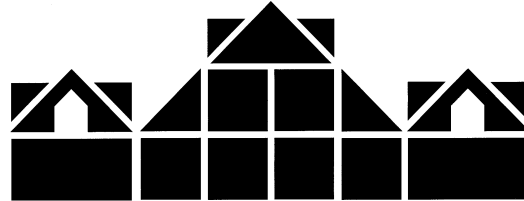


2/10/2009

DRAFT



**THE AFFORDABLE HOUSING STUDY COMMISSION**  
*Dedicated to Promoting Affordable Housing in Florida Since 1986*

# Final Report 2009

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**2/10/2009**

**DRAFT**

March \_\_\_\_, 2009

The Honorable Charlie Crist  
Governor of Florida  
The Capitol, Suite PL05  
Tallahassee, Florida 32399-0001

The Honorable \_\_\_\_\_  
President, Florida Senate  
Suite 409 The Capitol  
404 South Monroe Street  
Tallahassee, Florida 32399-1100

The Honorable \_\_\_\_\_  
Speaker, Florida House of Representatives  
420 The Capitol  
402 South Monroe Street  
Tallahassee, Florida 32399-1300

Dear Governor Crist, President \_\_\_\_\_, and Speaker \_\_\_\_\_:

On behalf of the Affordable Housing Study Commission, I am pleased to submit our final report for 2008-2009.

Speaking for all members of the Commission, I extend our appreciation for the opportunity to serve the Citizens of Florida.

Sincerely,

Oscar Anderson  
Chairperson

**The Affordable Housing Study Commission  
2008-2009 Membership**

**Oscar Anderson**  
Chairperson

**Lloyd J. Boggio**  
Representing residential community developers

**Thomas Smith**  
Representing residential home builders

**Lelia Allen**  
Representing the Florida League of Cities

**Manny Pumareiga**  
Representing regional planning councils

**Shannon Nazworth**  
Representing management and operation of  
rental housing development

**Paul E. Curtis**  
Representing apartment development

**Annetta Jenkins**  
Representing very low- and low-income persons

**Santos G. De La Rosa**  
Representing very low-income persons

**Jeff Bagwell**  
Representing a community based organization  
with experience in housing development

**Dorothy E. Ellington**  
Representing a local housing authority

**Maria P. Barcus**  
Representing the housing interests of homeless  
people

**Gregg Truxton**  
Resident of the State

**Sharon D. Jenkins-Owen**  
Representing statewide growth management  
organizations

**Charles Milsted**  
Representing elder housing interests

**Ann R. Kashmer**  
Representing the home mortgage lending  
profession

**Melissa Gilreath**  
Representing elder housing interests

**Darlene Pifalo**  
Representing the real estate sales profession

**Ellen M. Ramsey**  
Representing community based organizations  
with a population of less than 50,000

**George D. Romagnoli**  
Representing the Florida Association of Counties

**Kristin Larsen**  
Representing statewide growth management  
organizations

**Staff**  
Odetta MacLeish-White

*The Affordable Housing Study Commission would  
like to thank*  
.....  
.....  
.....

## **Mission Statement of the Affordable Housing Study Commission**

The Affordable Housing Study Commission recommends improvements to public policy to stimulate community development and revitalization and to promote the production, preservation and maintenance of safe, decent and affordable housing for all Floridians.

## **The Commission's Legislative Charge**

Section 420.609, Florida Statutes, charges the Commission to recommend solutions and programs to address the state's acute need for housing for low- and moderate-income residents, elders and homeless people. The Commission believes its charge also extends to other Floridians with special housing needs, including extremely low income residents, farmworkers and people with disabilities. The Commission's analysis is to include, but is not limited to:

- Educating the public and government officials to understand and appreciate the benefits of affordable housing;
- Use of publicly owned lands and buildings as affordable housing sites;
- Coordination with federal initiatives, including development of an approved housing strategy;
- Streamlining the various state, regional and local regulations, and housing and building codes governing the housing industry;
- Stimulation of public and private cooperative housing efforts;
- Implementation or expansion of the programs authorized under state law;
- Discovery and assessment of funding sources for low-cost housing construction and rehabilitation; and
- Development of such other solutions and programs as the Commission deems appropriate.

