION/FINANCING PROGRAMS

Structural rehabilitation of housing units has long been the major concern in neighborhood preservation, and some locally initiated programs have operated nearly as long as the more common federal Section 312 and 115 rehabilitation loan and grant programs and the Neighborhood Development Program (NDP). Following the moratorium on federally-funded housing rehabilitation programs, a large number of states, cities, and private organizations developed structural rehabilitation and financing programs to replace the federal programs.

Although only a few examples of these programs are given in this Catalog, most of them are included in Examples of Local and State Financing of Property Rehabilitation (Community Planning and Development Program Guide No. 1), published by the Department of Housing and Urban Development. In selecting programs for this Catalog, a draft of the program guide was used to identify appropriate examples from the wide range of programs.

Most of the programs discussed in this section have innovative tactics; however, many are modifications of the federally-funded programs that preceded them. The sizes of loans and grants and the eligibility requirements for them (e.g., income limitations) often conform to federal guidelines. Like the code enforcement programs discussed in another section of this catalog, locally-initiated rehabilitation programs are often continuations of federal programs using local resources.

The most innovative aspect of programs discussed in this section is the rehabilitation financing mechanisms employed. By encouraging private and public sector cooperation, a number of cities devised loan programs ranging from market interest rate financing to significant subsidies for low-income homeowners. Several cities, for example, developed revolving rehabilitation loan funds like that in Norfolk, where local financial institutions are encouraged to loan large sums to the city at low-interest rates. Because the interest on municipal loans is tax exempt, loans to the city are as profitable as those at higher interest rates to nongovernment borrowers. Other cities and private community development corporations encourage local lenders to make loans in deteriorating areas and/or to high-risk borrowers by spreading the risks among private and public agencies. The Fort Worth loan indemnification program, for instance, greatly reduces the possibility of losses for banks making high-risk loans.

PUBLIC INTEREST LENDERS PROGRAM

PORTLAND, OREGON

Population: 382.619

PROGRAM SETTING

Because of the limited and sporadic funding of Section 312 rehabilitation loans and Section 115 rehabilitation grants, the Portland Development Commission began an investigation into alternative rehabilitation funding mechanisms to ensure the continued operation of the city's Code Enforcement, Model Cities and Urban Renewal Programs.

PROGRAM DESCRIPTION

Program planning for the Public Interest Lenders Program (PIL) began in 1972 when the withdrawal of federal rehabilitation grant and loan funds seriously hindered the city's activities in housing rehabilitation in blighted areas. The Portland Development Commission (PDC) investigated various types of locally financed loan programs and decided that a loan pool similar to one used in Norfolk, Virginia, was most appropriate.

The PDC approached local financial institutions for support and eight financial institutions created a loan pool from which the City of Portland, acting as the Portland Development Commission (PDC), can borrow funds at 4 1/2 percent interest. PDC, in turn, loans at 5 1/2 percent interest to qualified homeowners for the purpose of correcting housing deficiencies identified in an inspection code enforcement program. The 4 1/2 percent interest loans are attractive to financial institutions since the interest is tax-exempt; this factor makes the loans as profitable as those at higher interest rates. In addition, the financial institutions benefit from the goodwill created by their involvement.

The loan pool totals \$835,000 from which the PDC borrowed about \$400,000 during the first year of operation which began August 1973. The PDC ad-

GEOGRAPHIC SCOPE: CITYWIDE

PROGRAM OBJECTIVES

The program objective is to provide low interest loans for rehabilitation of owner-occupied houses in order to assure adequate housing maintenance in low-income residential areas. Loan funds are available from a revolving loan pool of \$835,000 made available by private financial institutions.

ministers and services al! loans. The one percent interest differential between borrowing at 4 1/2 percent and loaning at 5 1/2 percent finances a portion of administrative costs as well as comprising a reserve fund in case of default.

The PDC requires loan applicants to meet the same eligibility requirements as established by the Section 312 loan program to allow for ease in processing and in granting federal loans when funds are available. Maximum loan amounts are \$15,000 for a first lien and \$5,000 for a second lien with a maximum term of 15 years.

Although the first year's program was limited to homeowners in Model Cities neighborhoods, the program will be available citywide eventually. However, eligibility requirements would indicate that the original neighborhoods will continue to receive most of the loans.

PROGRAM ACCOMPLISHMENTS

During first year, 49 rehabilitation loans were granted totalling \$388,150. The local loan program served as a catalyst for the release of federal rehabilitation loan and grant funds totalling \$1,300,000.

STRUCTURAL REHABILITATION/ FINANCING



PROGRAM SPONSOR/CONTACT

Portland Development Commission 1700 S.W. Fourth Avenue Portland, Oregon 97201

PROGRAM COSTS AND FUNDING SOURCES

A revolving loan pool of \$835,000 was made available by financial institutions for loans to the Portland Development Commission. Reserve fund costs are paid through the one-percent interest differential. Administrative costs are primarily financed through local and federal contributions. A credit agreement is signed annually by the Portland Development Commission and the eight participating institutions. The second year contract was signed in the fall of 1974.

PROGRAM PARTICIPANTS AND THEIR ROLES

Portland Development Commission

Administers the entire program including inspection, loan approval and servicing.

Financial Institutions

Provide a pledged amount of money which is placed under supervision of one institution acting as agent for all.

Neighborhood Improvement Organization

Sets goals and priorities of the neighborhood, such as continued rehabilitation of homes, street reconstruction, planting of trees, covered play area for children, picnic tables in parks; generates neighborhood support and cooperation with the rehabilitation program.

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Model Cities

Works closely with the PDC and provides complementary services such as homeowner counseling.

PROGRAM STRENGTHS

The PIL program is a cooperative effort between public and private sector. The coordination of PIL with several other neighborhood programs ensures attention to the physical, economic and social environment of a neighborhood. The program's cost to the city is negligible.

PROGRAM PROBLEMS

The relatively high interest, compared to federal loans, and the eligibility requirements exclude many homeowners who need rehabilitation assistance.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

PIL operates in conjunction with several other activities -- Code Enforcement, Model Cities and Urban Renewal -- so that the neighborhood preservation effort is comprehensive. Specific complementary tools which have been instrumental in PIL's success include clearance of a neighborhood's most blighted structures, rehabilitation grants for very low-income families, homeowner counseling and improved social services.

ADDITIONAL OBSERVATIONS

Leadership and the efficient loan administration of the Portland Development Commission were instrumental in gaining the cooperation of the financial institutions. The program is replicable if state laws permit a municipality to enter into lending credit and if interest returned to banks is considered tax-exempt by the Internal Revenue Service. In addition, success of the program would depend, to a large degree, on the extent and nature of complementary programs.

REHABILITATION GRANT AND LOAN PROGRAM

ST. PAUL, MINNESOTA Population: 309.828

PROGRAM SETTING

St. Paul participated in a number of federally funded residential rehabilitation programs and wanted to continue the program elements. Since the shift from categorical programs to Community Development Block Grants, the city has designed a locally funded rehabilitation program to continue its effort to rehabilitate the St. Paul housing stock.

PROGRAM OBJECTIVES

The objectives of the Rehabilitation Loan and Grant Program are:

- To provide low-interest rehabilitation loans to correct housing code violations.
- To provide some rehabilitation grants.
- To leverage funds from local bond issue and other sources to increase the number of loans made.

VARIATIONS IN PROGRAM OPERATION

While the eligibility requirements and loan terms are similar to those of the Portland program, the city of St. Paul, unlike Portland, provides a substantial amount of the funds to be used in the loan pool. Funds for the program will come in part from a \$3 million bond issue by the city of St. Paul that will be used as leverage to produce additional funds for rehabilitation. The city plans to leverage the funds by borrowing from private financial institutions and the Minnesota Housing Finance Agency. Over the next three to five years, the city hopes to borrow four to five million dollars from local lending institutions. Because the interest on funds loaned to public agencies is tax deductible, the city will in effect be able to borrow money at approximately half the prime rate. This savings will allow the city to make loans to homeowners at the same low rate it pays, about six percent, or two points above or below that rate depending on the homeowner's needs. No more than five percent of the \$3 million bond issue will be used for grants and only a small portion for loans. The remaining proceeds will be used to establish a loan default reserve, pay administrative costs, and cover the interest differential between loans to the city from financial institutions and those from the city to homeowners.

The Housing and Redevelopment Authority (HRA), will implement the city's program. As in the federal Section 312 program, only low- and moderate-income families will be eligible to receive funds, and loans will usually be used to correct housing code violations. City officials believe, however, that their program will be more flexible than the federal 312 program, because loan terms will be more adaptable to individual requirements. It is anticipated that loans at four, six, and eight percent interest rates, and refinancing, will be available depending on family needs.

While rehabilitation loans will be available throughout the city, HRA plans to concentrate rehabilitation efforts in certain areas. Concentration of activities will encourage other homeowners to invest in the area by rehabilitating their own homes. Efforts will be concentrated in five or six areas the first year. Areas to be selected must contain large numbers of old, owner-occupied homes, and large numbers of moderate-income families (incomes in the \$5-10,000 range).

VARIATIONS IN PROGRAM ADMINISTRATION

The program in St. Paul is administered by the Housing and Redevelopment Authority, an agency comparable to the Portland Development Commission.

PROGRAM ACCOMPLISHMENTS

The program was approved by the City Council, but the bonds could not be sold for 90 days. The first loans will not be processed until February or March 1975.

PROGRAM COSTS AND FUNDING SOURCES

General Revenue Bonds \$3,000,000 Local Financial Institutions

Details have not yet been worked out, but local financial institutions will fund a substantial loan pool.

Minneapolis Home Financing Agency (MHFA) This state agency is enabled to make rehabilitation loans at a seven to eight percent interest rate. The state revenue bonds that will fund this program have not yet been sold. The city plans to borrow funds from MHFA so as to further leverage the city funds.

PROGRAM SPONSOR/CONTACT

Housing and Redevelopment Authority 55 E. 5th St. St. Paul, Minnesota 55101

NORFOLK PRIVATE LOAN PROGRAM

NORFOLK, VIRGINIA

Population: 307,951

PROGRAM SETTING

The Norfolk Redevelopment and Housing Authority developed the local rehabilitation loan program as an alternative to scarce and unpredictable funds from Section 312 and 115. These federal programs had been used primarily in Norfolk's Ghent area, an elegant old residential section that was substantially upgraded by conservation efforts but needed further financial investment to insure its stability.

PROGRAM OBJECTIVES

The loan program is designed to improve the city's housing stock by providing homeowners with rehabilitation loans at below-market interest rates.

VARIATIONS IN PROGRAM OPERATION

The Norfolk Private Loan Program was established in 1972 for use in the city's four conservation areas including Ghent. The city of Norfolk and the consortium of local banks provide rehabilitation loans to homeowners in the form of a second mortgage. As in Portland's Public Interest Lenders Program, the city borrows funds from four local lenders (\$2 million over a four-year period) at rates approximately half the market rate. This interest rate is agreeable to the banks because earnings on municipal notes are tax exempt. The Norfolk program operates similarly and has the same borrower eligibility requirements as the Portland program. However, there are several differences:

 The interest rate charged the city to borrow funds was 4.5 percent until May 1973, but was allowed to fluctuate up to seven percent after that date.

- The interest rates charged to homeowners are 5.5 to 6 percent per annum for 15 years.
- Instead of establishing a line of credit with participating lending institutions and borrowing funds for loans as needed, the Norfolk Redevelopment and Housing Authority draws up to \$250,000 from local lending institutions every six months and reinvests the funds in shortterm government securities. These securities provide liquidity needed to meet the fluctuating demand for rehabilitation loans, while gathering interest that is used to cover some program costs.

VARIATIONS IN PROGRAM ADMINISTRATION

The Norfolk Redevelopment and Housing Authority administers the loan program, processes loan applications, takes action against loan delinquencies, and co-signs borrowers' bank notes to provide additional security for the bank's loans. Unlike the Portland program for which the Development Commission services loans, the participating banks service NRHA loans for 0.25 percent of each loan per annum.

PROGRAM ACCOMPLISHMENTS

By September 1974, during the program's second year, over \$900,000 had been loaned to homeowners in Norfolk's conservation areas.

PROGRAM COSTS AND FUNDING SOURCES

Four banks committed \$2 million over a four year period for loans to the Norfolk Redevelopment and Housing Authority (NRHA). Approximately every six months the Authority may draw \$250,000 from the banks. These funds are reinvested in short-term government securities (mostly 30- to 90-day treasury notes) that provide cash liquidity to meet variations in demands for loans.

The income from these securities provides funds to cover interest charges, loan defaults, loan servicing charges, and the program's administrative costs.

ADDITIONAL OBSERVATIONS

Although the interest rates on loans by the Norfolk program are higher than rates on federal Section 312 loans and therefore exclude many homeowners who need assistance, the local program is quite effective. Funds are much more reliable, and have enabled effective rehabilitation of large numbers of units in Norfolk's conservation areas.

PROGRAM SPONSOR/CONTACT

Norfolk Redevelopment and Housing Authority P. O. Box 968 Norfolk, Virginia 23501

GUARANTEED HOME IMPROVEMENT LOAN PROGRAM

INDIANAPOLIS, INDIANA

Population: 744,624

PROGRAM SETTING

The program was established to alleviate deteriorating housing conditions in the inner city where many residents were considered poor credit risks and could not obtain loans for repairs or rehabilitation. Financial institutions were unwilling to make loans to these residents without some guarantee of their investment.

PROGRAM OBJECTIVES

CITYWIDE

GEOGRAPHIC SCOPE:

The objective of the program is to enable high credit risk homeowners in the inner city area to obtain funds to correct deteriorating or substandard housing conditions.

PROGRAM DESCRIPTION

The Greater Indianapolis Housing Development Corporation (GIHDC) was created as a not-for-profit, quasipublic corporation by the consolidated city-county government of Indianapolis (Uni-Gov) for the purpose of centralizing the administration of housing programs. The Guaranteed Home Improvement Loan Program is one of the many programs administered by GIHDC.

The Loan Program was initiated in 1973 to provide lower-than-market interest rate loans to resident homeowners in the central city who would probably be considered unbankable because they had poor credit ratings or lived in areas considered high risks by investors. The goal is to permit these residents access to funds so they may continue maintenance of their homes, thus preventing deterioration and neighborhood decline.

GIHDC insures or guarantees loans made by one of four participating banks. A \$250,000 revolving loan fund was established against which GIHDC guarantees loans. The maximum loan which GIHDC will guarantee is \$5,000. Up to 90 percent of the loan may be guaranteed for a maximum term of five years. In order to make maximum use of the limited guarantee fund (\$250,000), several practices have been instituted to turn over funds used for guarantees as rapidly as possible. GIHDC attempts to keep loans which it guarantees in the range of \$1,000 to \$3,000 for a term of two to three years. By lowering the loan amount, more loans may be guaranteed; by reducing the term, funds are freed more quickly for reuse. Guarantees of less than the maximum of 90 percent serve the same purpose.

The program operates as follows:

- The GIHDC field office takes in applications and does a preliminary credit check and field inspection of the house and approves or rejects the application.
- If accepted, competitive bids from a preselected list of contractors are sought and arrangements with a participating bank are made.
- Loan and construction contracts are executed, and work commences with periodic field inspections by GIHDC.
- Upon completion of workin a manner satisfactory to the homeowner, and with the consent of the GIHDC representative, a completion certificate is signed and the bank disburses funds. The contractor is, therefore, paid only upon completion of a satisfactory job.
- GIHDC deposits, in a savings account with the particular bank involved, the guarantee sum for the loan; this sum is thereafter maintained in ratio with the outstanding loan amount. As the

STRUCTURAL REHABILITATION/ FINANCING



PROGRAM SPONSOR/CONTACT

Greater Indianapolis Housing Development Corporation (GIHDC) 21 N. Pennsylvania Avenue Indianapolis, Indiana 46204

homeowner repays the loan, a portion of the guarantee sum in the savings account is released for use in guaranteeing other loans. Interest accumulated in the savings account is an additional source of funds.

Specific loan standards and thorough screening procedures have enabled the program to operate efficiently with only one full-time field representative. Corporate officers of GIHDC review and approve loan applications on a part-time basis.

PROGRAM ACCOMPLISHMENTS

As of August 1974, 114 loans totalling \$260,000 were guaranteed with \$210,000; 12 loans (10 percent) have defaulted since the program's inception in 1973.

PROGRAM COSTS AND FUNDING SOURCES

Model Cities Funds

Provided \$250,000 for loan guarantee fund. Indianapolis UniGov

Provides operating and general funds for GIHDC.

As a multi-program agency, operating expenses for any one program are impossible to correctly calculate. Only one staff member works on the loan program full-time. Additional money for the revolving fund is accrued through interest payments on loan guarantees in savings accounts and contributions from private sources.

PROGRAM PARTICIPANTS AND THEIR ROLES

Greater Indianapolis Housing Development Corporation

> Developed the program; processes and approves loan applications; helps select a contractor for repair work; inspects repair work; certifies quality of work; and guarantees rehabilitation loans.

Four Local Banks

Provide loans for repairs and service the loans.

PROGRAM STRENGTHS

The revolving fund works extremely well for shortterm loans. The guarantee arrangement and tight applicant screening process have led to few defaults and willingness of banks to remain involved. The program is an uncomplicated means of helping residents who want to preserve their neighborhood and housing investments.

PROGRAM PROBLEMS

GIHDC would naturally like to serve more loan applicants and is seeking additional funds from private sources. Problems have been encountered in publicizing availability of the program and educating homeowners that a guarantee is not a grant relieving the borrower of responsibility to repay.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

Additional programs include the Comprehensive Housing Counseling Program, the Grant Rehabilitation Program, Homesteading and the Community Development Program.

ADDITIONAL OBSERVATIONS

The program serves the needs of elderly residents well. About 50 percent of all loans are made to the elderly, who often cannot obtain credit otherwise because of their age. Another benefit of the program has been the jobs provided to several minority contractors. Arrangements for the loan program can be duplicated, but the low operating and administrative cost of this program is directly attributable to a large multiprogram agency with housing experience, financial community contacts and political acceptance.

FORT WORTH HOUSING TRUST, INC.

FORT WORTH, TEXAS

Population: 393,476

PROGRAM SETTING

The Fort Worth Housing Trust, Inc. was developed to provide rehabilitation loans after the federal Section 312 loan program was terminated in the city.

GEOGRAPHIC SCOPE: CITYWIDE

PROGRAM OBJECTIVES

Loan Indemnification Fund

The loan program was designed to:

- Provide rehabilitation loans throughout the city.
- Finance emergency repairs without bringing units to code standards.
- Make loans available to unbankable homeowners.

PROGRAM DESCRIPTION

Following termination of the federal Section 312 loan program in Fort Worth, staff members of the city's Department of Human Resources recognized a need for a replacement program to finance housing rehabilitation. Unlike the 312 loan program, the loan indemnification program, which was established in the summer of 1974 to fill this need, provided loans for homeowners throughout the city instead of those in particular geographic locations.

The Fort Worth Housing Trust, Incorporated, was established to administer the program. The organization, which is composed of representatives from financial institutions, the city government and the community, attempts to use private donations and the leverage of financial institutions to provide rehabilitation loans. The program has two primary components:

Rehabilitation Technical Counseling Service

This service is provided by the City of Fort Worth. Homeowners with code violations are identified by the city's code enforcement program and referred to the Counseling Service for rough estimates of repair costs, advice on selecting contractors or making their own repairs, and supervision of repair work. Families requiring financial assistance are then referred to the Housing Trust for loans. This fund was created to indemnify local financial institutions against capital losses on loans to lowincome homeowners. Thus, it encourages these institutions to make rehabilitation loans to highrisk borrowers. Initially, the fund consisted of \$25,000 deposited in an interest-bearing account on a rotating basis with financial institutions participating in the lending program. For each dollar in the fund, lending institutions have pledged \$10 in loans, making a total of \$250,000 available for housing rehabilitation.

A fee equal to one percent of the loan is charged to the borrower when the loan is set up; and one percent of the outstanding balance must be paid each year in order to obtain the guarantee. This fee is used to offset any costs incurred to collect defaulted loans.

Loans for 100 percent of construction plus closing costs are made to homeowners at a 10 percent interest rate (one percent below the market rate), for three to ten years. Because the program was designed mainly to finance emergency repairs instead of extensive rehabilitation, only housing code violations may be corrected. The average amount requested in loan applications is \$4,000.

STRUCTURAL REHABILITATION/ FINANCING



PROGRAM SPONSOR/CONTACT:

Neighborhood Improvement Department City of Fort Worth Fort Worth, Texas 76102

Only homeowners who do not qualify for conventional financing are eligible for loans. Owners must also have incomes within the limits set for Section 221(d)(3), and pass a careful credit analysis by the Fort Worth Employees Credit Union.

In addition to technical rehabilitation counseling, some families with financial difficulties who are still eligible for loans receive counseling by the Catholic Charities Counseling Service. This agency prepares a budget of the applicant's total financial position, counsels the applicant on homeownership responsibilities, and assists financial institutions with loan delinguency problems.

The program is innovative for the City of Fort Worth in that loans are available to homeowners throughout the city and not limited to those living in particular neighborhoods. The program also has few overhead expenses, because participating organizations provide services without charge.

PROGRAM ACCOMPLISHMENTS

During the short period of the loan fund's existence, no loans have been made, although loans are being processed.

PROGRAM COSTS AND FUNDING SOURCES

Community Action Agency \$20,000 for the indemnity fund

Jr. Chamber of Commerce \$5,000 for the indemnity fund

Local Financial Institutions \$250,000 pledged for rehabilitation loans

For each dollar of private contributions to the indemnity fund, ten dollars in rehabilitation loans were pledged by local lending institutions. Administrative services such as rehabilitation counseling by the city, loan fund administration by Housing Trust members, and loan application processing by the Community Action Agency are all volunteered.

PROGRAM PARTICIPANTS AND THEIR ROLES

Fort Worth Housing Trust, Inc.

A non-profit organization composed of volunteers from the city government, business community and various neighborhoods who approve loan applications and coordinate activities by the other organizations participating in the program.

- Fort Worth Department of Neighborhood Improvement Identifies homeowners who need rehabilitation Ioans and conducts Rehabilitation Technical Counseling Service.
- Fort Worth Employee Credit Union An organization that performs credit checks and processes loan applications.

Catholic Charities Counseling Services

Determines the loan applicant's financial position, counsels the applicant on homeownership responsibilities, and assists lending institutions with delinguency problems.

PROGRAM STRENGTHS

The program's major strengths are its use of private rather than federal or municipal financing, lack of overhead cost (all administrative services are volunteered), and usefulness in neighborhoods throughout the city instead of designated geographic areas.

PROGRAM PROBLEMS

Three main problems have been encountered: (1) no loans have as yet been made because of the application processing agency's inexperience; (2) savings and loan associations are not as yet involved in the program, though local banks have committed funds; and (3) the 10 percent interest rate (one percent below the market rate) is too high for low- and moderate-income homeowners who would like to obtain loans.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

The city's Minimum Code Enforcement Program is used to identify code violators who need financial assistance.

ADDITIONAL OBSERVATIONS

The City of Fort Worth Human Resources Department initiated the program following the termination of the federal 312 loan program, which left a need for rehabilitation loan funds in the city. The Human Relations Housing Committee, the Community Action Agency, and the city Department of Neighborhood Improvement defined the program with the help of the banking community. The program can be easily replicated, if local lending institutions are willing to give support.

WCCI REHABILITATION LOAN AND GRANT PROGRAM

WORCESTER, MASSACHUSETTS

Population: 176,572

GEOGRAPHIC SCOPE: MODEL CITIES AREA

PROGRAM SETTING

The Model Neighborhood Area (MNA) of Worcester is an inner city residential area of old, multifamily structures that has experienced a period of decline in income of residents, quality of environment, and level of public and private services.

PROGRAM OBJECTIVES

The primary objective of the program is to stimulate rehabilitation in the area by providing financial and technical assistance to residents.

PROGRAM DESCRIPTION

The local model cities agency has been conducting a program in the area since 1970. One of this group's recent innovations was the establishment of the Worcester Cooperation Council, Inc. (WCCI), a non-profit community development corporation, for the purpose of improving housing, employment and business opportunities for low- and moderateincome persons in the MNA.

As a preliminary step, WCCI investigated the housing needs of the model neighborhood residents and found that a majority of neighborhood homeowners 1) occupy substandard dwellings, 2) have limited income and 3) are unable to secure financial assistance for property improvement. In light of this, the Rehabilitation Loan and Grant Program was designed with the following goals:

- To stimulate rehabilitation and repair of residential property,
- To provide financial assistance to MNA property owners and access to low interest loans.
- To ensure the quality of repair work.

- To increase the involvement of local lending institutions in the MNA.
- To create a better living environment for tenants in rehabilitated structures and possibly initiate a degree of rent control or rent subsidies.

Residents took an active role in this design stage and stressed four basic concerns to the WCCI staff. They wanted to be sure that rents would not increase due to structure improvements, that the homeowners could do repair work themselves, that the program would not cause massive relocation, and finally, that absentee landlords would not be considered for assistance. The actual design of the program took several months. The first program could not be implemented because the designated interest rate (1% to 6%) was below the level allowed by federal guidelines. The second program proposal was based on the FHA Title I Property Improvement Loan Program and was implemented. The Title I Program provides 90 percent federal insurance on loans made by private lenders with interest rates to a maximum of 12 percent for a term of twelve years or less. This program alone could not serve MNA residents so WCCI complemented it by providing 25 percent of the rehabilitation costs through a grant, thereby lowering the amount which must be amortized monthly.

STRUCTURAL: REHABILITATION/ FINANCING

SP SP

PROGRAM SPONSOR/CONTACT

Housing Development Director WCCI 791 Main Street Worcester, Massachusetts 01610

The program follows an established procedure. First, a potential borrower goes to the WCCI office to fill out an application form and be interviewed. A WCCI rehabilitation specialist then visits the unit that the applicant desires to improve. If the initial application is approved, the specialist outlines the work needed to be done and draws up an initial cost estimate. Once work plans are formalized, the borrower selects a contractor or may elect to do the work himself. WCCI refers the borrower to one of the five participating lending institutions in order to for a Title I loan for 75 percent of the estimated costs. Before the loan is applied for, the WCCI Rehabilitation Grant Committee conducts a review and either approves or disapproves the associated grant. If approved, final papers are drawn and work may begin. The rehabilitation specialist monitors the work, disburses payments to a contractor, and also carries out the final inspection. Technical assistance and advice to the borrower are provided whenever requested.

Only structures with six or less units are eligible and assistance is limited to residents of the MNA. Highest priority for grants go to owner-occupied structures with health code violations, lowest priority to owners of more than 10 units. In special cases the Rehabilitation Grant Committee may authorize a grant of more than 25 percent. In no case can the loan or grant total more than \$15,000 or the term exceed twelve years.

The program was initiated in April 1973. All grants should be made and the program, as now funded, completed within three years.

PROGRAM ACCOMPLISHMENTS

WCCI plans to assist owners of 100 structures that will result in the rehabilitation of approximately 200 units.

As of November 1974, WCCI processed 136 applications involving 399 units. Local banks made 58 loans involving \$222,039 while WCCI made 64 grants totaling \$98,189. The total investment was \$321,158 over a 20-month period with 52 structures rehabilitated representing 135 units.

PROGRAM PARTICIPANTS AND THEIR ROLES

Worcester Cooperation Council, Inc.

This is the non-profit community development corporation which established the program in cooperation with the local lending institutions. It has a 25-member policy making Board of Directors which includes 13 MNA residents and 12 representatives of the city. The Board of Directors supervises a full-time staff of 10 which execute numerous programs.

Rehabilitation Grant Committee

A committee of seven, including board members and the WCCI Housing Development Director, oversees staff performance, reviews all applications, and reports on the program to the other sections of WCCI.

Lending Institutions

Five local banks have agreed to work closely with WCC1 in providing FHA Title 1 loans to MNA residents on the recommendation of the WCC1.

Worcester Redevelopment Authority

This city agency provides WCCI with a rehabilitation specialist through a purchase of service agreement.

PROGRAM COSTS AND FUNDING SOURCES

Model Cities

The Model Cities Administration allocated \$150,000 to cover grants authorized through the program. An additional \$50,000 was allocated for the administrative costs.

City of Worcester

Contributed \$20,000 from revenue sharing funds for administrative costs; city agencies provide any needed technical assistance, i.e., code inspection.

As presently structured, the program will be completed when the the \$150,000 grant pool is drained, unless additional funds are found.

PROGRAM STRENGTHS

WCCI oversees all aspects of loan arrangements and actual repair, protecting investments and preventing abuse while cutting red tape for residents. Banks are reinvesting in the area and not incurring a loss. People who would not normally be able to get loans can now receive them and even get 100 percent grants in some cases.

PROGRAM PROBLEMS

The program has encountered few problems in administration or in community response. The most serious short coming is the inability of the program to serve unloanable applicants as it must depend on lending institutions' standards for accepting applicants.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

WCCI oversees many other federally-assisted housing programs including new construction projects in cooperation with local groups. It also sponsors business development and economic programs.

ADDITIONAL OBSERVATIONS

The WCCI Loan and Grant Program is one component of a multiple housing effort by a large agency in a target neighborhood. While the actual mechanics of this program are not complicated, i.e., the loan process is basically predetermined by the FHA and administration requires only a small staff, the other programs of WCCI that play a major support role must be considered in any attempt at replication. WCCI had three years experience in the MNA prior to this program and has a long-established relationship with the residents. It also has a competent technical staff that does not appear in the budget of any one program.

A crucial component in the implementation of this program type is the establishment of a source of funding for the grant fund. WCCI had easy access to Model Cities funds, which may not be available elsewhere. Funds could be sought from local industries or foundations.

Two other factors in the program are especially worth noting. The use of the Title I loan program has made it easier to involve banks in the program because their risk is minimal. Also, costs are fairly high in the MNA because most of the structures are large and of frame construction.

Leadership was needed to convince lending institutions to participate and to encourage residentowners to take advantage of the program. There are no formal agreements between WCCI and participating banks and the program is based on voluntary teamwork. MNA applicants are free to go to any participating or non-participating bank to secure a Title I loan.

NEIGHBORHOOD INFO	
15,405 RESIDENTS 550 ACRES 6,004 DWELLING UNIT	s
CHARACTERISTICS OF NEIGHBC	ORHOOD ³
This area is declining. Residents with the area place it at Stage 3 ulation and housing stock declined while the black population increa- to 9 percent of the total. There is	to 3-1/2. The pop- d during the 1960s used from 3 percent
of elderly persons; absentee owner nearly 50 percent. Industries surr crowding and congestion characte	rship has jumped to ound the area;
of elderly persons; absentee owner nearly 50 percent. Industries surr crowding and congestion characte HOUSING CHARACTERISTICS	rship has jumped to ound the area;
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of elderly persons; absentee owner nearly 50 percent. Industries surr crowding and congestion characte HOUSING CHARACTERISTICS Age of Structures Pre 1940	rship has jumped to round the area; arize local roadways 92.0%
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of elderly persons; absentee owner nearly 50 percent. Industries surr crowding and congestion characte <u>HOUSING CHARACTERISTICS</u> <u>Age of Structures</u> Pre 1940 1940–1949 1950–1959	rship has jumped to round the area; arize local roadways 92.0% 2.0% 1.0%

lacancy Rates		
Rental	ţ	5.6%
Owner	0.7%	
1969 Housing Values		
Median Home Value	\$11	,296
Median Contract Rent	\$	70
POPULATION CHARACTERISTICS		
Racial Characteristics		
White	86	5.0%
Black	9	9.0%
Spanish Surnames	4	4.0%
1969 Family Income		
Families under \$5,000	28	3.0%
Families over \$15,000	9	9.0%
Median Family Income	\$7	,643
Residential Tenure		
Owner Occupancy	1	5.0%
Renter Occupancy	8	5.0%
Household Type		
Average Household Size	2	2.6
Individual Households	38	3.0%
Female-headed Families	20	5.0%

Age Composition	
Under 18	26.0%
Over 65	18.0%
Education	
Any College	11.0%
High School Graduate	33.0%
Employment	
Male Labor Force Unemployed	5.7%
Families on Public Assistance	21.2%
RECENT TRENDS	
Although most residents remain satisfie neighborhood, financial and business i still avoid the area fearing high risk ar	nstitutions
^{3/} The neighborhood is comprised of po several census tracts.	ntions of

HOBOKEN MUNICIPAL HOME IMPROVEMENT PROJECT

HOBOKEN, NEW JERSEY

Population: 45,380

PROGRAM SETTING

In the early 1970s, as a result of long-term changes in employment opportunities in Hoboken and the exodus of middle-class families, owner-occupancy of housing declined; the proportion of unskilled workers increased; and median family incomes declined. Financial assistance was necessary for housing rehabilitation.

PROGRAM DESCRIPTION

With the approval of the Neighborhood Council, the citizen participation unit of Model Cities, and the Office of Economic Opportunity, the Hoboken Municipal Home Improvement Program (HIP) was created in 1972. Under the jurisdiction of the Hoboken Model Cities Program, HIP is a city-wide housing rehabilitation and mortgage financing source for current and prospective homeowners.

HIP was designed to buttress owner-occupancy in Hoboken by reducing the effective interest rate on mortgages and home improvement loans to owner recipients who satisfy the following eligibility requirements:

- Occupy the building which is to be purchased or rehabilitated; a landlord must live in a building for at least two years after HIP assistance and agrees not to evict tenants.
- Can qualify for a loan from a conventional lending institution.
- Agree to follow HIP's priority repair schedule which requires heating and plumbing improvements prior to cosmetic or other rehabilitation.

HIP offers the following services:

• Cost estimates for rehabilitation work to be

GEOGRAPHIC SCOPE: CITYWIDE

PROGRAM OBJECTIVES

The original objective of the program was to establish a financing source to enable homeowners to add heating systems to their buildings. The current objective is to provide a loan interest subsidy to enable homeowners to purchase homes or to make home improvements, with heating and plumbing receiving the highest priority.

performed.

- Assistance in completion of the homeowner's application for a loan from a conventional lending institution.
- Non-repayable interest reduction grants to reduce the market interest rate of the conventional loan to three percent of the homeowner's total loan. The size of the grant depends upon the total value of contemplated repairs and the term of available private sector funding.
- Provision of a list of contractors in the area with selection and negotiation the homeowner's responsibility. Contractors do not receive HIP funds unless the owner is satisfied with the completed work.

Lending institutions are crucial to the program in that they must approve a homeowner's application for a loan in order for the client to participate in HIP. Lending criteria remain unchanged; however, rejection rates have been low. The loan is not actually made until after HIP has committed its grant. Approximately four dollars has been loaned for every one dollar in grant funds. Because of a lack of available mortgage money in 1974, the program focus has been on home improvement loans rather than long-term mortgages.

STRUCTURAL REHABILITATION/ FINANCING

PROGRAM SPONSOR/CONTACT

Hoboken Home Improvement Project 56 Newark Street Hoboken, New Jersey 07030

PROGRAM ACCOMPLISHMENTS

In 2.5 years, 164 home improvement loans have been processed. These loans have affected 493 dwelling units. During the same period, total funds committed under HIP were \$1,039,727. Grant funds committed were \$196,617.

PROGRAM COSTS AND FUNDING SOURCES

Hoboken Model Cities

Contributed \$30,000 at the outset of this program. Model Cities also pays HIP staff salaries.

State Department of Community Affairs

Provides \$200,000 demonstration grant funds to HIP which, in turn, uses these monies for the interest-reducing grants.

Financial Institutions

A total of \$250,000 in loans is expected to be generated.

PROGRAM PARTICIPANTS AND THEIR ROLES

Home Improvement Project (HIP) Staff

The ten-member HIP staff assists in clients' loan application process and determines the size of the necessary grant that will bring interest payments on the total package down to three percent; writes rehabilitation work specifications. Model Cities

Pays HIP staff salaries and has ultimate authority over HIP.

Lending Institutions

Approve a homeowner's application for a loan in order for the client to participate in HIP.

PROGRAM STRENGTHS

This program is flexible and has been shaped by specific local needs. The utility of program funds is expanded since a small HIP grant can secure a substantial bank loan for an individual. HIP has made effective use of existing home improvement loan sources. The priority repair schedule focuses and standardizes rehabilitation efforts.

PROGRAM PROBLEMS

The home improvement loans have been for small amounts (\$6,000-\$7,000) and do not substitute for the originally-intended participation in the mortgage market. Code enforcement does not accompany the program, and HIP has no authority to enforce resident participation in home improvement.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

"Applied Housing," a separate "Project Rehab" program, has worked in conjunction with HIP.

ADDITIONAL OBSERVATIONS

This program is replicable in an area where homeowners can meet the lending criteria of financial institutions. The same basic loan/grant program is used in the Irvington, New Jersey program described elsewhere in this Catalog.

VERNON HILL PILOT THREE DECKER REHABILITATION PROGRAM

WORCESTER, MASSACHUSETTS

Population: 176,572

PROGRAM SETTING

Many houses in Worcester are three-unit structures built prior to 1940, which needed major rehabilitation by the early 1970s. However, rehabilitation was difficult due to owners' inability to afford the expense and the reluctance of local lending institutions to invest in center city neighborhoods.

PROGRAM DESCRIPTION

Three tier, three-unit structures, locally termed "three deckers" are a common housing type in Worcester. Usually the owner lives in one unit and rents the other two. Visible deterioration of these three deckers awakened the city to the need for preservation action. City agencies and local lending institutions then joined together to design a workable program for carrying on neighborhood rehabilitation.

Eleven local financial institutions pledged \$1.75 million in the form of loans at an interest rate of 8 percent with a maximum term of 15 to 20 years per loan. In addition, the banks agreed upon a joint commitment to accept loans in other parts of the central core, outside the program area, where loans would not normally be granted. The banks retain the right to refuse any loan that they deem an extremely high risk.

To implement the commitment of these lending institutions, the city government adopted two policies:

- To orient the program around code enforcement, a systematic inspection of all structures in the target neighborhood would be undertaken by the Health Department.
- To strengthen private investment and help build

GEOGRAPHIC SCOPE: NEIGHBORHOOD

PROGRAM OBJECTIVES

The program objective is to provide home improvement loans and mortgage financing to owners who can not afford or are unable to obtain a loan in the private market.

> local confidence in the neighborhood as a strong, stable residential area, the regular improvement program of the Public Works Department would be focused on the designated area and would include street and sidewalk repair, sewer improvements, etc.

Once the basic program was established in outline form, the Worcester Redevelopment Authority (WRA) was designated as the operating agency and general criteria were determined for the selection of the target neighborhood. The criteria consisted of the following:

- A long term future as a residential area, as determined by the city planning office.
- A preponderance of owner-occupied units.
- A sufficient number of structures to make the proposed volume of rehabilitation feasible.
- A majority of structures in reasonably sound condition to allow realistic loan amounts.

Vernon Hill was selected because it best represented the agreed upon criteria: few area problems, high owner occupancy, few structures requiring almost total rehabilitation, and a large number (approximately 900) of structures available that could be included in the program.

Implementation of the program began in February

STRUCTURAL REHABILITATION/ FINANCING

PROGRAM SPONSOR/CONTACT

Project Director Vernon Hill Rehabilitation Program 41 Elm Street Worcester, Mass. 01608

1974 with a series of four meetings in the neighborhood where representatives from WRA, local banks, and the Chamber of Commerce explained the program to area residents, as follows:

- The city inspects all homes in the target neighborhood, notes code violations, and requires owners to comply with code standards.
- WRA works with owners to coordinate any necessary financial assistance and to assist in the loan application process.
- WRA closely inspects the rehabilitation work to assure its satisfactory completion.
- The city provides various improvements to public works in the neighborhood.

Resident owners of triple deckers receive priority for participation in the program. Owners of fewer than ten units who live in the neighborhood are also considered for loans on an individual basis. The WRA must serve as a middleman between an owner and the lending institution before any loan will be granted.

Implementation will take place in stages, with the three geographic divisions of the neighborhood being rehabilitated one at a time. The entire program was planned to require one year for completion. If the rehabilitation effort is successful in Vernon Hill, similar programs will be established in other areas of the city.

PROGRAM ACCOMPLISHMENTS

As of August 1974, 50 structures had been inspected (150 units); five structures had been rehabilitated; ten loans were being processed.

PROGRAM COSTS AND FUNDING SOURCES

City of Worcester General Fund

Appropriated \$60,000 from revenue sharing funds for operating budget.

11 Local Banks

Committed \$1.75 million for loans at eight percent interest.

PROGRAM PARTICIPANTS AND THEIR ROLES

Worcester Redevelopment Authority (WRA)

WRA oversees all aspects of the program from resident participation, through the loan process, to coordination of city agency operations in the area.

Local Lending Institutions Provide rehabilitation loan pool.

City Agencies

Conduct housing inspections, enforce code standards, and deliver public works improvements.

PROGRAM STRENGTHS

The involvement of the private sector participants in the program planning stage was important in gaining their cooperation and their commitment of the vital private capital needed for loans. Target area selection criteria were determined jointly and were made general encugh to apply to other neighborhoods so the program could be used elsewhere in Worcester. An additional strength is the coordination of public improvements with private rehabilitation.

PROGRAM PROBLEMS

The program has not encountered any problems. However, the eight percent loan interest rate would prevent the participation of low-income families.

ADDITIONAL OBSERVATIONS

The program is replicable in other cities; however, a type of housing that includes rental units might be important in enabling owners to assume the relatively high interest loans and in securing the cooperation of lending institutions.

NEIGHBORHOOD INFORMATION:

VERNON HILL

8,936 RESIDENTS 100 ACRES 2,918 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD

This is a stage two neighborhood, where residents are already aware of a slight decline in appearance and the withdrawal of the financial institutions. Most buildings are three-family frame structures which have not been structurally altered over the years and which have remained in fairly sound condition. The population is fairly stable and the median age is rising. These factors, along with the high level of ownership, led to its selection for the pilot project.

HOUSING CHARACTERISTICS

Age of Structures	
Pre 1940	95.0%
1940-1949	2.0%
1950-1959	1.0%
1960-1970	2.0%
Type of Structures	
Single-Family	6.0%
Multi-Family (2-4 units)	87.0%
Multi-Family (5 + units)	7.0%
Vacancy Rates	
Renter	3.6%

Owner 0.2%

1969 Housing Values		Age Composition
Median Home Value	\$14,452	Under 18
Median Contract Rent	\$ 64	Over 65
POPULATION CHARACTERISTICS		
Racial Characteristics		
White	99.0%	
Black	0.3%	
1969 Family Income		
Families Under \$5,000	18.0%	
Families Over \$15,000	14.0%	
Median Family Income	\$9,663	
Residential Tenure		
Owner Occupancy	31.0%	
Renter Occupancy	69.0%	
Household Type		
Average Household Size	2.8	
Individual Households	21.0%	
Female-headed Families	12.0%	
24		
Education		
Any College	15.0%	
High School Graduate	42.0%	
Employment		

Emp	loyment

Male Labor	Force Unemployed	3.9%
Families on	Public Assistance	5.0%

26.0% 15.0%

REHABILITATION AND NEW CONSTRUCTION PROGRAM

UTAH COUNTY, UTAH

Population: 137,776

PROGRAM SETTING

Utah County is one of the fastest growing counties in the state with a housing supply that is unable to keep pace with demand. Conservation of existing housing as well as new construction are high priorities in all communities within the county.

PROGRAM DESCRIPTION

The Rehabilitation and New Construction Program in Utah County was developed to utilize funds from the State Emergency Appropriation for Housing Act of 1973. The state legislation was enacted in response to the demise of federal assistance programs. It allocates money on a population formula basis, primarily to county housing authorities for rehabilitation, acquisition of existing units, and new construction. A total of \$3 million of state revenue sharing funds was appropriated for the statewide activities, with Utah County eligible to receive approximately \$400,000 to be distributed according to the formula among the 16 municipalities.

The Utah County program has two distinct elements:

Rehabilitation grants

A maximum of \$5,000 is available to lowincome owner occupants of housing in need of repair or improvement. Rehabilitation is primarily focused on alleviating a housing shortage through increasing the utility of a unit to its present occupants, which may include expansion of available living area. The owner musilive in the house for five years after rehabilitation or, if he or she sells before that time, it must be to a qualified low-income family. The average grant is \$750 per house due to extensive use of volunteer labor from the GEOGRAPHIC SCOPE: COUNTYWIDE

PROGRAM OBJECTIVES

The purpose of the program is to insure an adequate supply of housing through conservation and construction by providing rehabilitation grants for lowincome, owner occupants and technical assistance grants for low-income families to assist in the construction of their own homes.

> Church of Latter Day Saints and other groups which permits maximum utilization of the rehabilitation grant appropriation. This program element has been operating since early 1974.

Self-help new construction

Ten new homes are planned, with a technical assistance grant of \$2,000 per home to be used to pay a two-man construction team, which may or may not include the owner. Additional labor will be supplied by volunteers. The homes will be financed through Farmers Home Administration (FhMA) as the labor of the two construction workers qualifies for the sweat equity contribution under the self-help housing program of FhMA. FhMA financing is available to owners earning no more than \$8,000 a year. Interest rates vary from 1% to 9-1/2% according to income. The Housing Authority is in the process of obtaining options on building lots.

Both aspects of the program are notable for increasing the utility of a fixed amount of money. The extensive use of volunteer labor for rehabilitation significantly reduces the cost of rehabilitation and enables the Housing Authority to disburse grants to a greater number of homeowners. Thus, rehabilitation is possible on a much wider scale than with a smaller

STRUCTURAL REHABILITATION/ FINANCING

SPR SPR

PROGRAM SPONSOR/CONTACT

Utah County Housing Authority 47 South, 100 East Provo, Utah 84601

number of larger grants. The self-help new construction program enables a larger number of homeowners to take advantage of a previously existing program than would otherwise be possible. The amount of money expended by the Housing Authority is very small in proportion to the program's impact.