In performing its analysis, the Commission is also charged to consider both homeownership and rental housing as viable options for the provision of housing and to give consideration to various types of residential construction including, but not limited to, manufactured housing.

**2/10/2009**

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**Executive Summary**

**(This section will be written towards the end of our process)**

## Introduction

The Affordable Housing Study Commission's examination of ways to increase the effectiveness of nonprofit affordable housing developers comes at a time of unprecedented upheaval in Florida's housing industries. The collapse of the sub prime mortgage market has reverberated throughout the entire housing industry, the state legislature faces the challenge of closing a multi-million dollar deficit and extremely low income households and households with special needs continue to demand attention. Adding further weight to the decision to focus on increasing the effectiveness of nonprofit affordable housing developers was Florida Housing Finance Corporation's (the Corporation) request for help in identifying ways to improve nonprofit participation in its rental programs.

To develop its findings and recommendations, the Study Commission received testimony from a wide range of stakeholders during its annual stakeholders meeting and regular meetings:

- HUD;
- LISC;
- Local governments;
- For profit joint venture partners;
- Private lenders;
- Florida Housing Finance Corporation;
- Florida Housing Coalition; and
- Nonprofit affordable housing developers.

This extensive testimony revealed a number of common themes. Nonprofit affordable housing developers are a critical player in providing housing for very low and extremely low income households, which often require supportive services along with their housing. For profit developers are unwilling to tackle housing developments for these populations due to the narrow profit margins. **(insert information on the drop in for profit apps to UAC during condo boom and the return spike in apps when the condo boom busted)** Moreover, nonprofit developers are committed to perpetual affordability making their properties a steady source of affordable units. Nonprofit affordable housing developers are also deeply familiar with specific neighborhoods and the unique set of needs and challenges presented by each community.

Regardless of size and production output, nonprofit affordable housing developers share common

### Hard To Serve Households Demand Attention

207,403 ELI households earning 30% or less of area median income who owned their home were paying 50% or more each month for their housing.

- 247,657 ELI households earning 30% or less of area median income who rented their home were paying 50% or more each month for their housing.

- There are 33,088 homeless single adults, unaccompanied youth, and married adults in Florida but it is estimated the state has only 13,788 beds for this population.

- There are 6,466 homeless families with children but the state has only 2,768 units for family households.

- There are 181,145 special needs households in the state, and just over 71% of these households pay 75% of their income for housing, have income less than 20% of AMI or both.

barriers:

- Multiple sources of financing – affordable housing development often requires layers of financing and subsidy, which can challenge even the most experienced staff.
- Small staff and high staff turnover – Nonprofits operate with small staff, who must juggle a number of tasks and responsibilities while learning to navigate complex financing programs. Once funding is secured, the complex issues of project management and, ultimately, asset management take center stage to apply continued pressure to small staff. Closely related is the issue of high staff turnover, which makes it difficult to deepen organizational expertise.
- Undercapitalization while taking on more risky developments – nonprofit affordable housing developers often tackle housing for low- or extremely low-income households. This kind of housing provides thin profit margins which often do not infuse substantial operating cash flow back into the sponsoring nonprofit. Increasingly, nonprofits are also focusing on project and asset management which involves looking at each property in terms of its long range costs and revenue generating potential.<sup>1</sup> The costs of building and managing housing targeted to lower income households requires consistent infusions of resources and assistance.
- Evaluating impact can be challenging – apart from counting the number of units produced, and to the extent a nonprofit developer also pursues broader community development activities, it is difficult to establish a single evaluative standard to gauge the organization's effectiveness.<sup>2</sup>

In the context of today's serious budget constraints, the Study Commission still found that developing and supporting nonprofit capacity is an important goal, and strived to develop some recommendations that could be implemented with little to no new funding and others that look forward to the day when our state and national economies have recovered. Indeed, nonprofits have an important role to play in addressing the current foreclosure crisis – their expertise in homeownership counseling and their familiarity with residents and the local communities make them perfect partners for local governments looking for creative solutions to reducing the inventory of foreclosed and abandoned homes.