PROGRAM ACCOMPLISHMENTS

Rehabilitation has provided improvements that would not have been possible otherwise, extending the life and utility of 72 dwelling units in the first nine months of operation. Ten homes are scheduled for construction under the self-help program.

PROGRAM COSTS AND FUNDING SOURCES

State - Emergency Appropriation for Housing funds totaling approximately \$400,000 over a two-year period.

County - \$13,000 annual administrative costs.

PROGRAM PARTICIPANTS AND THEIR ROLES

County Housing Authority

One full-time administrator approves and disburses grants; acts as a catalyst to bring volunteer labor to service of low-income families; packages FhMA self-help housing so that families who cannot actually participate in work can benefit from program.

State Department of Community Affairs Field Representative Provides advice and evaluation.

Religious and Civic Organizations Provide volunteer construction labor.

PROGRAM STRENGTHS

The contribution of volunteer labor permits maximum utilization of rehabilitation funds. The applicability of the FhMA self-help program is expanded through technical assistance grants for labor which allow families to participate who are unable to do the work themselves.

PROGRAM PROBLEMS

Funding for as wide a program as is necessary is not available. Rehabilitation of owner-occupied houses does not reach renters, the people in greatest need.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

Family counseling is provided by four volunteers from Brigham Young University.

ADDITIONAL OBSERVATION

The program is replicable, but an extensive supply of volunteer labor would be necessary to replicate it at the same cost.

REHABILITATION GRANT AND LOAN PROGRAM

SALT LAKE CITY, UTAH

Population: 175,885

PROGRAM SETTING

The city's FACE program operated in several older neighborhoods deteriorating due to a high proportion of elderly residents on fixed incomes and adjacent inappropriate land uses. The Section 115 grant limit was found inadequate for necessary rehabilitation of larger older homes. Also, federal Section 312 loans were withdrawn, forcing the city to obtain substitute funds.

PROGRAM DESCRIPTION

In order to counteract deterioration in older neighborhoods subject to blighting influences such as nearby industry or other undesirable uses, the Office of Housing Rehabilitation of Salt Lake City established a program of rehabilitation grants and loan subsidies. The program is available to homeowner residents in the city's FACE areas and was developed as a supplement and substitute for federal Section 115 and 312 funds. Program implementation began in 1973. First funding commitments are almost exhausted; application for more funds is pending.

The building inspection performed as part of the FACE program identifies those houses in need of repair in order to meet code standards. Financial assistance for rehabilitation is available to homeowners through the Rehabilitation Grant and Loan Program, as follows:

Mini-grant Program

A recipient of a Section 115 grant can apply for a mini-grant of up to \$1,000 in order to cover, more completely, the cost of rehabilitation, which is often necessary for larger homes. The Section 115 grant, coupled with GEOGRAPHIC SCOPE: NEIGHBORHOOD (4 TARGET AREAS)

PROGRAM OBJECTIVES

To ensure improvement of deteriorating homes in older neighborhoods and to complement code enforcement, the program includes supplementary grants for rehabilitation, interest subsidies for conventional home improvement loans, and extensive use of volunteer labor to reduce rehabilitation costs.

> a mini-grant, extends the rehabilitation grant from a maximum of \$3,500 to \$4,500. Volunteer labor is also encouraged for additional expansion of the grant's utility.

Interest Subsidized Loan Program

Homeowners who do not qualify for a grant are eligible for an interest-subsidized loan, a conventional loan granted by a local savings and loan association at current interest rates with all interest over three percent paid by program funds. The interest subsidy therefore makes the loan comparable to a Section 312 loan. The maximum amount of the loan is \$5,000 with the repayment schedule keyed to the loan amount. There are no income restrictions on homeowner eligibility.

The program is innovative primarily in its division of responsibility. The Office of Housing Rehabilitation administers the overall program; Model Cities supplies the funds; and a local savings and loan association administers the loan portion of the program, dealing directly with the loan applicant. STRUCTURAL REHABILITATION/ FINANCING

R

PROGRAM SPONSOR/CONTACT

Office of Housing Rehabilitation 1271 West, 500 North Salt Lake City, Utah 84116

PROGRAM ACCOMPLISHMENTS

One hundred structures have been rehabilitated since the beginning of the program, at a cost of approximately \$50,000. The program has generated a great deal of public support and volunteer work.

PROGRAM COSTS AND FUNDING SOURCES

Model Cities

\$50,000 total for grants and subsidies.

City General Fund

Approximately \$36,000 for complementary public improvements, housing inspection and administration.

Federal Government

Section 115 grant monies.

PROGRAM PARTICIPANTS AND THEIR ROLES

Office of Housing Rehabilitation

Two staff members oversee the entire program, primarily involving planning and coordination, as part of their overall responsibility for rehabilitation in Model Cities and redevelopment areas.

Department of Planning and Inspection

Conducts exterior and interior inspection of houses in the FACE areas; reports code violations.

Model Cities

Provides funds specified for program and audits expenditure.

Neighborhood Councils

Citizen groups in Model Cities areas approve expenditures of Model Cities funds for specified purposes.

Local Savings and Loan Association

Administers the loan program: credit investigation of applicant, approval, loan servicing and collection.

Religious and Civic Organizations

Supply much voluntary labor for rehabilitation.

PROGRAM STRENGTHS

The major strength of the program is the expansion of the utility of available funds through the subsidy approach as well as the use of volunteer labor. An additional strength is the flexibility in the amount and kind of financial assistance available, which ensures more homeowner cooperation in improving housing conditions.

PROGRAM PROBLEMS

Loan subsidies are available to all homeowners regardless of income; this fact could limit the amount of money available to those homeowners in greatest need. To date, however, ample assistance has been available for all applicants. An additional problem occurs when Section 115 grants are not available, since the mini-grants are too small to cover total rehabilitation costs.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

Homeowner counseling is provided through a college internship program. Street improvements are coordinated with home improvements.

ADDITIONAL OBSERVATIONS

Cooperation between the various organizations involved has been extremely important. The program is entirely replicable, although mini-grants would depend on the availability of federal funds for the basic grant. Also, legal authority for the granting of credit is required in order to use subsidies.

NEIGHBORHOOD INFORMATION:

ROSE PARK

5,013 RESIDENTS 10 BLOCKS 1,654 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD 1,4

Rose Park is a Stage 1 neighborhood, an older, stable area of single-family frame homes. Neighborhood residents are socio-economically homogeneous -white, moderate-income homeowners. The majority of structures are in sound condition, presenting few indications of poor maintenance. There are a few vacant lots in the neighborhood, but they are not a problem. Home values and rents are rising, and vacancy rates are falling. The median home value and contract rent are only slightly lower than the city medians of \$15,900 and \$80.

HOUSING CHARACTERISTICS

Age of Structures

Pre 1940	45.0%
1940-1949	22.0%
1950-1959	22.0%
1960-1970	11.0%
Type of Structure	
Single Family	83.0%
Multi-Family	
(2-4 Units)	15.0%
Multi-Family	
(5+ Units)	2.0%

Vacancy Rates

Vacancy Rates		
Rental	3.0%	
Owner	1.0%	
1969 Housing Values		
Median Home Value	\$13,000	
Median Contract Rent	\$	76
POPULATION CHARACTERISTICS		
Racial Characteristics		
White	93.	0%
Black	5.	0%
Spanish Surnames	15.	0%
1969 Family Income		
Families under \$5,000	24.0%	
Families over \$15,000	10.0%	
Median Family Income	\$8,	145
Residential Tenure		
Owner occupancy	67.	0%
Renter occupancy	33.	0%
Household Type		
Average Household Size	3.	1
Individual Households	19.	0%
Female-headed Families	11.	0%
Age Composition		
Under 18	36.	0%
Over 65	11.	0%

Any college	13.0%
High School Graduate	47.0%
Employment	
Male Labor Force Unemployed	11.3%
Families on Public Assistance	10.1%

RECENT TRENDS

The neighborhood residents are very homogeneous and few socio-economic changes have occurred during the past few years. The minority population may have increased slightly in proportion to the citywide increase. There has been normal aging of residents. Community satisfaction is high.

 $1/_{\rm The neighborhood is smaller than a census tract.}$

^{4/}The census data describe characteristics of the homogeneous area.

VOLUNTARY HOUSING ASSISTANCE SERVICE

WICHITA, KANSAS

Population: 276,554

PROGRAM SETTING

The City of Wichita participated in both the Model Cities Program and Federally Assisted Code Enforcement. In 1973, the city decided to institute a citywide program including the most successful components of the federally-assisted programs.

PROGRAM OBJECTIVES

GEOGRAPHIC SCOPE:

CITYWIDE

The objectives of the Voluntary Housing Assistance Service are to increase health and safety by eliminating hazardous housing conditions and to reduce the number of substandard dwelling units in the city.

PROGRAM DESCRIPTION

There are three primary components of the Voluntary Housing Assistance Service. They are:

Emergency Rehabilitation: Up to \$800 is available to eligible owners for immediate emergency repairs. The grant is available to make repairs to eliminate such hazards as leaking or defective water heaters, defective roofs, broken heaters, or any other threats to the health, safety, and well-being of the occupants.

Owner-occupants of 1 to 4 dwelling unit properties who meet income requirements are eligible for grants. An income schedule determines how much assistance a family is potentially allowed to receive. For example, a family of four whose income is under \$3,800 is eligible for a grant equal to 100 percent of the costs; a similar sized family whose income is \$4,800 is eligible for a grant of 60 percent of costs. The maximum grant as noted before is \$800.

An owner wishing to participate in the program notified the Department of Public Works that he or she has an emergency situation. A housing counselor visits the home and prepares the work order. The city then selects the contractor and, when work is completed, writes a check in the name of the contractor and the homeowner. Both must endorse the check, thus insuring that the homeowner is satisfied with the work prior to payment.

- Home Maintenance: Residents who voluntarily agree to provide the labor are provided with materials and technical assistance. Eligibility requirements are similar to those of the Emergency Rehabilitation Program, but there is no requirement that the repairs be in response to an emergency. Supplies of equipment and materials are selected in a bidding process. The supplier is paid directly by the city in the manner described above.
- Demolition: If a qualified owner voluntarily agrees to demolish a structure that cannot be rehabilitated, the Service supplies the required funds. This program is available to owners with incomes under \$15,000 per year.

The Voluntary Housing Assistance Service is administered by the Department of Public Works. Fulltime staff include six housing counselors and one secretary; part-time staff include inspectors and others working on the city's FACE program. The program became active early in 1974; within two months all funds were committed and in six months all scheduled rehabilitation was completed. STRUCTURAL REHABILITATION/ FINANCING



PROGRAM SPONSOR/CONTACT

Superintendent of Central Inspection Division Department of Public Works 104 S. Main Street Wichita, Kansas 67212

PROGRAM ACCOMPLISHMENTS

As of June 1974, the Voluntary Housing Assistance Service had assisted homeowners that qualified for grants by providing funds for 19 hot water heaters, 34 roofs, 3 exterminations, 74 plumbing repairs, 43 heating repairs, 31 electrical repairs, 7 complete water services and 39 major structural repairs. Work completed and committed amounts to \$67,400.00. These figures indicate the work performed on 111 owner-occupied structures. In addition, nine structures have been demolished.

PROGRAM COSTS AND FUNDING SOURCES

City of Wichita:

The City of Wichita has budgeted \$150,000 of General Revenue Sharing Funds for the Voluntary Housing Assistance Service.

PROGRAM PARTICIPANTS AND THEIR ROLES

Residents

The program is completely voluntary; it is up to residents to initiate contact with the city to participate in the program.

City of Wichita

Funding for this program came from general revenue sharing monies. The Public Works Department administers the program.

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PROGRAM STRENGTHS

The program provided an opportunity for emergency repairs and demolitions which would not have otherwise occurred. The program avoided the problems of the city forced code compliance; major defects were corrected in a cooperative manner.

PROGRAM PROBLEMS

High demand for funds caused the program's resources to be depleted rapidly. The Home Maintenance Program was not used intensively, probably because the program started in January and owners were not eager to work in the winter. Funds budgeted for the Home Maintenance Program were transferred to the Emergency Rehabilitation Program.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

The Department of Public Works supervises code enforcement programs and a similar housing service program for the Model Cities area.

CENTER CITY REHABILITATION PROJECT (COLLAR PROJECT)

ALLENTOWN, PENNSYLVANIA

Population: 109,527

PROGRAM SETTING

For some time, the Allentown Central Business District (CBD) was faced with an overall decline in activity as well as the first signs of deterioration in the surrounding residential or Collar area. The local neighborhood consisted primarily of an elderly, white population with a significant increase in the black and Puerto Rican populations due to urban renewal.

PROGRAM DESCRIPTION

Local businessmen made the first move towards revitalization of the central area in 1970 with a \$5 million redevelopment project in the CBD financed through municipal bonds. To sustain their vested interest, local businessmen and interested participating residents approached the city to improve the adjacent declining Collar area. The city, in turn, applied for Neighborhood Development Program (NDP) status; however, since funding was unreliable and sporadic, it also sought alternative state and local institutional funds.

The project actually began in 1973 after a 24month delay caused by the withdrawal of federal funding programs and the need to find replacement sources for the funding. Although the NDP program is still in progress and has been for two years, its first year activities are not yet completed.

Using the above funds, the city and the Allentown Redevelopment Authority (ARA) eventually developed the Central City Rehabilitation Program to continue preservation efforts begun by businessmen and citizens. Financing of necessary improvements in the Collar area is now accomplished primarily through the participation of the city's local banking institutions which provide low interest mortgages. State funds were not attained. The basic program operation

PROGRAM OBJECTIVES

NEIGHBORHOOD

GEOGRAPHIC SCOPE:

The objectives of the Central City Rehabilitation program are to reverse the decline of the CBD's surrounding residential area. The activities are geared primarily towards the physical rehabilitation of the Collar area's owner- and renter-occupied structures.

is as follows:

- Site Designation Specific pockets of physical deterioration in the neighborhood are chosen in order to apply the program funds throughout. Once these pockets are chosen, inspections are made by deputized inspectors, and property owners are informed of the grants and loans available. Four deputized ARA inspectors undertake the intensified housing code inspection. If the house is in violation they will issue a 30-day violation notice; and after that period, if the homeowner has taken no action, a ten-day warning letter is issued. If the owner does not comply, the city prosecutes.
- Local Rehabilitation Loans These are direct low-interest rehabilitation loans available through two participating local lending institutions. Loans were originally available at a three percent interest rate; however, they are available now at a six percent interest rate for 3 to 20 years. Both homeowners and landlords of singleor multi-family structures are eligible loan participants. Income restriction requirements parallel the federal Section 312 program. Loans are available for up to \$17,400 per unit.

STRUCTURAL REHABILITATION/ FINANCING



PROGRAM SPONSOR/CONTACT

Director of Rehabilitation Allentown Redevelopment Authority 723 Chew Street Allentown, Pennsylvania 18102

For both federal and local loans, an ARA rehabilitation specialist advises applicants of the work necessary, obtains bids on the work from two or more contractors, and inspects work in progress. An ARA financial specialist completes all paperwork needed for loan applications. Unlike federal loans which may be used only to bring units up to project standards, loans by local banks may be used to make some additional improvements deemed necessary by the owner.

In addition to providing rehabilitation loans and grants, ARA acquires and demolishes some dilapidated buildings. On the resultant vacant land it develops parks and open space for the area. ARA also purchases and rehabilitates some gutted structures which it sells to persons relocated by ARA.

Federal Rehabilitation Grants/Loans - To the degree possible, the program utilizes remaining federal Section 115 grants to rehabilitate owner-occupied homes containing four dwelling units or less. Grants of up to \$3,500 may be given to cover rehabilitation costs. The total funding for 1975 from Section 115 grants is only \$15,000, however.

PROGRAM ACCOMPLISHMENTS

As of October 1974, 47 structures had been rehabilitated and 100 were in progress; 50 loans/grants with local money and 20 loans/grants with federal Section 312/115 funds had been made; 800 trees had been planted; 6 square blocks of curbs and sidewalks had been improved.

PROGRAM COSTS AND FUNDING SOURCES

First National Bank of Allentown

\$225,000 loan commitment to ARA for use as 3 percent loans to owner/residents.

First Valley Bank of Allentown

Second loan commitment for \$250,000 at 6 percent is being negotiated.

Allentown Redevelopment Authority (ARA)

Administrative costs are covered by ARA, which receives both federal and local funds for its general operation and numerous programs.

Department of Housing and Urban Development (HUD)

\$1.7 million for the first year NDP activities including park development, structure demolition, relocation financing, public land acquisition and other similar development supportive of the rehabilitation program. \$10,000-\$15,000 in annual federal Section 115 grants.

City Department of Community Development

Provides renewal funds for site acquisition and clearing if the site is used for low-or moderateincome housing with income controls (up to 90% of cost). With mayoral approval, subsequent revenues to replace NDP funds will also come from this source. The specific amount is determined by the mayor and the City Council.

PROGRAM PARTICIPANTS AND THEIR ROLES

Allentown Redevelopment Authority

A quasi-public urban renewal agency with a Board of Directors, appointed by the mayor and approved by the City Council. The authorization for the agency came from state enabling legislation. The project was initiated by this agency which later created a special department to direct the Central City Rehabilitation Program. The ARA retains the real estate appraisers, relocation officers and supporting staff for the project. A program rehabilitation specialist advises owners of what work must be done and also is responsible for obtaining at least two sealed bids from rehabilitation contractors. Final choice of contractors will be made by the homeowner.

Neighborhood Improvement Council

This group was formed and organized by the ARA through general public meetings in response to the need and desire for community input. They have advised the ARA and City Council on such matters as boundary determinations, project improvements to be included or rejected in the plans, acquisition areas, neighborhood objectives, reuses of parcels, responses to HUD reviews, social services needed in the area, and any other areas to be emphasized in early project activities.

Local Lending Institutions

The First National Bank of Allentown and First Valley Bank of Allentown granted the initial and secondary loan commitments.

PROGRAM STRENGTHS

The major strength of the program was the commitment of a local bank to invest in the area. This was combined with the business community's interest in seeing the effort succeed.

The ARA staff is experienced and has freedom to direct its own program operations; staff members were deputized as code inspectors to better coordinate work. The neighborhood is well suited to a voluntary rehabilitation program as decline and deterioration have been minor. The program organization has encountered no major problem.

PROGRAM PROBLEMS

Problems in obtaining federal funds slowed the project initially; the periodic infusion of some remaining categorical grant funds made programming difficult. Funds for complementary programs (parks, parking lots, etc.) are not readily available.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

The city of Allentown makes improvements in the area.

ADDITIONAL OBSERVATIONS

The program demonstrates the effectiveness of team work within the administering agency; little outside coordination has been needed.

A program of this type can be replicated given the following conditions:

- An active and sufficiently financed housing and/or development corporation such as the ARA exists to provide the administrative framework to hire necessary staff such as rehabilitation specialists, inspectors and appraisers. Such an agency would also be responsible for recruiting private sources of funding at reasonable rates.
- A basically stable community with a high proportion of resident owners and interested landlords inside the area who could participate in property rehabilitation and maintenance.
 Groups or individuals with local property interests could also participate in activities such as the Neighborhood Improvement Council.
- Local businessmen are concerned for the neighborhood and want to maintain an active, economically healthy and reasonably safe downtown shopping area and CBD.

 The local lending institutions commit financial support in sufficient amounts and terms to make rehabilitation economically viable for those with moderate incomes.

NEIGHBORHOOD INFORMATION:

COLLAR AREA

4,500 RESIDENTS 95 BLOCKS 1,606 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD

The neighborhood is a residential area that surrounds the central business district. As would be expected, the housing stock is very old and structures are crowded with little open or recreational space. The deterioration that exists is mainly a reflection of building age. There are many elderly residents. The minority population has doubled (3 percent of area now) in the past decade. The area is stage two and stable. Tax delinquency and conversions are much less frequent now than ten years ago.

Median home values are significantly below the city median (\$12,400) and rents are also lower. This is due both to structure age and the disadvantages of crowded center city living. Most buildings are in need of only minor repairs.

HOUSING CHARACTERISTICS

Age of Structures	
Pre 1940	94.0%
1940-1949	5.0%
1950-1959	1.0%
1960-1970	0.0%

I	ype	of	Structures
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Single Family	45.0%
Multi-Family	
(2–4 units)	30.0%
Multi-Family	
(5+ units)	25.0%
Vacancy Rates	
Rental	4.9%
Owner	3.8%
1969 Housing Values	
Median Home Value	\$8,000
Median Contract Rent	\$ 68
POPULATION CHARACTERISTICS	
Racial Characteristics	
White	95.0%
Black	2.0%
Spanish Sumames	3.0%
1969 Family Income	
Families under \$5,000	22.0%
Families over \$15,000	7.0%
Median Family Income	\$7,666
Residential Tenure	
Owner Occupancy	39.0%
Renter Occupancy	61.0%

Household Type

Average Household Size	2.3
Individual Households	42.0%
Female-headed Families	18.0%
Age Composition	
Under 18	22.2%
Over 65	10.6%
Education	
Any College	8.0%
High School Graduate	15.0%
Employment	
Male Labor Force Unemployed	5.7%
Families on Public Assistance	7.6%

RECENT TRENDS

The neighborhood is placed in the middle of the satisfaction scale by residents while most facilities are rated toward the high end. Exceptions are recreation and community services, which are almost non-existent. The CBD mall has had a stabilizing, if not as yet revitalizing, effect on the area. The minority population remains small and racial relations are not considered a problem.

MODEL NEIGHBORHOOD HOUSING SERVICE (MNHS)

WICHITA, KANSAS

Population: 276,554

PROGRAM SETTING

In the late 1960s, one section of Wichita, consisting of approximately five square miles, exhibited several characteristics of neighborhood decline: a high proportion of low-income families and families on public assistance, a high rate of unemployment, and a large number of substandard residential structures.

PROGRAM OBJECTIVE

The program directs rehabilitation services to owneroccupied structures in the target area in order to reduce the percentage of residents living in substandard housing.

VARIATIONS IN PROGRAM OPERATION

The primary variation in program operation is the major role played by the Department of Public Works which inspects all residential structures and makes recommendations for action; works with homeowners to obtain grants and loans disbursed by the Urban Renewal Agency; manages the Home Maintenance and Repair Project; and implements demolition. The City Demonstration Agency is primarily responsible for planning, monitoring and evaluation of MNHS activities.

VARIATIONS IN PROGRAM ADMINISTRATION

The target area is a Model Neighborhood Area (MNA) and is also located within a Neighborhood Development Area. Various activities of Model Cities and the Urban Renewal Agency were operating in the area by 1970. However, because over 60 percent of the residential structures needed rehabilitation and the vacancy rate was well over ten percent, the Model Cities Program was mandated by the Department of Housing and Urban Development to strengthen the housing component of their program. The City Demonstration Agency completed planning in 1971 for the Model Neighborhood Housing Service (MNHS).

The Wichita MNHS is similar to Allentown's Central City Rehabilitation Program in its focus on physical housing improvements for which financial assistance is provided. Both programs include housing inspection and identification of deficiencies in relationship to the housing and building codes; low interest loans for rehabilitation; demolition of severely dilapidated structures; and acquisition, rehabilitation and subsequent resale of some deteriorated structures. Wichita MNHS also provides two kinds of rehabilitation grants: grants up to \$4,500 for rehabilitating sub-standard houses located in residential tracts outside any planned demolition activity area, and grants up to \$800 for emergency repairs of critically substandard units not justifying total rehabilitation.

Because of the high number of substandard houses and the severely deteriorated conditions of many units, the emphasis is not on assuming full compliance with code standards but on eliminating unsafe and hazardous conditions. Demolition is performed by the city on vacant, extremely substandard structures. The lot remains the property of the owner and there is no charge for the demolition except for costs over \$250 in cases where the property owner is not a resident of the Model Neighborhood Area.

As in Allentown, low interest loans for home improvements are available. However, loan funds do not come from participating financial institutions but from a Model Cities fund which makes loans at below-market interest rates (zero to three percent). The Wichita MNHS includes one other feature -- a Home Maintenance and Repair Project in which materials, supplies, and technical assistance are provided to homeowners whose homes need only minor repairs that the owner is willing to make.

PROGRAM ACCOMPLISHMENTS

As of July 1974, MNHS had provided rehabilitation assistance to 226 homeowners in the form of 33 rehabilitation grants, 140 emergency repair grants and 53 low-interest home improvement loans. Fifteen properties had been acquired for purposes of rehabilitation and resale, and demolition had either been completed or scheduled for 79 structures.

PROGRAM COSTS AND FUNDING SOURCES

Model Cities

Model Cities funds MNHS. Total program costs since inception are estimated at \$907,837 consisting of \$679,009 in service costs and \$228,828 in administrative and operating costs.

CHARACTERISTICS OF NEIGHBORHOOD

The Model Neighborhood Area (MNA) is an older section of the city consisting of about ten neighborhoods. Individual neighborhoods range from stage two to stage four. The MNA includes slums, high crime areas, and integrated neighborhoods. Structures are typically single family units built from 1900-1945. Fifty percent of the MNA's units are substandard. An owner occupied unit inside the MNA is worth less than half that of the city average. The incidence of rental units is increasing. The MNA has a greater rate of overcrowding and more vacant units than does the balance of the city. Since the 1970 Census, the area is estimated to have lost 20 percent of its population. Adjoining railroad tracks and industrial sites have some negative impact on the MNA.

ADDITIONAL OBSERVATIONS

The major strength of MNHS is its ability to offer housing services appropriate to varying degrees of deterioration. However, much of the program has focused on emergency measures to prevent further deterioration and not on the elimination of all substandard conditions in a structure.

PROGRAM SPONSOR/CONTACT

Director Department of Public Works Wichita, Kansas 67203

HOUSING REHABILITATION AND DEMOLITION GRANT PROGRAM

SAN JOSE, CALIFORNIA

Population: 445,779

PROGRAM SETTING

In the early 1970s, the deterioration of housing in San Jose's Model Cities and Neighborhood Development Program areas could not be controlled with available programs. Homeowners in these areas, primarily low-income Mexican-Americans, could not afford rehabilitation, even with low-interest loans.

PROGRAM OBJECTIVE

To improve housing conditions and make rehabilitation affordable by a larger number of homeowners, this program provides grants for rehabilitation and for demolition of residential properties.

VARIATION IN PROGRAM OPERATION

The Rehabilitation and Demolition Grant Program was developed by a Model Cities task force in 1973 as a means of improving the effectiveness of a Model Cities rehabilitation program that did not provide deep enough subsidies to assist low-income homeowners. Because the Redevelopment Agency had the same problem in its Neighborhood Development Program (NDP), the two agencies joined together in a cooperative effort.

Although the San Jose Rehabilitation and Demolition Grant Program is similar to Allentown's Central City Rehabilitation Program in its objectives, its operation in a NDP area, and its inclusion of private lending institutions, several major differences exist:

 Less emphasis is placed on code enforcement as city inspection has been difficult to obtain. The Redevelopment Agency assists in the identification of defects and violations of the city's housing code and gives priority in financial assistance to homeowners who want to bring their homes up to code.

The San Jose program focuses on grants rather than loans. Although Federal Housing Administration Title 1 Home Improvement Loans are available from a local bank, these loans are limited to \$5,000 and have interest rates of approximately nine percent. Such loans cannot satisfy the financial needs of low-income homeowners whose homes need rehabilitation. The Rehabilitation and Demolition Grant Program provides grants up to \$3,000 to owners of one- to four-unit residential structures who need financial assistance in order to make home repairs. The amount of the grant is based on the owner's adjusted gross income and the number of his or her dependents.

An innovative feature of the rehabilitation grant program is the provision that a property owner may make the repairs personally or act as general contractor, therefore greatly reducing the owner's cost of rehabilitation. Program staff encourage homeowner participation in the actual labor and provide technical assistance as needed.

 Demolition grants of a maximum of \$800 are available for the removal of any vacant substandard structure that is considered a health and safety hazard. These grants increase the willingness of homeowners to dispose of substandard structures and remove a blighting influence for the neighborhood.

VARIATIONS IN PROGRAM ADMINISTRATION

Like the Allentown program, the San Jose Rehabilitation and Demolition Grant Program is administered by the Redevelopment Agency and is subject to resident review. However, because Model Cities funds are used to provide the grants, the Redevelopment Agency needed a cooperation agreement with the city to permit administration by the Redevelopment Agency. The Model Cities Housing Environment Task Force developed the program concept and reviews program operations. The city plays an important role in providing street improvements to rehabilitation areas.

PROGRAM ACCOMPLISHMENTS

Eighty units have been rehabilitated, and work is in progress on 24 additional units. Ten demolitions have been assisted by grants. Six combination demolition and rehabilitation projects have been initiated. Various street improvements have been completed.

- In the NDP area both types of grants have been combined with other renewal activities. The Redevelopment Agency acquires deteriorated structures, demolishes buildings, clears the lots and replaces the housing with homes purchased from the State Highway Department or the Department of Housing and Urban Development. These homes are moved to the vacant sites and rehabilitated. The homeowner of the original structure is temporarily relocated and receives a relocation payment up to \$15,000, which can be used to purchase the rehabilitated home. Renewal appropriations are supplemented by the rehabilitation and demolition grants to carry out the program.
- Street improvements are emphasized and are implemented by the city Department of Public Works with Model Cities or redevelopment funds in lieu of property owner assessment. Such improvements have been important in securing property owner cooperation.

PROGRAM COSTS AND FUNDING SOURCES

Model Cities

Total expenditure for program includes: \$200,000 for grants; \$50,000 for administration; \$80,000 for relocation payments; additional funds for street improvements.

Redevelopment Agency

\$50,000 for administrative costs, as well as additional funds for street improvements in NDP area and relocation payments as needed.

Federal government Section 115 grants of \$32,800.

Property owners Private investment of \$85,965.

CHARACTERISTICS OF NEIGHBORHOOD

The Edwards Street area is one of three neighborhoods in which the program operates. Edwards Street is at stage 2 on the neighborhood continuum and is improving. The program area is one long block of approximately 20 single-family structures. Residents are almost all moderate-income, Mexican-American families with children. Most structures are in sound condition and exhibit good exterior maintenance. Deficiencies are primarily interior code violations. Vacant lots and abandonment are not problems. The 1969 median home value of \$15,800 is substantially lower than the city median value of \$25,400. Home values have risen since that date, however, and are continuing to rise. The median contract rent of \$101 is lower than the city median of \$135, but rents are also rising.

Some socio-economic changes have occurred on Edwards Street in the last ten years. Increases have been observed in the percentage of minority population, the number of welfare families, and the size of families. Also, the majority of units in the area is rented. Community satisfaction with the neighborhood is high. Neighborhood amenities include excellent access to the central business district, to facilities and to open space.

ADDITIONAL OBSERVATIONS

The program's major strengths are its flexibility in meeting property owners' financial needs; its allowance of owner labor; and the coordination with other Model Cities and NDP activities for a more comprehensive approach. A major problem has been a lack of funding so that implementation occurs only on a small scale. Also, the city's code enforcement program has lagged, so that property improvements to structures in surrounding neighborhoods have been limited. Because of the program's administrative organization, cooperation among all participating agencies and institutions is vital to success. Homeowner cooperation is also important. The availability of various kinds of assistance to meet the needs of individual homeowners, combined with such visible benefits as street improvements, has been instrumental in the willingness of the homeowners to commit their own funds or assume debt in order to achieve more widespread neighborhood improvement.

PROGRAM SPONSOR/CONTACT

Redevelopment Agency of San Jose 85 East San Antonio Street San Jose, California 95113

MAYOR'S HOUSING IMPROVEMENT PROGRAM

BOSTON, MASSACHUSETTS

Population: 641,071

PROGRAM SETTING

Following the moratorium on federal low-interest loan programs, little money was available for residential rehabilitation. Existing local programs, such as the city's Community Improvement Program, did not adequately provide funds for rehabilitation.

PROGRAM OBJECTIVES

CITYWIDE

GEOGRAPHIC SCOPE:

The Mayor's Housing Improvement Program (MHIP) is designed to encourage the rehabilitation of one-, two-, and three-unit owner-occupied residential structures throughout the city of Boston. The program focuses on the correction of housing code violations.

PROGRAM DESCRIPTION

The Mayor's Housing Improvement Program, an outgrowth of the Community Improvement Program, was initiated in September 1973 to provide incentive for code-related residential rehabilitation following the moratorium on federal low-interest rehabilitation loan programs. It provides a property tax credit of ten percent of the cost of all repairs required to bring a structure up to code standards, with a maximum tax credit of \$300 per unit. While the tax credit can be claimed on the property tax bill for one year only, the program guarantees that there will be no increase in assessment as a result of participation.

In order to be eligible for the property tax credit, a homeowner must request a survey from an MHIP Rehabilitation Specialist before the rehabilitation work has begun. The Rehabilitation Specialist then prepares a write-up of repairs required to meet code standards. Upon completion of all work described in the work write-up, MHIP certifies that repairs have been undertaken and documents the value of the work. A homeowner then files for a tax credit, with the assistance of an MHIP representative, if necessary.

In addition to the administration of the program itself, the MHIP staff provides assistance to home-

owners in obtaining conventional home improvement financing, if necessary; rehabilitation counseling including "sweat equity" instruction; and suggestions on bidding procedure for the selection of contractors. The staff also refers interested homeowners to schools offering courses in home improvement repairs, and provides counseling and assistance concerning security-related home improvements.

The program is innovative in its use of tax credits and rehabilitation counseling to encourage residential rehabilitation and thus preserve the housing stock in declining, but still viable, neighborhoods.

PROGRAM ACCOMPLISHMENTS

In its first year of operation, MHIP has handled approximately 900 tax abatement cases.

PROGRAM COSTS AND FUNDING SOURCES

General City Revenues

The budget for the Mayor's Housing Improvement Program totals \$170,000 annually. This administrative cost, which is funded out of general city revenues, does not include a cost to the city of approximately \$400,000 annually in abated property tax revenues.

STRUCTURAL REHABILITATION/ FINANCING

R

PROGRAM SPONSOR/CONTACT

Mayor's Housing Improvement Program 148 State Street Boston, Massachusetts 02109

Law Enforcement Assistance Administration (LEAA)

The program also received a \$33,000 grant from LEAA to provide counseling and assistance in the provision of security-related home improvements.

The current program is funded for a two-year experimental period that expires in September 1975. Several alternatives have been considered for funding after that time including funds from community development block grants and the recently created Massachusetts Home Mortgage Finance Agency.

PROGRAM PARTICIPANTS AND THEIR ROLES

Boston Housing Inspection Department

Inspects properties for housing code violations.

MHIP Rehabilitation Specialist

Determines what repairs are necessary to meet code standards.

Various Civic Associations

and Little City Halls

Provide residents with information about the program.

PROGRAM STRENGTHS

The program uses positive incentives rather than penalties for correcting code violations. MHIP focuses on improvements to properties which do not require major rehabilitation so as to stimulate improvements to properties which are basically habitable; this posture is important to preservation of the existing housing stock. In addition, analyses undertaken by the MHIP staff indicate that the average per-unit cost of program operation is significantly less than the per-unit cost of the federal section 312 loan program, even when the per-unit cost of tax abatement is added to the cost of program, administration. Overall, MHIP provides greater flexibility and less red tape than previous federally assisted code enforcement efforts.

PROGRAM FROBLEMS

The most important weaknesses of the program include the unavailability of rehabilitation financing and the lack of sufficient incentive in the ten percent tax credit to be attractive to potential participants. As a result, it is believed that many of the current participants in the program are homeowners who are financially able to make repairs and who probably would make repairs even without the existence of MHIP.

ADDITIONAL OBSERVATIONS

Staff members of the Mayor's office, the Boston Redevelopment Authority, Housing Inspection Department, and the Assessor's Office initiated this program. The Inspection Department and MHIP staff are now responsible for its continuation.

The program appears to be most effective when used in declining, but still viable, neighborhoods.

LINCOLN LIFE IMPROVED HOUSING, INC.

FORT WAYNE, INDIANA

Population: 177,671

PROGRAM SETTING

The program resulted from Lincoln National Corpoation's effort to become involved in community edevelopment. The neighborhood selected for concentration was that in which decline was beginning to occur, few public preservation projects were active, but stabilization was believed possible.

GEOGRAPHIC SCOPE: NEIGHBORHOOD

PROGRAM OBJECTIVES

The program's objectives are:

- purchase and rehabilitate housing for lowand moderate-income families, and preserve a portion of the Fort Wayne housing stock.
- increase homeownership among low- and moderate-income families.

PROGRAM DESCRIPTION

Lincoln Life Improved Housing, Inc. is a subsidiary of Lincoln National Corporation that was designed to purchase, rehabilitate, lease and sell single-family homes for low-income families. The organization was formed in 1973 to improve lowincome housing and increase homeownership opportunities for people otherwise unable to afford it.

The program utilizes a mechanism in the Internal Revenue Code, Section 167K, which allows rapid depreciation of property occupied by low-income households. Occupants must meet HUD income guidelines for Section 235 and 236 housing. This mechanism has been used by developers of federally subsidized housing; however, in this instance, Lincoln National Corporation provided private funds to purchase and rehabilitate units.

Improved Housing, Inc. purchases dwellings from owners at a low cost, usually \$2,000 to \$4,000, and rehabilitates them. Since only \$15,000 per unit can be rapidly depreciated, the company tries to restrict rehabilitation costs to that limit. All costs incurred that are not depreciable are absorbed by the company and deducted from the revolving fund. This fund, which originally consisted of \$500,000 provided by Lincoln National Corporation, is expected to finance rehabilitation of at least 50 units, if acquisition and rehabilitation costs do not increase substantially, and if local lending institutions continue to provide mortgages on the rehabilitated units.

When rehabilitation is completed, the company secures a low interest mortgage (usually 8 percent interest) from local lending institutions for 50 percent of the unit's acquisition plus rehabilitation costs. Half the corporation's investment is then free for use in acquiring and rehabilitating more units. A portion of the remaining rehabilitation cost is also regained through rapid depreciation of the unit for tax purposes.

Rehabilitated units are leased to low-income families for 5 years during which time they are rapidly depreciated, and the lessee's reliability as a home purchaser is established. Rental payments are composed of mortgage principal and interest, real estate taxes, insurance, and a small maintenance charge. Rents have generally ranged from \$95 to \$127. At the end of the 5 years, the lessee may purchase the house for \$1 and assume responsibility for the outstanding balance of the mortgage.

To increase the program's effectiveness, local lending institutions have agreed to allow families purchasing the rehabilitated homes to assume payment of the mortgage on the home, after leasing it for 5 years.

STRUCTURAL REHABILITATION/ FINANCING

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PROGRAM SPONSOR/CONTACT

Lincoln National Life Insurance Company 1301 South Harrison Street Fort Wayne, Indiana 46802

The low-interest mortgages are for a 15-year term. In addition to the financial community's support, the City of Fort Wayne has committed \$125,000 for capital improvements in the area. Lincoln Life Improved Housing, Inc. has developed a tenant and homeownership counseling program in a further effort to stabilize the area by assuring its continued maintenance. The program is designed to educate the tenants regarding homeowners' responsibilities including home maintenance, minor repairs, and budgeting.

Most of the rehabilitated units have been previously abandoned or vacant units frequently owned by absentee landlords. In a few instances, however, occupied units were purchased and families temporarily relocated while units were rehabilitated.

PROGRAM ACCOMPLISHMENTS

Between the program's inception in 1973 and September 1974, 32 units were acquired and 22 families were moved into rehabilitated housing; also street lights, curbs, paving, sidewalks, and other public facilities in much of the project area were improved by the city.

PROGRAM COSTS AND FUNDING SOURCES

Lincoln National Corporation

\$500,000 for a housing acquisition and rehabilitation fund that is expected to generate \$1,000,000 of home equity.

Local Banks

\$400,000 - Four banks have pledged \$100,000 each in funds for mortgages that will be made to Lincoln Life Improved Housing, Inc. and later assumed by Iow-income buyers.

City of Fort Wayne

\$125,000 of revenue sharing funds for capital improvements in the project area during 1973.

PROGRAM PARTICIPANTS AND THEIR ROLES

Lincoln Life Improved Housing, Inc.

A subsidiary of Lincoln National Corporation that purchases, rehabilitates, leases, and sells dwelling units. It also provides homeownership counseling for occupants.

Local Banks

Provide mortgages to Lincoln Life Improved Housing, Inc. for rehabilitated houses and allow low-income purchasers to assume these mortgages after 5 years.

City of Fort Wayne

Repaves streets, improves street lighting and sidewalks, constructs curbs and gutters, and makes other capital improvements in the Lincoln project area.

PROGRAM STRENGTHS

The project's major strength is its use of private funds for rehabilitation, thus leaving governmental funds available for improvement of public facilities in a small, intensely rehabilitated area. The program also counsels families on the responsibilities of homeownership in an attempt to insure future maintenance of the area.

PROGRAM PROBLEMS

The program's impact is limited because eminent domain cannot be used to purchase and renovate all houses in the area. Several homeowners are unwilling to participate in the program, but can not afford necessary repairs themselves.

The program is also limited because some families would like to participate, but their incomes exceed HUD's definition of low-income.

Spiraling construction costs have made it difficult to provide quality rehabilitation within the \$15,000 limit set by Section 167K of the Internal Revenue Code; and additional non-depreciable rehabilitation costs are often incurred.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

As discussed earlier, the City of Fort Wayne has agreed to make \$125,000 of capital improvements in the area.

ADDITIONAL OBSERVATIONS

The program was developed purely through the initiative of Lincoln National Life Corporation. The city's effort to improve public facilities in the neighborhood was designed to complement the rehabilitation program.

The program can be replicated by corporations in high tax brackets that are willing to invest in the stabilization of neighborhoods which have not deteriorated substantially.

NEIGHBORHOOD INFORMATION:

LINCOLN LIFE PROJECT AREA

APPROXIMATELY 500 RESIDENTS 10 ACRES 105 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD 1,4

The Lincoln Life Project area is located in Fort Wayne's East Central community. On the neighborhood continuum, the project area was ranked number 2. Singlefamily, frame homes comprise most of the housing in both the Lincoln Life area and the surrounding community. Although the project area is now rather homogeneous socio-economically, with predominately low- and middle-income black families, it has become less stable in the last 5 years as more low-income and some welfare families moved in. Lincoln Life has concentrated its efforts in a small, entirely residential section; however, the larger neighborhood of which the project area is a part has some non-residential uses.

Most buildings in the project area require repairs; however, substantial deterioration has not as yet occurred. Some large single-family units have been converted to duplexes. Very few units in the area now are unsalvageable or abandoned and few units were demolished in the past, leaving vacant lots. Since Lincoln Life's involvement in the area, resident satisfaction has been increasing.

HOUSING CHARACTERISTICS

Age	of	Structures
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Pre 1940	77.0%
1940-1949	19.0%
1950-1959	3.0%
1960-1970	1.0%

Type of Structures	
Single Family	51.0%
Multi-Family (2-4 units)	44,0%
Multi-Family (5 units)	5.0
Vacancy Rates	
Rental	20.2%
Owner	3.8%
1969 Housing Values	
Median Home Value	\$6,600
Median Contract Rent	\$ 73
POPULATION CHARACTERISTICS	
Racial Characteristics	
White	26.0%
Black	73.0%
1969 Family Income	
Families under \$5,000	35.0%
Families over \$15,000	3.0%
Median Family Income	\$6,714

Residential Tenure	
Owner occupancy	36.0%
Renter oc cupancy	64.0%
Household Type	
Average Household Size	3.3%
Individual Households	25,0%
Female-headed Families	29.0%
Age Composition	
Under 18	42.0%
Over 65	8.0%
Education	
Any college	10.0%
High School Graduate	18.0%
Employment	
Male Labor Force Unemployed	5.4%
Families on Public Assistance	6.7%

RECENT TRENDS

During the last 5-10 years, socio-economic changes have occurred in the area; lower income families have moved in; and families with rising incomes have sought housing in other neighborhoods. Absentee ownership, which has long been high, has remained stable, but most interview respondents believe that housing maintenance has declined. Several large chain stores have left the area; small corner stores have closed; and the only conveniently located supermarket is preparing to move.

1/The neighborhood is smaller than a census tract.

^{4/}The census data describe characteristics of the homogeneous area.

MOUNT ADAMS RENEWAL

CINCINNATI, OHIO

Population: 452,524

PROGRAM SETTING

Mt. Adams is centrally located, adjacent to the Central Business District atop a prominent hill in Cincinnati overlooking the Ohio River. In the 1950s, the area residents were predominantly older, lower-income families; housing units were modest and low-cost.

PROGRAM OBJECTIVES

NEIGHBORHOOD

GEOGRAPHIC SCOPE:

The objective was to utilize the neighborhood's excellent location to attract upper middle-income persons to rehabilitated and newly constructed structures.

PROGRAM DESCRIPTION

The renewal of the Mt. Adams area is a private undertaking without government assistance. The revitalization of the area, through private reinvestment, has been the result of numerous individual actions by developers and individuals rather than a coordinated, centralized program.

One realty company, in particular, has been involved more so than others in the redevelopment of the area. The properties which were rehabilitated by this company were carefully selected to attract widespread attention to the area. The first townhouses rehabilitated were located directly opposite the steps of the Church of the Immaculate Conception, the site of a well-publicized and attended annual pilgrimage. Within two years of its first investment in 1960, the realty company owned approximately 30 units in Mt. Adams.

Rehabilitation flourished in the neighborhood with homeowners, as well as speculators, moving into the neighborhood and renovating old homes. By 1965, property values in the area were so high that it was no longer feasible for developers to purchase and renovate many units. Renovation was continued by owner-occupants. Today, Mt. Adams is a viable upper middle-income area. A second important factor in the redevelopment of the area has been the involvement and communityfocused activities of the area's various speculators, particularly that of one of the owners of the realty company which first invested in the area. This individual formed a neighborhood civic organization, organized and led zoning fights to improve rehabilitation opportunities, headed the school improvement committee, and publicized the area's rehabilitation efforts.