### **Section on the importance of affordable housing to the state**

**Outline goals of each chapter i.e. “Chapter One of the final report provides a brief history of nonprofit affordable housing organizations and lays out the framework for defining capacity used by the Commission in its deliberations.”**

### **Should We Encourage Nonprofit Affordable Housing Development?**

The Study Commission received testimony from a number of states which had invested resources into developing nonprofit capacity. A common feature among these states was a belief that nonprofit developers were crucial players in the provision of new units (homeownership and rental) and/or the preservation of existing housing. In Florida,

nonprofits have established a strong track record of success in providing homeownership opportunities and the homeownership counseling that can assist households in maintaining their property. This success has been predicated on the presence of a predictable, consistent funding source in the form of the State Housing Initiatives Partnership (SHIP) program.

On the rental side of the equation, nonprofits have been less successful as an industry and the Commission reviewed literature examining one basic question:

*What are the strengths and weaknesses of nonprofit developers versus for profit developers?*

For-profit developers typically have important attributes that make them attractive developers and owners of housing that is affordable to low income households. In particular, they generally bring significant financial and technical resources to a given deal. The ability of for profit developers to cover the costs of acquiring land or buildings, as well as the upfront development costs, often allows them to move more quickly and efficiently than nonprofit organizations.

On the other hand, for profits may be avoiding properties targeted to the neediest populations since they require additional services that are difficult and unprofitable to arrange, but are essential for residents. Perhaps the major criticism of for profit developers relates to the inherent contradiction in their need to make a profit and the potential for this to come into conflict with the long term affordability needs of low income residents.

Nonprofit housing organizations have been criticized for the small scale of their activities and the perception that, despite their good efforts, nonprofit-produced units rarely amount to much more than the proverbial “drop in the bucket.” Some of the other most frequently heard criticisms point to the difficulty that nonprofits often have in pulling deals together in a timely and efficient manner. On the other hand, the development context in which nonprofits work is complex, and the need for them to line up multiple subsidy and funding sources, along with the typically skimpy working capital that they have available, serves to explain at least some of these concerns.

Supporters of nonprofits also point to their willingness to work in neighborhoods in need of revitalization. The ability of nonprofits to take risks that other developers are unwilling to take, and to invest in deteriorated neighborhoods, is often a key factor in the area’s eventual revitalization. In fact, one of the ironies of community development is that the more nonprofits invest in neighborhoods that others are bypassing, and that this, in turn, stimulates other public and private investment, the more likely that the nonprofit will run into difficulties at some point in the future. Specifically, the nonprofit’s own viability may be threatened as land and buildings that are affordable to the organization become scarce.

Nonprofits are also typically praised for their commitment to produce housing that is affordable to lower income people over the long-term. However, despite their good intentions to maintain these units in perpetuity, some nonprofits may already be finding it impossible to maintain all their units as affordable to low income households, due either to difficulty doing development deals as opportunities become scarcer in gentrifying areas or because some buildings may require more resources than the nonprofit can access. Indeed, all owners of housing affordable to low income households have to deal with the restrictions imposed by the various subsidy programs they are utilizing. In particular, with the exception of the old Section 8 New Construction/Substantial Rehabilitation program (as well as the public housing program following the creation of operating subsidies), federal subsidized housing programs have not included operating subsidies, to deal with maintenance and repairs, as well as unforeseen increases in costs.<sup>3</sup>

## Chapter One

*(This chapter will provide a brief history of nonprofit development organizations, outline the definition of capacity and what data we have on Florida's nonprofit development industry)*

### **Brief History of Nonprofit Affordable Housing Development Entities**

The nonprofit housing sector encompasses a diversity of organizational forms, reflected in the variety of names attached to nonprofit housing development agencies: community development corporation, community housing development organization, nonprofit development organization.<sup>4</sup> This variety is further deepened by the diverse sizes of nonprofit housing developers which can range in size from national or regional organizations conducting larger scale developments to neighborhood or local entities undertaking infill developments or small, one time multifamily projects.