The primary reason rehabilitation has succeeded in the Mt. Adams area is the neighborhood's unique location. Located minutes from downtown Cincinnati, with a beautiful view, and geographically isolated by its elevation, Mt. Adams appeals to young, upper-middle income families who are willing to pay high rents for the aesthetics and conveniences of the neighborhood.

The Mt. Adams area is marked by attractive commercial renovation and distinctive, new residential units as well as rehabilitated structures. A new performing arts center has been constructed in a park adjacent to the neighborhood, and the area has acquired a Bohemian, yet dignified, character. STRUCTURAL REHABILITATION/ FINANCING



PROGRAM SPONSOR/CONTACT

Towne Properties 2261 Francis Lane Cincinnati, Ohio 45206

PROGRAM ACCOMPLISHMENTS

Since 1960, an estimated \$3 million to \$4 million have been invested in rehabilitating existing units, and 300-400 new dwelling units have been constructed. Between 50-75 percent of the existing units in the Mt. Adams area have undergone rehabilitation, and property values have increased and continued to rise despite the fact that the average building is over 70 years old.

PROGRAM COSTS AND FUNDING SOURCES

The City of Cincinnati has made public improvements on the periphery of the area. The preponderance of investment, however, was made by private developers and homeowners, estimated at 3-4 million dollars since 1960.

PROGRAM PARTICIPANTS AND THEIR ROLES

Towne Properties

The owner of this realty company first realized the potential of Mt. Adams and initiated its rehabilitation.

Private real estate developers

Other developers also rehabilitated or constructed housing in the area.

PROGRAM STRENGTHS

Private funds and initiative were used to revitalize the area.

PROGRAM PROBLEMS

Numerous land speculators rapidly moved into the area, escalating prices, and making acquisition and rehabilitation very expensive. Local building and zoning codes often retarded redevelopment, as they did not reflect the current pattern of land uses in the area.

ADDITIONAL OBSERVATIONS

Astute business acumen was crucial to the area's rehabilitation. One real estate developer recognized the area's potential and strategically selected buildings, which he renovated, in order to attract widespread public attention and support. This initial revitalization was sustained by private, individual initiative.

The program is replicable in areas that have unique locations with attendant amenities (e.g., view, lake) and can create a special identity.

NEIGHBORHOOD INFORMATION: MOUNT ADAMS 3,091 RESIDENTS 1/6 SQUARE MILE 1,400 DWELLING UNITS		
1,400 DWELLING UNITS CHARACTERISTICS OF NEIGHBORHOOD ² ,4 The Mt. Adams neighborhood is one of the oldest residential areas in Cincinnati. Over the years the population of this once prestigious area changed several times, until a very low-income group inhabited the area during the 1950s. Since re- habilitation began in the early 1960s, the neighbor- hood has been substantially upgraded. Most of the wood frame houses have been rehabilitated or replaced with new units, and the area has again become a prestigious location. The neighborhood is a stage one area. It is inhabited primarily by young, single or married professionals with few children, and a few low-income families who remained in the area.		
HOUSING CHARACTERI	STICS	
Age of Structures		
Pre 1940	79.0%	
1940-1949	4.0%	
1950-1959	1.0%	

Type of Structures	
Single Family	18.0%
Multi-Family (2-4 units)	56.0%
Multi-Family (5+ units)	26.0%
Vacancy Rates	
Rental	2.5%
Owner	0%
1969 Housing Values	
Median Home Value	\$11,350
Median Contract Rent	\$ 80
POPULATION CHARACTERISTICS	
Racial Characteristics	
White	95.0%
Black	5.0%
1969 Family Income	
Families under \$5,000	22.0%
Families over \$15,000	20.0%
Median Family Income \$9	
Residential Tenure	
Owner Occupancy	22.0%
Renter Occupancy	78.0%

1960-1970

16.0%

Household Type

Average Household Size	2.2
Individual Households	42.0%
Female-headed Families	2.1%
Age Composition	
Under 18	39.0%
Over 65	10.6%
Education	
Any College	32.0%
High School Graduate	63.0%
Employment	
Male Labor Force Unemployed	4.0%
Families on Public Assistance	32.4%

RECENT TRENDS

During the last five years the neighborhood has remained stable, since most revitalization occurred prior to that time. Because of the area's excellent hilltop view of the city and river, restored old homes, cobbled streets, and central location within five minutes of downtown, it is now a very desirable place to live.

 $^{2/}{\rm The}$ area is coterminous or approximately so with the census tract(s) used in the data analysis .

 $^{4/}$ The census data describe characteristics of the homogeneous area .

COMMITTEE TO REHABILITATE ALL SUBSTANDARD HOUSING (CRASH)

BEAUMONT, TEXAS

Population: 115,919

PROGRAM SETTING

In 1971, the Environmental Control Division of the City of Beaumont instituted a code enforcement program in a deteriorating section of the city. In the course of the program, cases arose where homeowners were financially incapable of rehabilitating their homes to meet code standards.

PROGRAM OBJECTIVES

GEOGRAPHIC SCOPE:

CITYWIDE (TARGET AREAS)

The objective of the program is to assist hardship cases in rehabilitating their homes to conform with code standards.

PROGRAM DESCRIPTION

In response to one hardship case, a member of the Board of Appeals encouraged a local civic organization to sponsor the rehabilitation of the deteriorated housing unit. Using voluntary labor and donated materials, the organization successfully brought the unit up to code standards. The rehabilitation project received extensive coverage in the local media. Encouraged by the success of the project, the Mayor organized the Committee to Rehabilitate AII Substandard Housing (CRASH) in the spring of 1974.

The purpose of CRASH is to encourage private business and other groups to sponsor the rehabilitation of dwelling units for homeowners who cannot themselves afford to correct housing code violations. Such hardship cases are referred to the committee by the City Housing Board of Appeals which reviews code violation citations.

CRASH consists of 20 individuals representing a crosssection of Beaumont's financial, homebuilding, business, and labor community. When a case is referred to CRASH, the Committee selects a sponsor, usually a business, that is then responsible for the rehabilitation. Social pressures and the possibility of favorable publicity have usually prompted business to sponsor the rehabilitation of a structure when asked.

Most costs of material and labor are donated, though sometimes the property owner pays part of the cost. Average rehabilitation cost is \$1,500 per unit. It is the responsibility of the sponsor to determine the feasibility of rehabilitation and coordinate the actual work.

PROGRAM ACCOMPLISHMENTS

After six months approximately 30 structures have been brought up to code standards and 30 more are in process.

PROGRAM COSTS AND FUNDING SOURCES

There is no budget for the committee. Average rehabilitation cost is \$1,500 per unit. Civic groups and local merchants supply capital, labor and materials where needed.

PROGRAM PARTICIPANTS AND THEIR ROLES

Committee to Rehabilitate All Substandard Housing (CRASH)

Assigns hardship cases to various business and civic groups and applies social pressure to

STRUCTURAL REHABILITATION/ FINANCING

SP R

PROGRAM SPONSOR/CONTACT

CRASH Department of Community Development P.O. Box 88 Beaumont, Texas 77704

induce them to accept sponsorship. CRASH solicits volunteer labor and donated materials.

Local Industries and Commercial Firms Donate capital, labor and supplies.

Local Media

Gave very favorable publicity to program participants.

Environmental Code Division

Administers code enforcement; refers hardship cases to CRASH.

Mayor of Beaumont Organized and supported CRASH.

PROGRAM STRENGTHS

Many individuals who are unable to finance improvements necessary to meet code requirements receive aid from the private sector. At the same time, the neighborhood housing stock is improved without government intervention.

PROGRAM PROBLEMS

Only the most severe hardship cases receive aid; marginal structures receive no treatment. The media have been less enthusiastic now that the program is no longer a novelty. For similar reasons, businesses are becoming reluctant to incur the expense of sponsoring a project.

ALLEGHENY HOUSING REHABILITATION CORPORATION (AHRCO)

ALLEGHENY COUNTY, PENNSYLVANIA

Population: 1,605,016

PROGRAM SETTING

The Allegheny Housing Rehabilitation Corporation (AHRCO) was created after the death of Martin Luther King when there were strong demands for improved housing by low- and moderate-income people. In 1967 local private corporations, pleased with some initial inner-city rehabilitation, decided more effort of this type was needed locally.

PROGRAM DESCRIPTION

The Allegheny Housing Rehabilitation Corporation was incorporated in 1968, when 40 Pittsburgh corporations and organizations purchased approximately \$2,500,000 in AHRCO debentures and common stock. AHRCO, designed as a profit-making organization, operates throughout the city of Pittsburgh and in adjacent suburbs within a 20-mile ring of the downtown core. It was established primarily to rehabilitate badly deteriorated or abandoned housing structures, and recently has branched into new construction. Through its rehabilitation and construction efforts, the corporation attempts to both upgrade housing in the city and improve the chances for minority craftsmen and laborers to become regular participants in the local construction trades.

Over the last two years, the corporation has arranged \$3-4 million in rehabilitation construction. AHRCO's acquisition department investigates and acquires units. Staff members then package units for rehabilitation (i.e., grouping units, performing economic feasibility studies, processing forms for FHA financing, and identifying non-profit or limited dividend corporations, such as ACTION-Housing, that sponsor the rehabilitation). Prior to and during rehabilitation, AHRCO provides property management and family relocation services. It also supervises the actual construction work. GEOGRAPHIC SCOPE: COUNTYWIDE

PROGRAM OBJECTIVES

The objectives of the program are: to acquire, construct, rehabilitate, and sell or rent houses to lowor moderate-income families; to provide management services to the units that are constructed or rehabilitated; to utilize existing community sub-contractors and workers; to develop new rehabilitation methods; and to operate as a profit-making corporation.

AHRCO's packaged projects have been financed with market rate construction loans provided by local lending institutions and with federal Section 236 loans. A front-end construction grant from the city of Pittsburgh and Section 8 funding from the 1974 Community Development Act are being sought to replace Section 236 funding.

Most non-profit or limited dividend corporations return the completed project to AHRCO for management. The organization has staff members who collect rent, lease units, and counsel tenants in these buildings. A maintenance crew is also employed to perform janitorial duties and make emergency repairs in buildings managed by AHRCO.

PROGRAM ACCOMPLISHMENTS

AHRCO has accomplished the following:

- Between 1968 and September 1974, AHRCO rehabilitated in excess of 3000 units. As of October 1974, an additional 300 units were approved.
- Twenty-nine new single-family detached houses, duplexes, and quadraplexes are under construction.
- Over 500 minority construction tradesmen have been employed by AHRCO since 1970.

STRUCTURAL REHABILITATION/ FINANCING



PROGRAM SPONSOR/CONTACT

Allegheny Housing Rehabilitation Corporation (AHRCO) 10 Allegheny Center Pittsburgh, Pennsylvania 15212

PROGRAM COSTS AND FUNDING SOURCES

(Local Private Corporations) Stockholders

Forty major corporations in the Pittsburgh area originally purchased \$2,500,000 in AHRCO stock. Administrative costs for AHRCO are approximately \$300,000 annually and are covered by packaging fees, construction overhead, and management fees.

Local Lending Institutions

Provide construction loans at market rates.

City of Pittsburgh

Front-end construction grants are being sought that will reduce rehabilitation costs from \$30,000 to \$15,000 per unit.

Department of Housing and Urban Development Provided long-term financing and insurance via the Section 236 program. This will be replaced by Section 8 funding.

PROGRAM PARTICIPANTS AND THEIR ROLES

Allegheny Housing Rehabilitation Corporation(AHRCO) Staff

Administrative - President, comptroller, two project accountants, and three clerical workers oversee the program's daily operations.

Management-Five people involved in rent collection, leasing, and tenant counseling.

Maintenance - Twenty people involved in emergency repairs and janitorial duties. Construction - Four people involved in supervision of contracted rehabilitation work.

Non-Profit or Limited Dividend Corporations Sponsor projects packaged by AHRCO. Local Sub-contractors

Perform the actual rehabilitation work. In the past they have trained minority apprentices.

PROGRAM STRENGTHS

AHRCO demonstrates that private industry and government can combine resources in a productive partnership to stem housing deterioration.

PROGRAM PROBLEMS

Over time, the per unit cost increases occasioned by the minority training program became too severe to continue the program. Unit costs were above program guidelines, and faulty work (plastering and plumbing) subsequently led to higher maintenance costs. Currently, any qualified contractor who is low bidder is accepted regardless of the racial or ethnic balance of his workers.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

AHRCO works closely with ACTION-Housing, Inc., a non-profit organization that acted as sponsor for AHRCO's six initial projects. (ACTION-Housing, Inc. is described in this Catalog under Comprehensive programs).

PROGRAM PARTICIPANTS AND THEIR ROLES

Fair Haven Housing Corporation

Operates the housing program and provides advice and counseling to new owners.

Fair Haven Neighborhood Corporation

Supplies various social services programs for all area residents.

PROGRAM STRENGTHS

The program is in a concentrated area so that successful rehabilitation projects reinforce one another. The expert two person staff utilizes the services of many neighborhood residents in the actual rehabilitation work.

PROGRAM PROBLEMS

FHHC has had some problems in selling rehabilitated properties. Often the FHHC property is the highest valued structure in the block and potential owners fear quick initial depreciation. Buyers are eventually found, however, and investments to date appear secure.

ADDITIONAL OBSERVATIONS

With such a small scale operation, good leadership is essential.

As profit is necessary on sales to maintain the organization's budget, the program does not provide much assistance for lower income families.

As this is a low overhead, locally-funded program geared to one neighborhood, it is easily replicable. There are two critical components: a local revenue source and a competent staff. The process FHHC follows is also a major contribution to its success. As the purchase price is determined on the basis of rehabilitation costs and a desired sale price, unmanageable or too costly properties are never purchased, lowering the risk level and insuring a profit before any work is done.

NEIGHBORHOOD INFORMATION:

FAIR HAVEN

24,335 RESIDENTS 2 SQUARE MILES 8,434 DWELLING UNITS

CHARACTERSITICS OF NEIGHBORHOOD

This is an older center-city residential area. The predominantly frame housing stock is old and deteriorating. The neighborhood is at least at Stage Three and probably still declining. While the median home value is high compared to many cities, it is well below the city median value of \$22,700. There are very few non-rental units in the neighborhood.

HOUSING CHARACTERISTICS

Age of Structures	
Pre 1940	71.0%
1940-1949	10.0%
1950-1959	9.0%
1960-1970	10.0%
Type of Structures	
Single Family	20.0%
Multi-Family (2-4 units)	65.0%
Multi-Family (5+ units)	15.0%

Vacancy Rates Rental Owner 1969 Housing Values

Median Home Value \$18,514

5.4%

1.0%

Median Contract Rent \$ 95

POPULATION CHARACTERISTICS

Racial Characteristics

White	83.0%
Black	13.0%
Spanish Surnames	4.0%

1969 Family Income

Families under \$5,000	23.0%
Families over \$15,000	13.0%
Median Family Income	\$ 8,900
Residential Tenure	
Owner occupancy	36.0%
Renter occupancy	64.0%
Household Type	
Average Household Size	3.0
Individual Households	19.0%
Female-headed Families	18.0%

FAIR HAVEN HOUSING CORPORATION

NEW HAVEN, CONNECTICUT

Population: 137,707

PROGRAM SETTING

The past decade has seen a rise in Fair Haven's minority populations and a decline in resident income. The combination of old housing requiring intensive maintenance and residents with moderate to low incomes has contributed to a gradual process of local housing erosion.

PROGRAM DESCRIPTION

The Fair Haven Neighborhood Corporation decided to counter decline by launching a local neighborhood rehabilitation program. Once organized (1970), the program was incorporated in 1972 as the Fair Haven Housing Corporation (FHHC). The scope of FHHC's efforts are limited due to its dependence upon locally raised, private revenues; the agency attempts to concentrate its modest rehabilitation efforts within the confines of single blocks in order to maximize the impact.

When it began its operation, FHHC received an initial, lump sum grant of \$17,000 from the New Haven Foundation for the establishment of a purchase fund. The Foundation also extended to the agency a \$60,000 line of credit which is presently being renegotiated for an increase to \$105,000. FHHC also has a line of credit from a bank of \$45,000. This pool of funds allows the agency to obtain construction loans and mortgage financing at a scale of approximately six or seven structures concurrently.

The rehabilitation process operates as follows:

 FHHC identifies for possible purchase basically sound structures that are beginning to deteriorate.

GEOGRAPHIC SCOPE: NEIGHBORHOOD

PROGRAM OBJECTIVES

The objective of FHHC is to rehabilitate local housing found to be in a deficient state of structural repair. In doing so, the agency contributes to general upgrading of the neighborhood, hopefully providing initiative for private reinvestment.

- The local FHA office is asked to appraise the property for its market value as a rehabilitated structure.
- 3. An estimation of rehabilitation costs and FHHC's holding costs (insurance, taxes, administrative expenses and profit) is made. These costs are subtracted from the expected market value and a realistic purchase price is determined that upon transfer guarantees FHHC a profit on the rehabilitation. This figure is used in arranging a sale agreement with the original property owner. FHHC will not pay more than the ceiling it has calculated.
- Approximately six months are spent on rehabilitation work designed to bring a property up to minimum code standards.
- When work is completed, the sale of property is arranged through a local real estate agent who has agreed to market the unit at a reduced commission.

The two person FHHC staff also provides homeownership advice and assistance to the new owners.

STRUCTURAL REHABILITATION/ FINANCING



PROGRAM SPONSOR/CONTACT

Fair Haven Housing Corporation 104 Grand Avenue, 2nd Floor New Haven, Connecticut 06513

PROGRAM ACCOMPLISHMENTS

Sixteen single family homes have been rehabilitated and 13 more are in process.

Counseling service is provided to all purchasers.

PROGRAM COSTS AND FUNDING SOURCES

New Haven Foundation:	Annual grant of \$17,000, and \$60,000 of credit.
Sale of Property:	Sporadic income that has averaged \$20,000 annually.

Administration costs have been budgeted at \$40,000. Continued operation depends on selling properties at a profit so that operating costs can be covered and funds remain still available for new purchases.

Typical Program Costs	One Family Structures	Two Family Structures
Purchase Price	\$ 7,000	\$ 8,000
Rehabilitation Costs	\$ 8,000	\$13,000
Holding Costs	\$ 2,000	\$ 2,000
Profit	\$ 2,000	\$ 3,500
Sale Price	\$19,000	\$26,500

Age Composition

Under 18	32.0%
Over 65	6.0%

Education

Any College	8.0%
High School Graduate	27.0%

Employment

Male Labor Force Unemployed	4.1%
Families on Public Assistance	8.4%

RECENT TRENDS

There is a continuing transition in the area from Italian to Black and Puerto Rican. The Spanish population is increasing quite rapidly. There is little agreement among residents about the state of the neighborhood. The area has been undergoing decline and is continuing to do so.

SOUTHSIDE REHABILITATION HOUSING DEVELOPMENT FUND (LOS SURES)

NEW YORK, NEW YORK

Population: 7,867,760

PROGRAM SETTING

Southside Williamsburg has experienced a great change in ethnic composition. This ethnic change coincided with the institution of rent controls. The squeeze between enforced low rents and high costs forced landlords to provide minimum levels of maintenance. Disinvestment, combined with cultural clash between tenants and landlords, caused a steady decline in the housing stock.

PROGRAM DESCRIPTION

The Los Sures Program was formally initiated in the Fall of 1972, when a group of local resident activists attained corporate status as the Southside United Development Program. Early activity began through cooperation with the New York City Receivership Program. The Receivership Program turns over to property management organizations those structures found by the court to be a public nuisance and/or threat to the public's health, safety and welfare, conditions resulting from the failure of the owner, mortgagor, or lienors to maintain the building free from housing violations.

Los Sures, the receiver, is issued funds quarterly from the capital budget fund of New York City. Rents that are collected monthly from tenants in the buildings that Los Sures operates are then turned over to the city. The quarterly amount varies depending on operational needs versus the rental return of the previous month. Once buildings are under the control of Los Sures, rehabilitation commences at a scale matched to the tenant's ability to pay. Grants are primarily used for seed money and The Municipal Loan Fund is used for long-term financing.

The objectives of the program are to reclaim seriously decayed buildings in the area of Williamsburg through rehabilitation and management. In the process, Los Sures is also concerned with the social and

GEOGRAPHIC SCOPE: NEIGHBORHOOD

PROGRAM OBJECTIVES

The Southside United Development Fund (Los Sures) responded to this situation with a program of "moderate" rehabilitation, i.e., the minimal essentials of adequate housing: structural soundness; a tight roof; functional heating, electrical and plumbing systems; repaired doors, windows and walls; a security system; and small interior cosmetic repairs if sufficient funds were available.

economic development of the community. Through moderate rehabilitation, the major objective of an expeditious revitalization of the housing stock with minimal resident displacement is essentially served. The social and economic goals of the organization are fulfilled through tenant education and the organization of housing cooperatives. For example, Los Sures has trained tenants in rent collection, bookkeeping and management. In two cases, buildings are operated very well under tenant cooperative control. This provides the tenants both with management skills and a working stake in the maintenance and proper operation of the building they jointly own.

Management Component: The scope of Los Sures' management services includes the collection of rents, identification and elimination of code violations, an emergency repair service and the supervision of building maintenance. Paperwork surrounding the management of buildings under receivership is extensive. Multiple accounting reports on each structure are required monthly, including various partitions to indicate how the city's money was allocated. Budget amounts equal approximately \$9,000 per month, including money for repairs, salaries of handymen and superintendents, utilities for public areas, and maintenance costs.

Rehabilitation Component: To minimize the problems of relocation, the program provides in-occupancy rehabilitation. Demolition is minimal; only that which

STRUCTURAL REHABILITATION/ FINANCING



PROGRAM SPONSOR/CONTACT

Southside United Housing Development Fund (Los Sures) 255 South Second Street Brooklyn, New York 11215

has to be replaced is torn down. Bad walls are replastered and refinished; floors are ripped up only if beam work is needed; apartment layouts are left unchanged; and no elevators are installed.

As mentioned previously the available rent roll determines the extent of the rehabilitation. In effect, tenants choose the level of rehabilitation that they can pay for. In a typical project, the tenants are presented with a list of possible improvements, each with a price tag. New windows, for example, might carry a price of \$.87 extra per apartment per month. Any repairs the tenants do not feel they can afford are removed from the plans. The rehabilitation loan is provided by the New York City Municipal Loan Fund.

Rental payments support the loan, but seed money has been provided by various financial institutions, foundations and religious charities. Funds for the present level of activity are sufficient for the remainder of 1974.

PROGRAM ACCOMPLISHMENTS

Program accomplishments are as follows:

 Seven structures (210 units) are now under Los Sures development and management control.

In construction	2 structures (60 units)	
In planning	2 structures (120 units)	

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Pre-planning

2 structures (30 units)

- One structure (30 units) is solely under management control.
- Ten additional FHA foreclosures are currently under negotiation.