Nonprofit affordable housing development began with active federal support. In 1959, the Section 202 program was created to develop subsidized housing for the elderly and handicapped. An array of nonprofits – religious, fraternal, civic or trade – were invited to participate in this program. Throughout the 1960s, three sets of federal housing initiatives included nonprofits, the most significant being the 1966 Special Impact Amendment to the Economic Opportunity Act. This legislation created the first generation of community development corporations (CDCs) in this country. Eight years later, Title VII of the Community Services Acts provided further funding for the fledgling CDCs. Between 1966 and 1981, more than \$500 million in federal funds were allocated to 63 CDCs through these two programs.<sup>5</sup>

Two other key federal programs that sustained CDCs were the Neighborhood Self-Help Development program, which provided \$15 million in two rounds of funding in 1979 and 1980, and the Nehemiah Housing Opportunity Grants Program which provided over \$60 million to 54 CDCs over the course of three rounds of funding. Ultimately, both programs were rolled into the Community Development Block Grant program, created in 1974.<sup>6</sup>

This federal support for nonprofit participation in affordable housing production came to a halt in 1973, under the Nixon administration which imposed a moratorium on new federal housing subsidy programs. Withdrawal of federal resources for affordable housing production continued throughout the 1980s making room for greater state and local government initiatives and setting the stage for the rise of national intermediaries which targeted capacity building in the nonprofit sector. Currently, the Low Income Housing Tax Credit (LIHTC) and HOME programs represent key federal support for nonprofit participation in developing affordable housing. Both programs require an allocation set aside for nonprofit developers, but allocations do not always equal production and full utilization, particularly of the LIHTC, has proven a challenge for most nonprofits.<sup>7</sup>

It would be inaccurate to imply that this trend of federal support was the only impetus for the creation of CDCs. Most CDCs emerged as a community based response to redlining

practices, neighborhood blight and abandonment, and high crime rates that fed urban unrest and deterioration from the 1960s through 1980s. CDCs were conceived as a way to organize and empower residents to achieve broad based neighborhood turn around. This goal meant attacking multiple issues on multiple fronts. Throughout the 1990s, more and more CDCs realized that improved housing options represented a core requirement in stabilizing neighborhoods, which could then build on services to address education, youth services, and quality of life and employment issues. Better housing provided a strategic beachhead against neighborhood decline.<sup>8</sup>

### **The Challenge of Defining and Measuring “Capacity”**

Developing a working definition of “capacity” was one of the early challenges faced by the Study Commission. While it is appropriate to consider the number of units produced as one indicator of capacity, the Commission quickly realized that a nonprofit’s capacity to develop affordable housing encompasses a number of competencies. One widely accepted framework for analyzing a nonprofit’s capacity comes from Norman Glickman and Lisa Servon in their 1998 article in Fannie Mae Foundation’s *Housing Policy Debate*.

According to Glickman and Servon, a useful definition of capacity is one which labels multiple dimensions of capacity building which can then be examined by looking at the strategies a nonprofit housing developer might use to achieve each kind. The authors divide their definition of capacity into five major components:

- Resource;
- Organizational;
- Network;
- Programmatic; and
- Political.

This division is not meant to imply that each area of capacity exists independently of the others. There is a critical interaction between all five components; a change in one can trigger a change or shift in one or more of the others. Moreover, the concept of flexibility further informs how these capacities work together. A nonprofit affordable housing developer must be both responsive and resilient. Responsiveness indicates the ability to change focus and direction when a change in the environment calls for it; resiliency, on the other hand, refers to a nonprofit’s ability to weather inevitable setbacks and challenges and continue pursuing its mission.<sup>9</sup>

**Resource capacity** is the ability of an organization to acquire and maintain funding adequate for achieving its mission. This funding may be acquired through government funds, grants, loans, specific fund raising events, or donations. Having sufficient resource capacity is often a big challenge for smaller nonprofits which operate on limited budgets. Building affordable housing is expensive at every stage of development, and nonprofits often do not have the necessary start up capital at their disposal. Resource capacity can be assessed by looking at a nonprofit’s budget, financial ratios (which indicate an organization’s solvency by comparing assets to liabilities and comparing program expenses to total expenses), and long-term funding goals.