PROGRAM COSTS AND FUNDING SOURCES

The N.Y. Urban Coalition Williamsburg Community Corp. The Chemical Bank Catholic Charities for Human Development Faigel Legh Foundation Funds for the City of New York Gutfreund Foundation N.Y. Community Trust Chase Manhattan Bank Bankers Trust \$130,000(Grants-2 years)

New York City Municipal

Funds for rehabilitation

The proposed budget for 1975 equals \$196,780. This is allocated primarily to administrative costs. Rehabilitation and maintenance service is dictated by the availability of funding from the Municipal Loan Fund and the rent roll of a structure under repair.

PROGRAM PARTICIPANTS AND THEIR ROLES

Southside United Housing Development Fund (Los Sures) This is a non-profit, tax-exempt corporation authorized under Article XI of the New York Private Housing Law. All local activists, the organization consists of a Board of Directors and Executive Committee which approve policy directives and monetary disbursements.

A general staff of 25 consists of administrative, secretarial and maintenance personnel. A paid office staff of six is supplemented by Vista personnel, NYU law school students and high school students. Its work is divided between existing operations and development of new projects.

Southside Community Mission

A community based and operated agency offering

a range of social services including day care centers, counseling, programs for the elderly and recreational outlets. The Mission's role with Los Sures was originally as an owner of two structures which it placed under the management of the organization. The Mission has more recently been involved in organizing the community and establishing cooperatives in buildings managed under rehabilitation by Los Sures. In essence, the Southside Community Mission has served as a conduit between Los Sures and the residents of the community.

N.Y.C. Housing and Development Administration Receivership Program

Many of Los Sures' early management contracts stemmed from New York City's receivership program. Los Sures acquired four receivership contracts from the city. In short, the receivership program provided the organization with its first experience in housing management.

Volunteer Urban Consulting Group

This group offers technical assistance in the area of bookkeeping, accounting, loans and grants.

Local Law Firm

Assisted in incorporating Los Sures as a .non-profit, tax-exempt corporation.

Community Action Legal Services This group offers legal assistance in property acguisition and landlord/tenant relations.

The New York Times Co.

Contributed office equipment to Los Sures; i.e., desks, chairs, typewriters.

PROGRAM STRENGTHS

The major strengths of the program are its ability to organize local residents around the stated goals of the program and its ability to solicit grants and contributions from various sources. Finally, the program was locally initiated and staffed by local residents, factors which have facilitated community support.

PROGRAM PROBLEMS

The major problem of the program is the inability to obtain annual, sound funding. Initially, there was a general lack of experience by the staff in housing and rehabilitation. The low quantity of repair and rehabilitation has not made a visible impact on the area.

ADDITIONAL OBSERVATIONS

The continuance and/or replicability of this program is dependant upon the following conditions:

Community cohesiveness to facilitate tenant organization. In the case of South Williamsburg, it is the overwhelming presence of a tightly-knit Spanish population.

Local control of a non-profit housing corporation. The Board of Directors of Los Sures is composed solely of residents of the community.

The presence of a functioning community group to assist in the organization and education of community residents. The Southside Mission maintains close contact with community residents and has served as a conduit between Los Sures and the residents of the community.

A practical and salable program to draw contributions. Funds, equipment and technical assistance have been gathered from foundations, charitable organizations, business and volunteer groups.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

Los Sures is creating a construction company in an attempt to stimulate commercial development within the community.

NEIGHBORHOOD INFORMATION:

SOUTHSIDE WILLIAMSBURG (BROOKLYN)

37,499 RESIDENTS 2 SQUARE MILES 11,643 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD³

Southside Williamsburg is comprised primarily of a Spanish-speaking population, generally uneducated and unskilled and consequently of relatively low income. The neighborhood suffers from general neglect and disrepair. Litter and broken glass blanket the streets and accumulate in vacant lots and alleyways.

The housing stock is characterized by deterioration; however, few vacancies and abandoned structures exist. Masonry structures make rehabilitation possible and feasible. Median housing value for the city is \$25,700 and for this area, approximately \$14,000. Median rent for the City is \$95, for the area \$77. This is a stage 3 neighborhood.

HOUSING CHARACTERISTICS

Age of Structures	
Pre 1940	87.0%
1940-1949	6.0%
1950-1959	1.0%
1960-1970	6.0%
Type of Structures	
Single Family	2.0%
Multi-Family (2–4 Units)	20.0%
Multi-Family (5+ Units)	78.0%

Vacancy Rates	
Rental	7.7%
Owner (only 4% owner, no figures)	1
1969 Housing Values	
Median Home Value	\$14,100
Median Contract Rent	\$77
POPULATION CHARACTERISTICS	
Racial Characteristics	
White	20.0%
Black	7.0%
Spanish Surnames	70.0%
1969 Family Income	
Families Under \$5,000	46.0%
Families Over \$15,000	3.0%
Median Family Income	\$5,060
Residential Tenure	
Owner Occupancy	5.0%
Renter Occupancy	95.0%
Household Type	
Average Household Size	3.5
Individual Households	5.0%
Female-headed Families	27.0%
Age Composition	
Under 18	43.0%
Over 65	5.0%

Education

Any College	3.0%
High School Graduate	26.0%
Employment	
Male Labor Force Unemployed	6.0%

Families on Public Assistance	20.0%
remittes on roome rissistance	

RECENT TRENDS

The local private market continues to fail to meet local housing problems. There remains considerable disinvestment by private investors and financial institutions in the housing stock.

^{3/}The neighborhood is comprised of portions of several census tracts.

RESIDENTIAL REHABILITATION PROGRAM

MINNEAPOLIS, MINNESOTA

Population: 434,400

PROGRAM SETTING

The program was developed by the directors of the Greater Metropolitan Minneapolis Housing Corporation and the Model City Housing Bureau, who recognized the need to increase the speed and efficiency of the city's rehabilitation efforts by limiting the red tape required to approve specific projects.

GEOGRAPHIC SCOPE: CITYWIDE

PROGRAM OBJECTIVES

The program was designed to:

- Improve the quality of the city's low and moderate income housing stock.
- Speed up the rehabilitation process.

PROGRAM DESCRIPTION

The Minneapolis Residential Rehabilitation Program employs private and public agencies to quickly and efficiently renovate and preserve existing housing units. It focuses on the Model Cities area, a diverse sector of the city with neighborhoods in several stages of early decline.

The program was conceived about 1970 and initiated in 1971 by directors of the Model City Housing Bureau and the Greater Minneapolis Metropolitan Housing Corporation.

The rehabilitation program was designed to increase the quantity and quality of low and moderate income housing, and speed-up the city government's progress toward increasing the supply of that housing. To accomplish these goals, a public agency, the Model City Housing Bureau, works with non-profit organizations such as the Greater Minneapolis Metropolitan Housing Corporation, the Honeywell Foundation Number One, and the Minneapolis Council of Churches to purchase, rehabilitate and sell housing units as quickly as possible.

A small staff with the Model City Housing Bureau is responsible for handling each rehabilitation project from acquisition to closing. The staff

locates scattered units already for sale on the housing market, estimates the cost of rehabilitation, and quickly offers each owner an acquisition price which allows thorough rehabilitation of the units without exceeding their market value after renovation. If an owner accepts this acquisition price which, combined with the rehabilitation costs, is less than the rehabilitated unit's potential market value, the project is accepted by the Housing Bureau staff. Funds are obtained from one of the nonprofit corporations. A potential buyer is identified immediately, and his or her credit checked, so the unit can be sold as soon as rehabilitation is completed. The staff also supervises construction work. Although Model Cities funds are provided in the program to cover losses of up to \$2,000 per bedroom for each unit, losses of only \$500 to \$600 per bedroom have been incurred. Because the process for purchasing and rehabilitating units is conducted by a few people making all of the key decisions, most dwellings are sold within 90 days of purchase.

Rapid decisions on acquisition and sale are possible because the city government is not required to allocate funds for each rehabilitation project. Instead, city controlled Model Cities funds are distributed to local non-profit organizations like the Greater Minneapolis Metropolitan Housing Corporation. These agencies are the legal

STRUCTURAL REHABILITATION/ FINANCING



PROGRAM SPONSOR/CONTACT

Greater Minneapolis Metropolitan Housing Corp. 15 South Fifth Street Minneapolis, Minn. 55402

Minneapolis Model City Housing Bureau 2649 Park Avenue Minneapolis, Minn.

entities responsible for accepting or rejecting the Housing Bureau's projects, and absorbing losses resulting from the program. Much of the red tape involved in processing individual rehabilitation projects through city agencies is thus eliminated.

The program, which now focuses on the Model Cities area, is being expanded city-wide; however, the agency that will direct acquisition and rehabilitation has not as yet been designated.

PROGRAM ACCOMPLISHMENTS

Approximately 100 housing units were purchased, renovated and sold between 1971 and 1974.

PROGRAM COSTS AND FUNDING SOURCES

Greater Minneapolis Metropolitan Housing Corporation (GMMHC), Minneapolis Council of Churches, and Honeywell Foundation Number One

> These non-profit organizations control approximately \$550,000 used as a revolving rehabilitation fund. These funds, most of which are handled by GMMHC, are Model Cities funds distributed to them by the city for this purpose.

By making several large grants to non-profit corporations for rehabilitation, the city was relieved of the legal responsibility and the slow approval process required to approve individual rehabilitation projects completed by the Model City Housing Bureau.

PROGRAM PARTICIPANTS AND THEIR ROLES

Model City Housing Bureau

The staff controls the rehabilitation process from contact with seller and acquisition to mortgage closing with buyer.

Greater Minneapolis Metropolitan Housing Corporation (GMMHC), Minneapolis Council of Churches, and the Honeywell Foundation Number One

These non-profit organizations control Model Cities funds distributed to them by the City of Minneapolis, and take legal responsibility for acquisition and rehabilitation costs.

PROGRAM STRENGTHS

The program's primary strength is the speed and efficiency with which the rehabilitation process is completed. The process has been shortened because the Model City Housing Bureau Staff has authority to quickly make decisions on acquisition prices, construction work, and other day-to-day problems, and because authority to approve purchases and take legal responsibility for losses has been passed from the city to nonprofit organizations controlling rehabilitation funds. Most buildings are sold within 90 days of purchase, allowing funds to be reused frequently.

PROGRAM PROBLEMS

The program problems are as follows:

 The rehabilitated houses can no longer be sold to low-income families because only conventional mortgages are now available for people who want to purchase them. Previously, federally guaranteed mortgages were available. Because eminent domain powers are not used, all housing units in a particular area can not be purchased to fully upgrade the area.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

The Model City agency operates 22 programs in the area, including day care centers, a drug-abuse program, a recreation service center, a summer youth program, and a communications center that produces a neighborhood newspaper.

ADDITIONAL OBSERVATIONS

Leadership was crucial in initiating this program. The staff is now important for its continuation. The program is replicable in areas that have not deteriorated substantially.

NEIGHBORHOOD INFORMATION:

MODEL CITIES AREA

45,060 RESIDENTS 18,000 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD^{3,5}

The Model Cities Area is a highly diverse section of Minneapolis containing several neighborhoods. Large sections of the area are in stage 2 on the neighborhood continuum; however some sections are clearly in stage 3. Much of the area has been redeveloped with scattered multi-family apartment complexes, and numerous large single-family homes have been converted to multi-family usage. Buildings in the area need repair, but few areas have deteriorated substantially. Only in one section have a few houses been abandoned. Except for one low-income, Indian section, the area has a rather homogeneous population with young working singles, married couples and small families. Nonresidential development, such as grain elevators, borders railroad tracks that transverse the area: however these and other pockets of non-residential development have little negative impact on the area.

BUILDING CHARACTERISTICS

Age of Structures	
Pre 1940	70.0%
1940-1949	5.0%
1950-1959	5.0%
1960-1970	20.0%

Type of Structures		Female-headed Families	22.0%	
Single-Family	25.0%	Age Composition		
Multi-Family (2-4 units)	42.0%	Under 18	26.0%	
Multi-Family (5 + units)	33.0%	Over 65	20.0%	
Vacancy Rates		Education		
Rental	5.0%	Any College	19.0%	
Owner	1.0%	High School Graduate	32.0%	
1969 Housing Values		Employment		
Median Home Value	\$15,200	Male Labor Force Unemployed	5.0%	
Median Contract Rent	\$ 120	Families on Public Assistance	3.6%	
POPULATION CHARACTERISTICS		RECENT TRENDS		
Racial Characteristics		During the last five years, family ind	comes have	
White	91.0%	dropped somewhat; absentee ownership has increased housing maintenance has declined somewhat; and mortgage availability has decreased in most sections of the Model Cities Area. Most realtors, bankers,		
Black	7.0%			
Spanish Surnames	1.0%	other people aware of trends in the a that it is now beginning to stabilize	because of pro-	
1969 Family Income		gress made by Model Cities and code programs. The area is diverse, howe	ver, and the	
Families Under \$5,000	28.0%	opinions of both residents and leaders for different sections.	s on stability vary	
Families Over \$15,000	10.0%	^{3/} The neighborhood is comprised of p several census tracts.	portions of	
Median Family Income	\$7,800			
Residential Tenure		⁵ /In order to present an overview of verse area, data for the census tracts	it emcompasses	
Owner Occupancy	32.0%	were averaged.		
Renter Occupancy	68.0%			
Household Type				
Average Household Size	2.5			
Individual Households	39.0%			

	2	c	1	

GHENT NEIGHBORHOOD CONSERVATION PROGRAM

NORFOLK, VIRGINIA

Population: 307,951

PROGRAM SETTING

Ghent was an elegant old neighborhood near the Norfolk central business district that began to deteriorate after World War II. Several conservation programs were initiated in the area prior to development of the Ghent Neighborhood Conservation Program.

PROGRAM OBJECTIVES

GEOGRAPHIC SCOPE:

NEIGHBORHOOD

The program's goals are to rehabilitate the area's housing stock, restore the historically valuable homes, and improve public facilities and services.

PROGRAM DESCRIPTION

The Ghent Conservation Neighborhood is dominated by an historical residential core that has undergone substantial renewal in recent years and has become increasingly attractive to affluent, professional families. The area includes large gardens and a water-oriented, crescent-shaped residential area of turn-of-the-century brick buildings. The adjacent Central Business District is currently undergoing coordinated development to avert further decline. The Conservation Project, initiated by the Ghent Civic League in the early sixties and subsequently designated a Conservation Area by the Norfolk City Council in 1969, has been key in revitalization of the Ghent area and has been aided substantially by federal and local rehabilitation loan programs and by urban renewal. Clearance of adjacent blighted areas has contributed to the increased investor confidence in Ghent. Currently, the conservation effort is administered by the Norfolk Redevelopment and Housing Authority (NRHA).

According to local civic leaders, the purpose of the Ghent Neighborhood Conservation Program has been to prevent further deterioration of Ghent; to restore residential dwellings in keeping with the unique historical character of the area; to remove undesirable properties from the market through condemnation and demolition; and to initiate public improvements. To accomplish these goals, the Conservation Program enforces special housing codes developed by NRHA. Special state legislation passed in 1964 authorized NRHA to develop these codes and to condemn properties not in compliance with the new ordinance.

To enable homeowners to correct code violations, the City of Norfolk makes locally-funded, below-market interest rate rehabilitation loans available to residents of the area. The Ghent area redevelopment plan also attempts to preserve the historic quality of the neighborhood by improving streets, gardens, and parks and by providing guidelines for restoration of old homes.

PROGRAM ACCOMPLISHMENTS

Between 1971 and 1974, 500 structures were inspected by NRHA. Of these structures, 211 (42.7 percent) were found to be in compliance, and 243 owners (49.1 percent) were pursuing rehabilitation (approximately 100 of these owners were substantially in compliance by September 1974).

During the course of the conservation effort, 72 federal Section 312 loans, 38 NRHA loans, and 15 Section 115 grants were made to qualified homeowners. In this same period, NRHA acquired 12 noncompliance properties for demolition and seven for resale.

STRUCTURAL REHABILITATION/ FINANCING



PROGRAM SPONSOR/CONTACT

Norfolk Redevelopment and Housing Authority P.O. Box 968 Norfolk, Virginia 23501

PROGRAM COSTS AND FUNDING SOURCES

- U.S. Department of Housing
- and Urban Development
 - Model Cities funds and an urban renewal grant of \$10,528,912 (1969 – project completion).

Local Banks

- \$2 million loan commitment for the entire city, a significant proportion of which is used in Ghent.
- City of Norfolk
 - The total budget for the city's conservation program equals \$20 million, which covers three areas besides Ghent. Budgeted funds pay for costs of housing, street lighting, and parks. The exact amount of funds to be utilized in Ghent has not been specified.

PROGRAM PARTICIPANTS AND THEIR ROLES

Norfolk Redevelopment and Housing Authority (NRHA)

Administers the conservation efforts.

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PROGRAM STRENGTHS

Even with the uncertain financial conditions in 1974, local banks continued to provide funds to NRHA for low-interest loans to Ghent property owners. This was a result of close cooperation among NRHA officials, local bank representatives, the Ghent Civic League, and property owners. Recognizing the need for viable center-city neighborhoods, NHRA has also been an active participant in the preservation effort by repairing streets, improving street lighting, and increasing park maintenance in the Ghent area.

PROGRAM PROBLEMS

Effectiveness has been hampered somewhat by NRHA's lack of coordination with other city agencies.

ADDITIONAL OR COMPLEMENTARY PROGRAMS

The Norfolk Rehabilitation Loan Program, which operates in Ghent and three other neighborhoods, has been important to the area's preservation. (That program is discussed elsewhere in the Catalog -- as a variation on the Portland, Oregon Public Interest Lenders Program.) Norfolk's urban renewal program also aided the Ghent Conservation Program because it led to clearance of blighted areas that abutted the conservation district.

ADDITIONAL OBSERVATIONS

A key factor in the success of the Ghent Conservation Program was the passage in 1964 of special enabling legislation by the State Legislature authorizing NRHA to enter the field of conservation. The legislation permitted NRHA to develop special housing codes and gave the Authority power to condemn properties not in compliance with the new ordinance. This power has been particularly effective in prompting recalcitrant homeowners to comply with the special housing code.

NEIGHBORHOOD INFORMATION:

GHENT

3,400 RESIDENTS 155 ACRES 1,836 DWELLING UNITS

CHARACTERISTICS OF NEIGHBORHOOD^{2,4}

The Ghent area is dominated by turn-of-the-century brick homes that have undergone extensive renovation in recent years. Ghent is located near both the Norfolk Area Medical Center and downtown Norfolk. The residential character of Ghent has been enhanced as a result of the conservation program and the extensive clearance efforts undertaken by the City of Norfolk in areas adjacent to the conservation neighborhood. The area has become increasingly popular among white, affluent, professional families attracted to urban residential living. The neighborhood can now be characterized as being at stage one -- healthy and viable.

The condition of buildings in Ghent is generally sound. Vacancy rates fall within an acceptable range. The neighborhood is experiencing improvement in housing value and overall quality. Ghent's median home value, at \$21,900 is higher than the city's median 1969 value of \$15,700.

HOUSING CHARACTERISTICS

Age of Structures	
Pre 1940	81.0%
1940-1949	3.0%
1950-1959	3.0%
1960-1969	13.0%

Type of Structures

Single Family	13	.0%
Multi-Family (2-4 Units)	19	.0%
Multi-Family (5+ Units)	68	.0%
Vacancy Rates		
Rental	6	.5%
Owner	3	.0%
1969 Housing Values		
Median Home Value	\$21	,900
Median Contract Rent	\$	95
POPULATION CHARACTERISTICS		
Racial Characteristics		
White	97	.0%
Black	J	.0%
1969 Family Income		
Families under \$5,000	25	.0%
Families over \$15,000	29	.0%
Median Family Income	\$9	,352
Residential Tenure		
Owner Occupancy	23	.0%
Renter Occupancy	77	.0%
Household Type		
Average Household Size	1	.9
Individual Households	25	.0%
Female-headed Families	18	0%

Age Composition

Under 18	15.0%
Over 65	21.0%
Education	
Any College	33.0%
High School Graduate	24.0%

Employment

Male Labor	Force Unemployed	2.9%
Families on	Public Assistance	29.7%

RECENT TRENDS

In the last five years, Ghent has shown significant signs of upgrading: many younger, family-oriented persons are moving in; the percentage of low-income persons is lower; more high-income persons live in the area. The crime rate is lower and the percentage of owner-occupancy has risen.

 $^{2/}_{\rm The\ area\ is\ coterminous\ or\ approximately\ so\ with\ the\ census\ tract(s)\ used\ in\ the\ data\ analysis\ .}$

^{4/}The census data describe characteristics of the homogeneous area.

SELF-HELP HOUSING

PENSACOLA, FLORIDA

Population: 59,507

TACTIC OBJECTIVE

The objective of this program is to aid in the rehabilitation of older homes by upgrading sub-standard plumbing.

TACTIC DESCRIPTION

The program was initiated in 1974, when the city learned of an old provision of the city-owned gas company to sell gas heaters with repayment scheduled as part of the monthly utility bill. The program was subsequently expanded and given wider exposure. Low-interest loans are made to residents to upgrade sub-standard plumbing. The gas company mokes loans with the following conditions:

- Ten-year loans are made at three percent interest.
- Minimum monthly payments are \$3.00.
- The loan limit is \$1,500.

The city established a \$100,000 loan fund for this limited rehabilitation program. However, it plans to expand into a larger code enforcement program with an increased loan fund.

TACTIC ACCOMPLISHMENTS

Despite the tactic's recent initiation and limited scope, 20 applications had been processed by October 1974. Furthermore, the city has been encouraged by the tactic's success to expand its scope to a full concentrated code enforcement program.

TACTIC COSTS AND FUNDING SOURCE

City of Pensacola Revenue Sharing Funds The total rehabilitation loan pool is \$100,000. However, the city has committed itself to replenishing the fund when the initial \$100,000 are spent.

PARTICIPANTS AND THEIR ROLES

<u>City of Pensacola</u> Funds the program. <u>City-owned Gas Company</u> Acts as a collection agency. <u>Citizens</u> Apply for loans on individual basis.

TACTIC SPONSOR/CONTACT

Director of Inter-Governmental Programs City Hall Pensacola, Florida 32501

EMERGENCY REPAIR

CLEVELAND, OHIO

Population: 750,903

TACTIC OBJECTIVE

This tactic was designed to encourage owners to invest in their property.

TACTIC DESCRIPTION

The Emergency Repair Loan and Grant Program was started in mid-1974 by the Department of Community Development. The following loans and grants are offered to encourage investment:

- Loans of up to \$3,000 are made to resident homeowners for emergency repairs such as faulty furnaces and leaky water heaters. Loans are at three percent for five years.
- First payment on the emergency repair loan is not due until six months after repairs are made. If, during that time, the owner also brings the unit up to code standards, the loan need not be repaid.
- The owner is then also eligible for a Beautification Grant to upgrade the unit's exterior;
 e.g., painting, shrubbery planting, driveway repair.