As important as raising funds is managing them, and having a solid financial management system is imperative when dealing with the various aspects of developing housing. The financial condition of a nonprofit also affects its ability to hire professional financial staff to navigate loans, grants, and contracts. Many studies have shown that CDCs and other nonprofits offer lower salaries and benefits than comparable government positions, resulting in high turnover of skilled employees.<sup>10</sup> Other examples of resource capacity important to housing development include having a diverse funding base, positive net assets, and self-generated funding, such as fees for services.

**Organizational capacity** covers a range of internal functions necessary for a nonprofit to succeed, including human resources, management, experience, and leadership. Staff and board training opportunities play a big part in building organizational capacity. A good board for a nonprofit should be involved in fund raising, be aligned with the mission of the agency, be representative of the community being served, and contribute expertise toward program goals. The executive director should be in good standing in the community and drive the mission of the organization.

Organizational capacity in the context of affordable housing means a staff experienced in housing development. Equally important is the ability to manage a development after the early stages of securing funding and constructing the property. It takes a high level of organizational capacity to manage the completed property—dealing with the residents, contracts for maintenance and grounds keeping, tracking recurring financial obligations, and monitoring compliance for various funding sources. The need for capacity does not end once development is complete.

**Programmatic capacity** measures the actual services a nonprofit provides. For some nonprofit housing developers, this means not only building and managing the housing but also providing accompanying supportive services. Programmatic capacity seems to overlap with organizational capacity in the shared focus on ability to manage the units post-construction. However programmatic capacity looks at a program holistically and measures how all of a nonprofit's assets work together to make a program successful. This capacity also refers to the need of nonprofits to respond to the growing and changing needs of the communities they represent.<sup>11</sup>

**Network capacity** measures the interaction between a nonprofit and other institutions in its community. Good networking builds relationships and leads to greater access to resources, financial and otherwise. In addition, similar groups can share their expertise with one another, through formal or informal coalition building, which further builds capacity. Network capacity also includes ways in which a nonprofit reaches out to community stakeholders through events and media, such as a website or newsletter.

**Political capacity** is the ability to effectively advocate for the population being served. This involves mobilizing support around key issues, engaging stakeholders in discussion, and influencing policy. Nonprofits must be able to develop positive relationships with local and state legislators, governmental representatives, and advocacy organizations to advance their agendas.

Having arrived at a working definition for capacity, the Commission also realized that measuring outcomes, while an important task, presents its own set of challenges. The established presence of national lending intermediaries, and the trend towards quantifying nonprofit outcomes, have placed a spotlight on the question of how to measure a nonprofit's impact on the community it serves. Funders, local and state governments and intermediaries are requiring increasing levels of accountability from their fund recipients, driving the interest in outcome measurement. While it is still important to track the number of units produced, funders are ever more interested in understanding the long term impact their investment will have, and making sure these impacts match their own organizational values or goals. Outcome measurement begins by determining an organization's intended outcomes (or impacts) and then selecting appropriate indicators to track progress towards these outcomes. Gathering and analyzing data from the indicators follows and reporting results of the evaluation to stakeholders completes the process.

Outcome measurement should not be conflated with performance measurement, which is the evaluation of an organization's direct outputs (in the case of affordable housing development, the direct output would be the number of units produced). By contrast, outcome measurement looks to evaluate the long term impact of an organization's efforts – something less immediate or tangible than performance measures.<sup>12</sup>

While outcome studies on capacity are scarce, those that have been done show a positive correlation between nonprofit capacity and number of housing units produced. Although production of units does not represent the only outcome sought by CDCs and other nonprofit affordable housing developers, it is an important indicator of success. Supportive services are critical to the ultimate success of households, but nonprofit housing developers must first create the physical asset. Two outcome studies linking capacity to housing production base their evaluation on the Glickman and Servon framework. Using the five components of capacity outlined above, the researchers created assessment tools and compared nonprofit capacity to housing production.