TACTIC ACCOMPLISHMENTS

By October 1974 the tactic was in the planning stage; no loans or grants had been made.

TACTIC COSTS AND FUNDING SOURCE

Model Cities

\$1,047,000 in Model Cities funds are used for program administration, repair grants and loans, and housing beautification grants. The total beautification grant amount is \$150,000. The loan and grant amount is \$600,000.

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PARTICIPANTS AND THEIR ROLES

Department of Community Development Developed and administers the program.

TACTIC SPONSOR/CONTACT

Department of Community Development City Hall Cleveland, Ohio 44114

ADOPT-A-HOUSE

LEXINGTON, KENTUCKY

Population: 108,137

TACTIC OBJECTIVE

The tactic objective is to aid low-income, minority homeowners in the physical rehabilitation of their homes; to expose college students to the problems of the poor; and to establish an ongoing program for social assistance.

TACTIC DESCRIPTION

In 1973, a professor at the University of Kentucky conceived of "Adopt-a-House," a student volunteer program, with the following program elements:

- The repair and maintenance (painting, fix-up, minor repairs) of structures owned by the poor, handicapped or elderly.
- Visits to the owners of these homes throughout the year to assist with routine social problems.

Four hundred students of the University of Kentucky have participated in the program, repairing homes with donated materials and conducting frequent visits to their "adopted" families.

TACTIC ACCOMPLISHMENTS

By October 1974, the program had accomplished the following:

- 30 homes were painted; 30 families helped.
- Other residents of the target area were stimulated to repair their homes.
- Students became aware of community problems and racial tension was eased.

TACTIC COSTS AND FUNDING SOURCE

Materials Donated by community. Student Labor Volunteer.

PARTICIPANTS AND THEIR ROLES

Dr. P.S. Sabharwal

Conceived of and implemented program. Students of University of Kentucky Do actual repair and social work.

Dr. Sabharwal hopes to expand student participants from 400 to 600, with enlistments from the University of Louisville, Eastern Kentucky, and Moorhead University. The target is 60 homes next year.

TACTIC SPONSOR/CONTACT

Dr. P. S. Sabharwal, Professor University of Kentucky Lexington, Kentucky 40506 MOBILE TOOL LIBRARY

ROCKFORD, ILLINOIS

Population: 147,370

TACTIC OBJECTIVE

The tactic objective is to make expensive home repair tools available to citizens who wish to repair or rehabilitate their dwellings.

TACTIC DESCRIPTION

In 1974, the Rockford Department of Urban Renewal developed and initiated the Mobile Tool Library to service three Neighborhood Development Program (NDP) areas. A small van carrying hand tools tours these areas and distributes tools to homeowners and tenants. The tools, which would be very expensive for residents to rent or purchase, are loaned free of charge. Unlike tool loan programs in other cities, this program brings tools to the doorsteps of citizens instead of distributing them from neighborhood centers. Retired craftsmen in the mobile library advise residents on tool selection and use.

TACTIC ACCOMPLISHMENTS

The tactic accomplishments include:

- Several dozen homeowners and tenants have borrowed tools.
- Over 500 cards have been issued permitting use of the tool library.

TACTIC COSTS AND FUNDING SOURCE

Local manufacturers Donated tools. Urban Renewal funds \$2,000 used to purchase a truck.

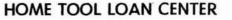
PARTICIPANTS AND THEIR ROLES

Department of Urban Renewal Developed and administers the program. Retired citizens

Advise on tool selection and use.

TACTIC SPONSOR/CONTACT

Department of Urban Renewal City Hall Rockford, Illinois 61104



MILWAUKEE, WISCONSIN

Population: 717,099

TACTIC OBJECTIVE

The tactic objective is to make both expensive and common home repair tools available to low-income residents.

TACTIC DESCRIPTION

The tool loan center was established in 1970 by the city's Model Cities Program and a private corporation which administers the program. Two centers that loan tools for repair, rehabilitation and general maintenance work have been established in Milwaukee's northside Model Cities neighborhood. Both homeowners and tenants utilize the centers which supply expensive tools (e.g., power saws) as well as common household tools (e.g., screw drivers, and hedge trimmers).

TACTIC ACCOMPLISHMENTS

The tactic had accomplished the following by October 1974:

- More than 2,200 people are registered to use the tool centers; 900 tools are used each month.
- Users save a total of approximately \$60,000 per year in tool rental costs.

TACTIC COSTS AND FUNDING SOURCE

Model Cities Program \$54,000 in annual funds.

PARTICIPANTS AND THEIR ROLES

Social Services of Milwaukee, Inc. Administers the program with four full-time employees. Board of citizens

Advises the corporation of changes needed in the tool loan program.

TACTIC SPONSOR/CONTACT

Social Services of Milwaukee, Inc. – United Community Services 606 East Wisconsin Milwaukee, Wisconsin 50202

HOME MAINTENANCE AND REPAIR PROGRAM

BATTLE CREEK/SPRINGFIELD, MICHIGAN

Population: 38,931 (BATTLE CREEK); 3,994 (SPRINGFIELD)

TACTIC OBJECTIVE

The objective is to teach people simple home repair and rehabilitation techniques.

TACTIC DESCRIPTION

The Home Maintenance and Repair Program was initiated in 1973. Courses are offered to residents of the two adjacent cities of Battle Creek and Springfield who want to learn simple home repair and rehabilitation techniques. The curriculum, which is determined by the students, includes subjects varying from simple plumbing and electrical work to interior decoration and furniture repair. Courses are eight weeks long, two nights per week. Instructors are salaried specialists such as plumbers and consumer counselors. The program is well supported by local public officials and the media, and local community colleges give college credit for the courses.

The program has received several awards from the Department of Housing and Urban Development including its "Outstanding Voluntary Contribution" award.

TACTIC ACCOMPLISHMENTS

Within the first year of operation approximately 50 participants have been trained by the program.

TACTIC COSTS AND FUNDING SOURCE

Battle Creek City Revenue Sharing Funds \$16,000 (1974)

PARTICIPANTS AND THEIR ROLES

Calhoun County Community Action Agency Developed and administers the program. Residents of Battle Creek and Springfield Students must live in one of these cities to

meet college residence requirements.

TACTIC SPONSOR/CONTACT

Calhoun County Community Action Agency P. O. Box 1026, Building 13, Federal Building Battle Creek, Michigan 49017

PROGRAM CITIES BY POPULATION

Under 50,000		Salt Lake City, Utah	(175,885)
		Utah County, Utah	(137,776)
Battle Creek, Mich.	(38,931)	Worcester, Mass.	(176,572)
Florence, Ala.	(34,031)		
Hoboken, N.J.	(45,380)	250,000-500,000	
Madison Heights, Mich.	(38,599)		
Medford, Oregon	(28,454)	Atlanta, Ga.	(496,973)
University City, Mo.	(46,309)	Austin, Texas	(251,808)
Wilmington, N.C.	(46,169)	Cincinnati, Ohio	(452, 524)
		Fort Worth, Texas	(393,476)
50,000-100,000		Louisville, Kentucky	(361,472)
		Minneapolis, Minn.	(434,400)
Ann Arbor, Mich.	(99,797)	New Castle County, Del.	(385,856)
Evanston, III.	(79,808)	Newark, N.J.	(382,417)
Galveston, Texas	(61,809)	Norfolk, Va.	(307,951
Inglewood, Ca.	(89,985)	Oakland, Ca.	(361,561
Irvington, N.J.	(59,743)	Portland, Ore.	(382,619
Niagara Falls, N.Y.	(85,615)	Rochester, N.Y.	(296,233)
Oak Park, III.	(62,511)	St. Paul, Minn.	(309,980)
Pensacola, Florida	(59,507)	San Jose, Ca.	(445,779
Wilmington, Del.	(80,386)	Wichita, Kansas	(276, 554)
100,000-250,000		500,000-1,000,000	
Allentown, Pa.	(109,527)	Baltimore, Md.	(905,759)
Arlington County, Va.	(174,284)	Boston, Mass.	(641,071)
Beaumont, Texas	(115,919)	Cleveland, Ohio	(750,903)
Berkeley, Ca.	(116,716)	Dallas, Texas	(844,401)
Charlotte, N.C.	(241, 178)	Indianapolis, Ind.	(744,624)
Colorada Springs, Co.	(135,060)	Kansas City, Mo.	(507,087)
Dayton, Ohio	(243,601)	Milwaukee, Wisconsin	(717,099)
Fort Wayne, Ind.	(177,671)	New Orleans, La.	(593,471)
Hartford, Conn.	(158,017)	Pittsburgh, Pa.	(520,117)
Hollywood, Florida	(106,873)	St. Louis, Mo.	(622,236)
Lexington, Kentucky	(108,137)	Seattle, Wash.	(530,831)
Lincoln, Nebraska	(149,518)	Washington, D.C.	(756,510)
Madison, Wisconsin	(173,258)	washington, D.C.	(130,510)
Mobile, Alabama	(190,026)	0	
New Haven, Conn.	(137,707)	Over 1,000,000	
Providence, R.I.	(179,213)	Chierren III	(2.244.057)
Rockford, III.	(147,370)	Chicago, III.	(3,366,957)
Notificial, III.	(117,070)	New York, N.Y.	(7,867,760)
		Philadelphia, Pa.	(1,948,609)

PROGRAM INITIATORS AND SPONSORS

	Initiator	Sponsor		Initiator	Sponsor
CODE ENFORCEMENT	-		Certification of Code Compliance Madison Heights, Michigan	City	City
Outer City Program and				<i>c</i> /	0)
Neighborhood Cooperation			Rental Housing Licensing Program		
Baltimore, Maryland	City	City	Madison Heights, Michigan	City	City
San Pablo-Code Enforcement			Occupancy Permit Inspection		
Program			System		
Berkeley, California	City	City	University City, Missouri	City	City
Neighborhood Assistance Program			COMPREHENSIVE		
Charlotte, North Carolina	City	City			
			Chicago Area Renewal Effort		
Systematic Code Enforcement			Service Corporation (RESCORP)		
Evanston, Illinois	City	City	Chicago, Illinois	Bus.	Bus.
Neighborhood Improvement Proje	ct		Madisonville Housing Services		Bus ./
Florence, Alabama	City	City	Cincinnati (Madisonville), Ohio	Bus.	Com.
Property Maintenance Program			Shook's Run Neighborhood		
Inglewood, California	City	City	Redevelopment Program		
	1212/10/04	-3-547 · •	Colorado Springs, Colorado	City	City
Demonostration Rehabilitation/					
Grant Frogram			Neighborhood Housing Services	Bus./	
Irvington, New Jersey	City	State	Dallas, Texas	Com.	Bus.
Neighborhood Property			Neighborhood Assistance Program		
Conservation Program			Lincoln, Nebraska	City	City
Kansas City, Missouri	City	City			100
			Simonds Garden-Rosegate Project		
Apartment Licensing			New Castle County, Delaware	County	County
Lincoln, Nebraska	City	City			
			Neighborhood Preservation Program		
Neighborhood Improvement			New York (Crown Heights),		
Program			New York	City	City
Lincoln, Nebraska	City	City	5. (17-11) (7. 77 (7.)	2	2/

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Neighborhood Housing Services	Initiator City/	Sponsor Bus./
New York (Jamaica), New York	Com.	Com.
South Bronx Community Housing Corporation New York, New York	City	City
	C <i>y</i>	0,
Neighborhood Housing Services, Ind Oakland, California	Bus.	Bus./ Com.
Allegheny West Community Development Project Philadelphia, Pennsylvania	Bus.	Bus./ City
Allegheny Council to Improve our Neighborhoods –– ACTION– Housing, Inc. Pittsburgh, Pennsylvania	Com./ Bus./ City	Bus./ Com.
Neighborhood Housing Services Pittsburgh, Pennsylvania	Com.	Bus./ Com.
Hill 2000, Inc. St. Louis, Missouri	Com.	Com.
Neighborhood Housing Services Seattle, Washington	Bus./ City	Bus./ City
Neighborhood Housing Services Washington, D. C. (Anacostia)	Bus.	Bus./ Com.
FOCUSED PUBLIC SERVICES		
Arlington Neighborhood Conservation Program Arlington, Virginia	County/ Com.	County
Dunbar Center Atlanta, Georgia	City	City
Freedom-Mechanicsville Center Atlanta, Georgia	Com.	Com.
Community Development Program Austin, Texas	City	Сіђ
D Street – Community Development Program Boston, Massachusetts	City	City/ Com.

	Initiator	Sponsor
Little City Halls Boston, Massachusetts	City	City
Neighborhood Assistance		
Officers Program		C 1.
Dayton, Ohio	City	City
Bulky Waste Collection Program		
Dayton, Ohio	City	City
Louisville Heightened Trash Removal		
Louisville, Kentucky	City	City
Street Lighting		
Louisville, Kentucky	City	City
Public Improvement Program	CIL	C 1
New Orleans, Louisiana	City	City
GROWTH MANAGEMENT-NEIC CONTROL	GHBORHO	OD
Neighborhood Preservation Ordinance		
Berkeley, California	City	City
Devel. A Director		
Beverly Area Planning Association (BAPA)		
Chicago, Illinois	Com.	Com.
Neighborhood Development Study Hollywood, Florida	y City	City
nony roody riorida	City	City
Oak Park Housing Center		
Oak Park, Illinois	Com.	Com.
Private Streets		
St. Louis, Missouri	Com.	Com.
HISTORIC PRESERVATION		
Old West Side Association, Inc.		
Ann Arbor, Michigan	Com.	Com.
Oregon (Rurne / Instrum) Larre		
Oregon (Burns/Jackson) Loan Program		City/
Dayton, Ohio	City	Bus.

c 1	Initiator	Sponsor
Historic Zone Galveston, Texas	City	City/ Com.
Butchertown, Inc. Louisville, Kentucky	Com.	Com.
Historic Development Commission Mobile, Alabama	City	City
Historic Hill Planning Program St. Paul, Minnesota	City/ Com.	City/ Com.
Lafayette Square Restoration Committee		
St. Louis, Missouri	Com.	Com.
Historic District Wilmington, North Carolina	Com.	Com.
MANAGEMENT OF ABANDONME	NT	
Urban Honiesteading Baltimore, Maryland	City	City
Municipal Land and Building Auction Newark, New Jersey	on City	City
Urban Homesteading Assistance Board (U-HAB) New York, New York	City/ Com.	City/ Com.
Philadelphia Urban Homesteading Philadelphia, Pennsylvania	City	City
Vacant Property Monitoring System Philadelphia, Pennsylvania	City	City
Neighborhood Housing Program Pittsburgh, Pennsylvania	City	City/ Bus.
Urban Homesteading Program St. Louis, Missouri	City	City
Wilmington Homestead Program Wilmington, Delaware	City	City

NEIGHBORHOOD SERVICES	Initiator	Sponsor
Housing NOW, Inc. Hartford, Connecticut	Com.	City/ Com.
Comprehensive Housing Counselin Program	9	
Indianapolis, Indiana	City	City
Neighborhood Assistance Bureau Lincoln, Nebraska	City/ Com.	Сіту
Housing Counseling Program Madison, Wisconsin	Com.	City
Neighborhood Action Council Medford, Oregon	City/ Com.	City
Neighborhood Coordinating Committee (NCC) Niagara Falls, New York	City	City/ Com.
Property Rehabilitation Employment Program (PREP) Oakland, California	City	City
Jefferson Neighborhood Revitalization Program Oakland, California	Bus.	Bus.
People Acting through Community Effort (PACE) Providence, Rhode Island	Com.	Com.
North East Area Development, Inc. (NEAD) Rochester, New York	Com .	Com.
STRUCTURAL REHABILITATION		G
Center City Rehabilitation Program (Collar Project) Allentown, Pennsylvania	City/ Bus.	City
Home Maintenance and Repair Program Battle Creek/Springfield, Mich.	City/ Com.	City/ Com.
Committee to Rehabilitate Substandard Housing (CRASH) Beaumont, Texas	City/ Com.	Bus.

Mayor's Housing Improvement	Initiator	Sponsor
Program (MHIP) Boston, Massachusetts	City	City
Mt. Adams Renewal Cincinnati, Ohio	Bus.	Com.
Emergency Repair Loan Cleveland, Ohio	City	City
Lincoln Life Improved Housing,In Fort Wayne, Indiana	Bus.	Bus./ City
Housing Trust, Inc. Fort Worth, Texas	City	City/Com./ Bus.
Municipal Home Improvement Program (HIP) Hoboken, New Jersey	City	State
Guaranteed Home Improvement Loan Program Indianapolis, Indiana	City	City
Adopt-a-House Lexington, Kentucky	Com.	Com.
Home Tool Loan Program Milwaukee, Wisconsin	City	City
Residential Rehabilitation Program Minneapolis, Minnesota	m City	City
Fair Haven Housing Corporation (FHHC) New Haven, Connecticut	Com.	Com.
Southside United Housing Development Fund (Los Sures) New York (Brooklyn), New York	Com.	City/ Com.
Ghent Neighborhood Conservatio Program Norfolk, Virginia	City	City
Norfolk Private Loan Program Norfolk, Virginia	City	City
Self-Help Housing Pensacola, Florida	City	City
245		

Allegheny Housing Rehabilitation	Initiator	Sponsor
Corporation (AHRCO)		Bus./
Pittsburgh, Pennsylvania	Bus.	Com.
Public Interest Lenders Program(PIL)		
Portland, Oregon	City	City
Mobile Tool Library		
Rockford, Illinois	City	City
Rehabilitation Grant and		
Loan Program		City/
Salt Lake City, Utah	City	State
Housing Rehabilitation and		
Demolition Grant Program		
San Jose, California	City	City
Rehabilitation Loan and Grant		
Program		
St. Paul, Minnesota	City	City
Rehabilitation and New		
Construction Program		County
Utah County, Utah	County	Com.
Model Neighborhood Housing		
Service (MNHS)		
Wichita, Kansas	City	City
Voluntary Housing Assistance Service	•	
Wichita, Kansas	City	City
Vernon Hill Pilot Three Decker		
Rehabilitation Program		
Worcester, Massachusetts	City	City
Worcester Corporation Council Incorporated (WCCI)		
Rehabilitation Loan and Grant Progra	m	
Worcester, Massachusetts	City	City

Com. – Community Bus. – Business

NEIGHBORHOOD CLASSIFICATION

In order to identify the types of neighborhoods in which cataloged programs were operating, a consistent classification system was applied when the neighborhoods were field visited. Each neighborhood was categorized in terms of the simple, five-stage description shown on the following page. For neighborhoodspecific preservation programs in the Catalog, the designated stage of the neighborhood (1,2,3,4 or 5) is cited in the "Characteristics of Neighborhood" section of the program description.

The neighborhood classification system used in the field research and described here is a simplified version of a more elaborate model that has evolved in a series of HUD-funded research projects.* For this study, the language was simplified so that the classification would be understandable to neighborhood residents who were asked to classify their own areas.

The wording in the five-stage description presented here suggests that, once a neighborhood is no longer at Stage 1, it can only move downward through the subsequent stages. This is not true. Many of the neighborhood preservation programs described in the Catalog have resulted in upward movement (e.g., changing a neighborhood from Stage 3 to Stage 2). Thus, the five stages represent a continuum along which a neighborhood can move in either direction. The classifications reported in the Catalog are those of the research analysts who visited each neighborhood, and do not necessarily reflect the perceptions of residents or local government officials. Every effort was made to achieve consistent classification among the neighborhoods visited so that Catalog users could compare program elements used in one type of neighborhood with those in another. Also, neighborhoods described in the Catalog can be compared to ones with which readers are familiar.

*Real Estate Research Corporation, its subsidiary Public Affairs Counseling, and the Center for Urban Policy Research have contributed substantially to the development of the model. A more detailed version of the five-stage classification appears in Dynamics of Neighborhood Change, a report prepared by Public Affairs Counseling for HUD that will be available in Spring 1975.

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Stage One Neighborhoods (Healthy and Viable)

- New and growing area.
- Older area that is not changing.
- Mostly families, some older couples.
- Mostly adults with few children.
- Nearly everyone has moderate, middle or high income.
- Mainly single family homes, but some apartments.
- Mainly apartments and townhouses.
- Buildings well kept up; city services good.
- Home prices and rents rising; neighborhood popular place to live in.
- People feel safe in neighborhood.

Stage Two Neighborhoods (Incipient Decline)

- Older housing; more housing units.
- Older families; more older people living alone.
- People have somewhat lower incomes.
- Older people in houses that are difficult to keep up. Some houses divided into apartments. or
- Families moving into apartments where only adults lived.
- Stores and businesses appear in scattered locations, some homes and apartments used for businesses.

Home prices and rents stable or starting to fall.

Stage Three Neighborhoods (Clear Decline)

- Larger families, more children.
- More houses being divided into smaller apartments. More renters.
- or More people crowding in apartments.
- More minority, ethnic or lower income persons.
 Some welfare families moving in.
- Poor upkeep of buildings; city services declining.
- Less pride in neighborhood.
- Fewer landlords live in neighborhood.
- Home prices dropping.
- Mortgages and home loans hard to come by.
- Some empty houses.

Stage Four Neighborhoods (Heavy Decline)

- Population starts to drop. Many stores close.
- More and more low-income people. More families with only one parent.
- Only poor people of minority groups are moving in.
- More empty houses and apartments. Home prices falling steadily; rents do not cover costs.
- Mortgages and home loans impossible to get except from mortgage ecompanies and private owners. -268-

- Buildings not kept up at all. Broken windows and boarded-up buildings. Some vandalism.
- Garbage not picked up as often. Streets dirty.
- More people on welfare.
- People afraid for their own safety.

Stage Five Neighborhoods (Unhealthy and Nonviable)

- People move out and others do not move in.
- Buildings abandoned, vandalized. Many fires. Many buildings torn down. Many vacant areas.
- All residents very poor.
- No repairs made on outside of buildings. Garbage and bulk trash piles up.
- Most people are afraid to go out of their buildings at night.
- Only a few small, heavily guarded stores.
- Source: Real Estate Research Corporation and Center for Urban Policy Research.

GLOSSARY

The definitions in this Glossary have been adopted from the following sources:

Abrams, Charles. <u>The Language of Cities</u> (New York, The Viking Press, 1971).

Fisher, Ernest M. and Fisher, Robert M. Urban Real Estate (New York, Henry Holt and Company, 1954), pp. 473–491.

Markus, Marvin. Housing and Planning Terms Commonly Used and Misused (New York, Citizens Housing and Planning Council, 1971), pp. 2–21.

National Urban Coalition. Guide to Federal Low and Moderate Income Housing and Community Development Programs (Washington, D. C., National Urban Coalition, 1971), pp. A1-A3.

U.S. Census – 1970 – General Social and Economic Characteristics, U.S. Department of Commerce Vol. PC(1)–32.

Real Estate Research Corporation/Center for Urban Policy Research.

Abandoned Building

A building given up by an owner who has no intention of reclaiming it. Such buildings are no longer occupied.

Amortization

The payment of a debt with interest in comparatively small amounts at regular intervals for a definite period of time, at the end of which the debt is extinguished.