The first study, conducted by Michigan State University on CDCs in Michigan, calculated annual average units produced (production), and comparative on-time and on-budget performance (efficiency).<sup>13</sup> Thirty-seven groups were surveyed, and it was found that organizations with higher capacity had higher levels of unit productivity. A second study focused on the role of AmeriCorps in building capacity in the Habitat for Humanity chapters in which they volunteered. A regression model was used, and when all other variables were accounted for, capacity was significantly related to housing production<sup>14</sup>.

### **Florida's Nonprofit Affordable Housing Developers: Hiding in Plain Sight**

The challenge to presenting the most complete picture of the nonprofit affordable housing developers in Florida is not the lack of sources, but blending data from a variety of sources. In 2007, the Florida Alliance of Community Development Corporations (FLACDC) released a study of its members estimating there are 250 CDCs in Florida. Their report used the term CDC in its broadest sense by including Community Based

Development Organizations, Community Housing Development Organizations and Community Development Financial Institutions. The majority of the CDCs responding to the survey serve very low- and low- income households (54% and 79%, respectively). In the affordable housing arena, 43 CDCs in Florida produced just over 3,600 units of housing in 2005, of which 83% were multifamily. Not surprisingly, 70% of the responding CDCs identified the provision of operating funds as their primary concern.

### **Conclusion**

Nonprofit housing developers are driven by their missions to provide safe, decent, and affordable housing to low-income, underserved communities that are normally neglected by the private market. Nonprofits have the mission and ability to transform communities and produce positive long-term results—proactive, tailored capacity building can enhance their impact.

Where funds are predictable, Florida's nonprofits have done well in providing homeownership counseling and developing single family homes. The SHIP program's 65% set aside for home ownership strategies has supported nonprofits in these areas. This funding is especially important in a state where operating funds are not provided. It is important to remember that good technical assistance does not mean getting every deal funded. Some deals are not financially feasible, and a nonprofit may need help recognizing when a deal will drain more resources than it will bring back.

## Chapter Two

*(This chapter outlines existing sources of capacity building support: intermediaries, federal programs, LIHTC, Catalyst, PLP, CDCSAP and INVEST and hopefully good news about MacArthur)*

An important sector in building nonprofit capacity has been the national intermediaries, which have funneled financial contributions from foundations and other contributors to nonprofits through technical assistance and financial products. Today, there are three national intermediaries providing support to nonprofit affordable housing developers. The Enterprise Foundation (now called Enterprise Community Partners) was founded in 1982 by Jim and Patty Rouse. Local Initiatives Support Corporation (LISC) was started in 1979 by the Ford Foundation. Finally, NeighborWorks America traces its roots back to the Neighborhood Reinvestment Corporation, created by Congress in 1978 to continue the work of the Urban Reinvestment Task Force.

There are three major national intermediaries: Local Initiatives Support Corporation (LISC), Enterprise Community Partners (Enterprise), and NeighborWorks America (NeighborWorks). Each seeks to affect local neighborhoods by providing a variety of capacity building resources to CDCs and nonprofits. Each intermediary has its own definitions and measurements for capacity. These groups vary in their level of involvement in the capacity assessment process. Intermediaries connect organizations to other sources of funding, and act as a “seal of approval” to grantors. They also may be an important source of core operating support for nonprofits.

LISC is a national organization with local offices around the country. In Florida, LISC has a significant presence in the nonprofit sector around its offices in Jacksonville and West Palm Beach. LISC provides loans, grants, and technical assistance to community-based organizations. LISC measures capacity with a trademarked tool called *CapMap*, which divides capacity into nine key areas of competency:

- Board governance;
- Community connections;
- Executive director;
- Financial management;
- Fund development;
- Human resources and staff development;
- Management information systems (MIS);
- Real estate asset management; and
- Real estate development.

*CapMap* is used exclusively by LISC staff members to identify a baseline in these areas, and then identify strategies to help the organization build its assets across all competencies.

The Enterprise self-assessment tool uses the following areas:

- Legal issues;
- Human resources;

- Governance and planning;
- Information technology;
- Communications; and
- Program management and resource development.

The Enterprise tool includes a rating scale for each section of questions, followed by a chart for creating an action plan to address any deficiencies. The self-assessment is available for any agency to download without the obligation of any consulting services, although Enterprise does offer one-on-one technical assistance to community-based organizations.

NeighborWorks uses the PROMPT assessment system, which measures:

- Planning;
- Resource management;
- Organizational management and oversight;
- Management (contract, personnel, and financial);
- Production/program services; and
- Technical operating systems.

This assessment tool employs the organization's existing documents, interviews, observations, and various meetings to collect information for review. Then a narrative program review report and financial report are provided for the organization. PROMPT can be used for either facilitated or un-facilitated self-assessment work.

### **Government Capacity Building Opportunities**

Through the Catalyst Program, sponsored by Florida Housing Finance Corporation, the Florida Housing Coalition offers workshops in various locations around the state to nonprofit and community-based organizations, local governments, and public housing authorities. The Coalition has designed a core curriculum and an advanced curriculum to help developers enhance their skills. In addition to the workshops, one-on-one training is provided, and the amount and type of training varies based the specific needs of the organizations or particular deal. There is a great deal of value in providing individualized training, as every agency is at a different point in their knowledge of business and accounting practices, and each has its own unique challenges.

The U.S. Department of Housing and Urban Development (HUD) offers technical assistance to recipients of HOME funds, which are usually Community Home Development Organizations (CHDOs). HOME provides entitlement funds to state and local governments which then design a local program based on the HOME statute. Part of the goal of the HOME program is to build capacity of nonprofit housing providers. HUD's Community Planning and Development division provides instructor-led training around the country for both HOME and the Community Development Block Grant Program (CDBG). There is also web-based training and technical assistance for individuals and organizations implementing the HOME program.

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<sup>1</sup> Bratt, 2007. p.10

<sup>2</sup> Walker, 1993. p.386-392.

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- <sup>3</sup> Should We Foster the Nonprofit Housing Sector as Developers and Owners of Subsidized Rental Housing? Rachel G. Bratt March 2007
- <sup>4</sup> Walker, Christopher. 1993. *Nonprofit Housing Development: Status, Trends, and Prospects*. Housing Policy Debate, Vol.4, Issue 3.
- <sup>5</sup> Bratt, Rachel G. 2007. *Should We Foster the Nonprofit Housing Sector as Developers and Owners of Subsidized Rental Housing?* Joint Center for Housing Studies, Harvard University.
- <sup>6</sup> Ibid.
- <sup>7</sup> O'Regan, Katherine M. and Quigley, John M. 2000. *Federal Policy and the Rise of Nonprofit Housing Providers*. Journal of Housing Research, Vol.11, Issue 2.
- <sup>8</sup> Local Initiatives Support Corporation, 2002. *The Whole Agenda: The Past and Future of Community Development*.
- <sup>9</sup> Glickman, Norman J. and Servon, Lisa J. 1998. *More than Bricks and Sticks: Five Components of Community Development Corporation Capacity*. Housing Policy Debate, Vol. 9, Issue 3.
- <sup>10</sup> This is especially true for CDCs, according to research by Bratt. CDC employees often move to public agencies or consulting firms for more lucrative positions and a less stressful working environment. See: Bratt, R. and Rohe, W. (2007) *Challenges and dilemmas facing community development corporations in the United States*. Oxford University Press and Community Development Journal 42(1).
- <sup>11</sup> Glickman and Servon, p. 518.
- <sup>12</sup> Madan, Renu. 2007. *Demystifying Outcome Measurement in Community Development*. Joint Center for Housing Studies, Harvard University.
- <sup>13</sup> LaMore, R. (2001). *Organizational capacity and housing production: a study of nonprofits in Michigan*. Michigan State University Center for Urban Affairs Community and Economic Development Program.
- <sup>14</sup> Elliot, G. (2002). *Capacity as a fundamental objective: definition and measurement in the AmeriCorps\*VISTA – Habitat for Humanity International affiliate partnerships*. National and Community Service Fellowship Program.