Appraisal

a. An estimate of value of property, as for sale, assessment, or taxation.

b. Estimate of the real or market value of a property; that is, what the owner could reasonably expect to get if he were to sell it (such estimates are usually made by professional real estate appraisers).

Assessed Valuation

The value assigned to a piece of property by the city for real estate tax purposes; it is usually less than the market value of the property (the relationship between assessed value and market value varies from property to property and city to city).

Available Vacant Unit

A structure which is unoccupied, non-seasonal, and not dilapidated and is for sale or rent at the time the census is taken.

Below Market Interest Rate

Applies to certain mortgage insurance programs where the mortgage carries with it an interest rate below that charged by conventional financing in the area. Makes it possible for low- and moderate-income families to rent or buy dwelling units.

Block-Busting

Illegal efforts of unscrupulous real estate operators to create panic in an area by means of rumor, playing on prejudices and misconceptions, and by other unprincipled methods. Residents are led to fear that minority households will move in and therefore depress property values. The owners are thus frightened into selling their homes at below market value, after which the dealers sell the houses to members of minority groups at market or above market prices.

BMIR

See Below Market Interest Rate.

Builder-Seller-Sponsor

Special type of sponsor organized to build or rehabilitate a housing project and sell it, immediately upon completion, to a private nonprofit organization at the certified cost of the project. The nonprofit sponsor buys the total package.

Building, Housing, and Occupancy Code

A law pertaining to standards of construction and occupancy of structures within the jurisdiction of the regulatory authority.

Capital Budget

A statement of proposed expenditures for major permanent investments, (e.g., schools, fire houses, parks, etc.) including their equipment, new land required for public purposes, and the funds required to build these improvements in a given year. These expenditures may be financed out of revenues, borrowings, or both.

CBD

See Central Business District.

Census Tract

Small areas into which large cities and adjacent areas have been divided for statistical purposes. Tracts are generally designed to be relatively uniform with respect to population characteristics, economic status, and living conditions. The average tract has about 4,000 residents.

Central Business District

The business core of a city with the major concentration of retail, office, and service functions.

Central City

The largest city of a standard metropolitan area or urbanized area. One or two additional cities may be termed "secondary central cities" if they have at least 250,000 inhabitants or are one-third as large as the largest city and have a minimum population of 25,000.

Closing

A meeting of the parties to a mortgage transaction or transfer of title to property at which the documents necessary to accomplish these events are signed (executed) and delivered to the persons entitled to receive them.

Code Enforcement

Enforcement of locally adopted ordinances or regulations that specify the minimum conditions under which dwellings are considered fit for human habitation. Unsanitary conditions, faulty wiring, inadequate heat, overcrowding, and structural hazards are housing deficiencies that housing codes are designed to identify and prevent or control.

Community Renewal Program

A federal program providing planning grants to determine the full range of renewal actions needed in various areas of a community. The program describes the action appropriate for each area and establishes an order of urgency.

Concentrated Code Enforcement

A federal or local program that enforces local housing, building and related codes in a designated area. (See Federally Assisted Code Enforcement.)

Condemnation

The legal process by which the public acquires rights for public use through exercising the power of eminent domain.

Consortium

An agreement or association between two or more parties (e.g., financial institutions and local governmental agencies or quasi-public housing development corporations agree to provide individuals with financial aid such as below market interest rate loans).

Construction Loan

In private home financing, a mortgage loan to be used to pay for labor and materials. A construction loan is protected by the general credit of the builder and usually is secured by the incomplete house, delivered materials, and the lot, as contrasted with a permanent loan secured by the completed parcel. The construction loan usually is advanced in installments to the builder as construction progresses. It may be repayable upon completion and sale of the house or it may be converted to a permanent loan at that time.

Contract Rent

The monthly amount of rent provided for under the lease; the actual rent agreed upon to be paid.

Conventional Lender

An institutional lender, i.e., a savings and loan association, mutual savings bank, commercial bank, etc., involved in real estate finance. Conventional lenders stand in contrast to the public domain or smaller private sources of credit such as sellers who finance property transfers themselves. (The sellers may not require full payment immediately but may accept regular payments on contracts or mortgages that they hold.)

Conversions

Housing units originally designed for singlefamily use that are subdivided and adapted for multi-family use by installing additional partitioning walls, kitchen and bathroom facilities, entry ways, etc.

Cooperative

An apartment house in which each tenant holds shares in a corporation that owns and manages the building and takes out the overall mortgage. Membership in a cooperative includes the right to occupy a specific apartment. The tenants' monthly payments include their portions of the loan, principal and interest charges, and the real estate taxes. If a member of the corporation defaults, his or her monthly payments must be assumed by the other tenant-stockholders.

Debt Service

The payment made on loans; includes interest and repayment of a portion of the principal sum borrowed.

Depreciation

A decline in value brought about by deterioration through ordinary wear and tear, age, or functional or economic obsolescence.

Disinvestment

See Institutional Disinvestment.

Eminent Domain

The right or power of public and semi-public agencies to take private property for public purposes without the owner's consent on payment of just compensation.

Equity

The portion of the value of housing in excess of indebtedness against it.

Equity Loan

Loan or monetary interest used in homesteading programs to establish the owner's equity in the parcel. Because banks are unwilling to loan to persons with no capital in a structure, the equity loan, acting like a construction loan, provides start-up money for a short period of time (30-90 days) during which the rehabilitation work can be partially finished, thereby establishing some equity in the property for the owner.

Escrow Fund

Funds held by a disinterested third party on behalf of a seller and buyer.

Exclusionary Zoning

The use of zoning to exclude low and moderate income families from desirable residential areas. Typically, it is a zoning pattern that requires a large lot for each dwelling unit and precludes multifamily housing.

FACE

See Federally Assisted Code Enforcement.

Fast Take

A method of rapid acquisition of private properties for public purposes. It is often used to acquire tax delinquent properties that in the course of the usual lengthy tax foreclosure are often vandalized or abandoned.

Federally Assisted Code Enforcement

A federal program that aids enforcement of local housing, building and related codes in a designated area. Assistance available under this program may include the cost of planning and administering the program, the provision of needed surface public improvements, relocation payments, Section 312 loans and Section 115 grants for rehabilitation. (See Concentrated Code Enforcement.)

Federal Housing Programs

The federal housing programs presented here include those administered by the Department of Housing and Urban Development and the Farmers Home Administration:

Department of Housing and Urban Development:

Section 115 - Allows capital grants of up to \$3,500 to lowincome households living in urban renewal areas for rehabilitation of housing units they own.

Section 116 - Grants for demolition of unsafe structures (Housing Act of 1949).

- Section 117 Grants for code enforcement (Housing Act of 1949).
- Section 202 - Direct loans for rental housing for elderly and handicapped (Housing Act of 1959).
- Section 202 Loans for community facilities (Housing Amendments of 1955).
- Section 203(b) Mortgage insurance for homes at market interest rates (National Housing Act).
- Section 203(i) Mortgage insurance for lowcost homes in outlying areas and farm homes (National Housing Act).
- Section 203(k) Insurance of loans for repair of homes not in urban renewal areas (National Housing Act).
- Section 207 Mortgage insurance for rental housing at market interest rates (National Housing Act).
- Section 213 Mortgage insurance for cooperative housing (National Housing Act).
- Section 220 - Mortgage insurance for new and rehabilitated homes and rental housing in urban renewal areas (National Housing Act).
- Section 220(h) Insurance of loans for repair and rehabilitation of homes and multi-family housing in urban renewal and code enforcement areas (National Housing Act).

- Section 221 - Mortagae insurance for new or rehabilitated homes and rental housing for displaced families or low- or moderate-income families (National Housing Act). Extended loan coverage on Section 221(d)(2) mortgages to reduce down payments on home purchases financed with market rate mortagaes to as low as \$200. No cash subsidies are provided, but the government insures highrisk mortgages and thereby assumes higher chance of foreclosure and repossession. The extra costs resulting from higher risks are in fact a subsidy. This program is not included in most of the program descriptions, but is identified here because it has the highest default rate of any current program, and is often confused with the Section 235 program.
- Section 221(d)(3) Rental housing subsidy for moderate-income households very similar to Section 236 except it has a fixed interest rate reduction subsidy resulting from use of three percent mortgage loans. It has all the additional subsidies of Section 236 with similar terms.
- Section 221(h) Mortgage insurance for purchase and rehabilitation of housing for resale to lowincome families at below market interest rate financing (National Housing Act).

Section 235

 Home ownership subsidy for moderate-income households using newly constructed, rehabilitated, or existing single-family units (including those in cooperatives).

Combines an interest rate reduction subsidy, an extended loan term, increased loan coverage and interest deductibility subsidy for homeowner-occupants.

Also has some features of a housing allowance, since amount of interest reduction subsidy varies, depending upon occupant's income. That subsidy equals amount required to reduce debt cost to at least 20 percent of occupant's income, with a ceiling set by the difference between market rate of interest and one percent.

 Rental housing subsidy for moderate-income households using newly constructed or rehabilitated multi-family units.

Section 236

Subsidy structure very similar to Section 235 in principles and form, but for rental units. Combines an interest rate reduction subsidy, increased loan coverage (up to 100 percent for nonprofit sponsors) and accelerated depreciation for investors.

Has the same variable interest rate subsidy as Section 235 but reduces total rent to at least 25 percent of occupant's income with the same type of ceiling.

Rent supplement subsidy can be combined with Section 236 program to make units in these buildings available to low-income households.

Sections 223 and

237

Programs that allow market interest rate loans to be made to persons with poor credit qualifications, or living in relatively high risk neighborhoods. As in 221(d)(2), true subsidy lies in likely high foreclosure and repossession costs from loans under other programs that would not have been made except for special insurance provided by these two Sections.

- Section 312 Section 312 allows three percent loans for rehabilitation of properties in urban renewal areas, code enforcement areas, or areas likely to become one or the other. This provides an interest rate reduction subsidy.
- Section 701 Grants to assist comprehensive planning (Housing Act of 1954).
- Section 702 Advances for public works planning (Housing Act of 1954).

Farmers Home Administration:

Section 502 - Farmers Home Administration homeownership Ioan program to households living in areas with population less than 10,000, which cannot obtain adequate credit elsewhere. No statutory income limits, but administered mainly to moderate-income households.

Can include interest rate
reduction subsidy similar
to Section 235, or interest
rate reduction subsidy
resulting from Farmers Home
Administration lending at
below market rate because
it floats bonds at low rates.
The majority of Section 502
loans are made at interest
rates below that which
Farmers Home Administra-
tion pays buyers of its bonds
Can be used to build new,
purchase existing, or rehabi-
litate existing single-family
units.

 A rental and cooperative housing program under the Farmers Home Administration for low- and moderateincome households. There are two versions: one with a fixed interest rate reduction subsidy at three percent (like Section 221(d)(3)); the other with a variable interest rate reduction subsidy (like Section 236).

Filtering

Section 515

The theory that a unit of housing goes through a gradual decline which makes it available to successively lower income groups until it becomes uninhabitable and is replaced.

Foreclosure

Legal action to take the property ownership away from a person who has failed to make principal and interest payments on debts against the property.

Front End Costs

The initial costs of housing construction or rehabilitation activities. Includes such outlays as architectural fees, site option costs, filing fees, etc.

Gross Vacancy Rate

The ratio of the number of unoccupied housing units to the total number of units at any time within a given area.

"Gut" Rehabilitation

An extensive level of renovation usually including the remodeling or redesigning of floor layouts, major interior and exterior repairs, installation of new heating, plumbing and electrical systems and replacement of outmoded fixtures.

Heterogeneous

Differing or opposite in structure, quality.

High-Risk Loan Pool

A pool of funds set aside by financial institutions to facilitate what would normally be considered high-risk loans (i.e., loans to persons who may not pay them back because of age, income, previous indebtedness, or bad credit records; or loans in geographic areas where deterioration is expected to occur). The pooling is done to spread any losses that might result from the loans that are made.

Homesteading

Originally, a program whereby a portion of land in an unsettled area was granted by the government to a settler for development as a farm; recently the term has been applied to a program in which municipalities sell previously abandoned buildings to purchasers willing to rehabilitate and inhabit the units.

Homogeneous

Having similarity in structure or quality.

Housing Unit

A house, an apartment, a group of rooms or a single room occupied or intended for occupancy as separate living quarters by a single family, one person living alone, two or more families living together or any other group of related or nonrelated persons who share living arrangements.

Improvements

Additions to raw lands tending to increase value, such as buildings, streets and sewer; any physical addition to land that increases its utility, income, beauty, or value.

Income Limits

The family income limits established for admission into projects for low- and moderateincome families and which may not be exceeded if the families are to be eligible to rent or buy; the income limits are based on family size, type of dwelling unit, and cost of living in the area; each federal housing program has its own income limits.

Income, Low

Within the housing context, refers to persons or families eligible for public housing or rent supplement housing: the limits are set locally with the approval of HUD.

Income, Lower

Lower-income housing is a term used in the Housing and Urban Development Act of 1968; refers to persons and families whose income, for the most part, does not exceed 135 percent of the limits established for admission to public housing and, for a limited part of the appropriations, not more than 90 percent of the limits established for occupants of projects insured under FHA Section 221(d)(3).

Income, Moderate

Not expressly defined in federal legislation, but found in FHA Section 221; as noted under "income limits," the FHA has established income limits for various districts throughout the country applicable to FHA 221(d)(3), which create definitive limits on "moderate income" for purposes of this program.

Indemnification

To guarantee against loss, as with an insurance policy.

Infill Housing

The construction of housing in the vacant areas between existing structures. Commonly occurs in the spaces where demolitions have removed several structures (usually row houses) on a block, making gaps in the otherwise solid facade of housing.

"In Rem" Foreclosures

Legal action to take property ownership from a person who has not paid taxes for a period of time specified by law. After such action the city or local taxing authority becomes owner of the property. In most cities property is usually disposed of by auction, unless a governmental use can be established.

Institutional Disinvestment

The practice by savings and loan associations, commercial banks and other conventional lenders of reducing or entirely stopping their flow of credit to specific urban neighborhoods and communities. Institutional disinvestment if often called "red-lining."

Interest Reduction Programs

Programs that subsidize the market interest rates of mortgage loans for low- and moderateincome housing; this is one mechanism by which the cost to the consumer is lowered.

Interim Financing

The loan which covers land cost, construction cost, current real estate taxes, and other incidental expenses attributable to the construction period; this is sometimes called a construction loan.

Investor Sponsor

This refers to private, profit-making organizations that undertake the development of housing projects for sale at a profit to a nonprofit corporation; the allowable profit is limited and the mortgage amount available to the sponsor is a lower percentage of project cost than is the cose for nonprofit housing sponsors.

Land Use

A term referring to the type of activity conducted or permitted on a lot or parcel of property. The general categories of land uses include: residential, commercial, industrial, public, semi-public, and institutional.

Land Use Regulation

Broadly, any legal restriction such as a zoning ordinance or a private covenant that controls the uses to which land may be put.

Limited-Dividend Corporation

A profit-motivated housing development sponsor who is eligible to receive an FHAinsured mortgage loan for as much as 90 percent of the total development cost and can earn up to six percent annually on its equity investment.

Limited-Profit Housing Company

In New York State, a private company providing rental or cooperative housing subject to public supervision. If it operates rental housing, its annual income is limited to a stipulated percentage of its equity investment in the housing. Limited profit companies receive low-interest mortgage loans from the city or the state, tax exemption and are legally entitled to the benefits of the power of eminent domain. The income of tenants is limited and the rents are regulated. These are commonly known as Mitchell-Lama projects.

Loan Pool

Similar to a high-risk loan pool except where the loans being advanced have less chance of delinquency or foreclosure. (See High-Risk Loan Pool.)

Loan-Value Ratio

The ratio of the amount of a loan to the lender's appraisal of the security (e.g., dwelling, lot) at the time when the loan is made.

Master Plan

A plan for the physical development of an area, municipality, region, etc. that provides for its improvement and future growth; it analyzes needs and provides for the orderly accommodation of the housing, business, industry, transportation, service, recreation, health and welfare needs of its population.

Mitchell Lama

A New York State program enacted in 1955 to help finance lower-cost housing for families of middle income. (See Limited-Profit Housing Company.)

Mortgage

A loan made for the purpose of buying, building, or rehabilitating real property in which the property that is purchased is used as security for the loan.

Mortgagee

A person to whom property is pledged as security for a loan .

Mortgagor

An owner who pledges his property as security for a loan (the debtor).

Multi-Family Development

A development of more than two dwellings; usually associated with garden apartments, townhouses, and high-rises.

Municipal Bonds

Tax exempt bonds issued by cities, towns, villages, states, territories, and possessions of the United States, as well as by housing authorities, port authorities, and other political subdivisions responsible for providing and maintaining such community facilities as schools, hospitals, highways, and housing.

Municipal Loan Program

A New York City program granting long-term, low-cost loans for financing rehabilitation. The program, at first abused, has recently been revived with greater safeguards specifically for neighborhood preservation.

NDP

See Neighborhood Development Program.

Neighborhood Development Program

Federally funded urban renewal carried out with financing on an annual basis.

Non-Bankable Applicants

Loan applicants that under most instances would be rejected by institutional financing sources (e.g., banks). Their applications would not be accepted because of their income, past credit history, etc. and/or because of the intended purpose of their loan (i.e., to buy or rehabilitate an older urban property that is not considered a sound investment).

Non-Profit Sponsor

A group, organized for reasons other than making profit, which can undertake a housing construction or rehabilitation project; the housing units may be rented on a nonprofit basis or the nonprofit sponsor can be the means of creating individual, cooperative, or condominium ownership; FHA can insure up to 100 percent of a mortgage loan for such sponsors.

Occupied Housing Unit

Separate quarters (see Housing Unit) in which a person or group of persons live at the time the census is taken; or separate quarters from which the occupants are only temporarily absent (e.g., on vacation) at the time the census is taken.

Operating Costs

The amount of money needed to provide essential services and adequate property maintenance, e.g., heat, wages, elevator service, etc.

Ordinance

A law enacted by the legislative department of a city government regulating specific items such as land use, housing condition, pollution, etc.

Payment in Lieu of Taxes

Annual payments made by a housing authority to the local taxing body in which a tax–exempt housing project is situated. These payments are approximately equal to ten percent of the annual shelter rent charged in the project. They are made to partially compensate the municipality for services and facilities furnished to the project, and are included in the rental charges paid by the tenants.

Permanent Financing

Most multi-family housing is constructed with funds advanced by a commercial bank on a temporary basis, secured by the credit of the builder and by the value of the work done. Upon completion, these temporary funds are repaid from the proceeds of a long-term mortgage secured by the property itself. This last is called the permanent financing, in contrast to construction financing, which is temporary.

Purchase Money Mortgage

- A mortgage given to the seller by the buyer to secure payment of the balance of the purchase price.
- b. A mortgage on an owner-occupied dwelling of four units or less, given to a lender to secure repayment of a loan that was used to purchase the property.

Real Estate Mortgage Insurance Corporation (REMIC) Established by New York City, REMIC was created to insure preservation and rehabilitation loans granted by private financial institutions. The objective of such insurance is to encourage the flow of financing to "grey area," urban neighborhoods, in an attempt to arrest decay.

Rebate

A refund of part of the original payment for some service or charge.

Receivership

A remedy whereby a property that is not maintained, i.e., has multiple code violations, can be placed in the hands of a third party or receiver (either public or private) who effects needed repairs. The property owner can take back his parcel if and when he pays the receiver for the repair expenses incurred. Receivership programs have been used most extensively in New York City and Chicago.

Redlining

See Institutional Disinvestment.

Rehabilitation

The restoration to good condition of deteriorated structures, neighborhoods, and public facilities. Structural and facility rehabilitation may involve repair, renovation, conversion, expansion, remodeling, or reconstruction.

REMIC

See Real Estate Mortgage Insurance Corporation.

Revolving Loan Fund

Generally a fund of a given amount set up by financial institutions, public agencies, businesses, private organizations, etc. for making loans for a specific purpose. Repayments are used to make additional loans, as long as the total amount of loans outstanding does not exceed the given amount of the revolving fund.

Rent Control

- The regulation of rents, the prohibition of evictions, and the control of the landlordtenant relationsip by legislation.
- Public regulation of rental and other provisions of leases.

Rent Roll

The gross income from a property which is derived by totalling the rental payments for each occupied unit.

Seed Money

- a. The money used to pay for initial costs of planning housing construction; the start-up costs associated with constructionrehabilitation activities such as architectural fees legal fees, site option costs, etc. (See FrontEnd Costs.)
- Advances to nonprofit sponsors of low-income housing for initial costs of planning the housing.

Shelter Rent

The payment for use of shelter and, generally, water, but exclusive of other utilities, such as heat, light, gas.

SMSA

See Standard Metroplitan Statistical Area.

Special Assessment

A non-tax levy imposed by the public upon structures to pay for special services rendered and apportioned in relation to the assumed benefits enjoyed by each unit subject to the levy.

Standard Metropolitan Statistical Area

Except in New England States a standard metropolitan statistical area is a county or group of contiguous counties which contains at least one city of 50,000 inhabitants or more, or twin cities with a combined population of at least 50,000. In addition to the county or counties containing such a city or cities, contiguous counties are included in an SMSA if, according to certain criteria, they are socially and economically integrated with the central city. In New England states, SMSAs consist of towns and cities instead of counties. Each SMSA must include at least one central city, and the complete title of an SMSA identifies the central city or cities.

Subdivision

A tract of land improved with streets or roads and divided into lots suitable for building purposes, especially housing or industry.

Subdivision Controls

Controls upon a builder who wishes to divide a tract of raw land into building lots. They guide the development of new streets, and require the developer to pay most or all of the costs associated with streets, drains, and other required municipal services. The developer's plans are typically made to conform to overall community development plans and standards.

Subsidy

Any grant or aid furnished by a government to a private commercial enterprise, a charity organization or the like for an undertaking to which a private interest is imputed. The term includes aids to promote private operations in trade, industry, etc., as well as social services and housing production.

Sweat Equity

The interest one acquires in property by contributing one's labor or services instead of money. An illustration: low income homeowners who did not have the small down payment necessary to purchase a home with a HUD Section 235 mortgage at times were allowed to substitute for their down payment their labor in aiding the construction or rehabilitation of the unit.

Tactic

a. One element of a larger program.

b. A uni-dimensional effort.

Tax Abatement

To overcome the problem of rehabilitation improvements resulting in increased tax assessments, several cities have established a policy of lessening or even lowering the taxes charged on rehabilitated properties by cancelling a percentage of the increase in assessment which results from the improvement. This differs from a tax exemption in that taxes are forgiven or canceled rather than exempted from future levy.

Term

The length of time for which a loan or agreement extends.

Zoning

The partitioning of a community, by ordinance, into zones, and the establishment of regulations in the ordinance to govern the use of the land, and the location, height, use, and land coverage of buildings within each zone. The zoning ordinance usually consists of text and a zoning map. The districts or zones shown on the zoning map are usually identified as to the permitted type of land use.

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