

FIELDWORKS

Ideas for Housing and Community Development Practitioners

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DEPARTMENT OF HOUSING
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Faith-Based Initiatives Help Revitalize Distressed Communities

Ten years ago Raul Raymundo—a resident of the working-class, heavily Mexican-American Pilsen area on Chicago's Southwest side—attended a meeting of a coalition of neighborhood churches interested in doing community work in the neighborhood. Raymundo, a graduate student in public policy, was so impressed by the spirit of the group and its potential for making a difference that he took leave from the University of Chicago to work for The Resurrection Project (TRP). Two years later Raymundo became executive director

and has since watched the project develop into an important community institution. TRP has now grown from 6 to 14 member churches, serving not only the Pilsen area but also the ethnically similar adjoining neighborhoods of Little Village and Back of the Yards.

A special role. TRP, which won a 1998 Maxwell Sustained Excellence Award from the Fannie Mae Foundation, is an example of how faith-based community development efforts can be a tremendous national resource. Over the past 8 years in three Southwest Chicago neighborhoods, TRP has built 112 low- and moderate-income homes, renovated 55 rental apartments, developed a childcare center for 208 children, helped 25 local contractors to strengthen their businesses, helped 200 area families get credit for a mortgage or home improvements, created a bilingual program for homeless single mothers, and provided performance and classroom space to seven local artists and four cultural groups. Ground was broken last summer for two additional childcare centers and plans for a primary health clinic are under way.

Yet Raymundo considers TRP's successes in bringing needed social services to an underserved area to be only a part of its story. Although TRP's goal is to build healthier communities, it uses a community-organizing approach to doing so—building relationships and developing

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leadership from among community residents. "Community leaders are the ones who create the community institutions, not the other way around," he insists.

In Chicago and all around the country, institutions of all faiths—often in coalition with local government agencies, nonprofit social service organizations, area charities, and local business corporations—are playing an increasingly prominent role in the redevelopment of distressed urban communities. Urban congregations share resources to supply volunteers, food, and funds to homeless shelters. Churches operate daycare centers and house employment training centers. Pastoral counseling often extends to parenting skills classes and alcohol and drug abuse support groups. Coalitions of inner-city congregations undertake ambitious efforts in housing or health care.

Faith-based institutions and coalitions play a special role in pulling together bottom-up community initiatives that may encompass a wide range of social service, crime prevention, education, job creation, and housing needs. They carry the entire community agenda into the often-fragmented debates over citywide betterment. In distressed areas where jobs have disappeared, the tax base for community services has shrunk, homes and buildings have deteriorated, and the social fabric has weakened, these institutions act

see *FAITH-BASED INITIATIVES*, page 2

THIS ISSUE

Faith-based initiatives revitalize Chicago neighborhoods	1
Faith-based community development resources on the Web	3
San Francisco nonprofit provides private-sector expertise	3
CEDAC stems loss of Massachusetts Section 8 housing	5
Florida apartment complex serves the hearing impaired	6
Upcoming events	8



FAITH-BASED INITIATIVES, from page 1

as reservoirs sustaining values such as charity, compassion, and hope. Increasingly, they are seen as key elements in the broad public-private partnership efforts necessary to turn distressed urban communities around.

HUD initiatives. HUD has long recognized the importance of these local nonprofit and faith-based groups. In 1993 HUD formalized these concerns by establishing the Religious Organizations Initiatives in the Special Actions Office, Office of the Secretary. The initiative reached out to churches, mosques, temples, and other religious institutions to engage them in advancing HUD's community building efforts. In 1996 HUD

launched the National Rebuilding Initiative (NRI), a public-private partnership that includes the National Council of Churches, the Congress of National Black Churches, and concerned financial institutions. Through NRI, HUD guarantees loans for rebuilding that financial institutions make to nonprofit organizations (including places of worship) when buildings have been damaged or destroyed by acts of arson or terrorism. In 1998 HUD created a new locus for its outreach to community and faith-based organizations with the Center for Community and Interfaith Partnerships (CCIP).

CCIP works in collaboration with local organizations to help revitalize neighborhoods and improve the lives of low-income, disadvantaged, or homeless people. The center sponsors regional conferences "to educate people, bring people together to share strategies and learn from one other," says Joseph Hacala, S.J., who heads the center. CCIP has held regional conferences in Syracuse, Nashville, and Houston—with seven more meetings scheduled by September 2000. The conferences draw the participation of local governments, national and local faith-based groups, nonprofit community groups, private foundations, and colleges and universities.

The center also operates as a national hotline for faith-based and nonprofit community work, responding to many phone calls and e-mail messages every day. Center staff make referrals to groups such as the Enterprise Foundation, the McAuley Institute, or the National Council of Churches, which provide advice and assistance for launching community ventures. CCIP recently matched a faith-based group in Amarillo that wanted to convert a former convent into housing for the elderly with Mercy Housing in Denver. The highly experienced Mercy Housing conferred with the Amarillo group and sent a staffer to examine the property and provide technical assistance.

The most crucial role of HUD's efforts with faith-based community groups may lie, however, in simply providing recognition for their efforts. "The most important thing that HUD has done is raise the importance and visibility of faith-based initiatives in doing community work," comments Raymundo from his experience with TRP in Southwest Chicago. "It gives them credibility for what they have already been doing for years."

For more information, contact: HUD Center for Community and Interfaith Partnerships, 451 Seventh Street, SW., Room 10162, Washington, DC 20410, (800) 308-0395, www.hud.gov/cdc.html. ❖

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FieldWorks is a bimonthly publication of HUD USER, the information service sponsored by the Office of Policy Development and Research (PD&R), U.S. Department of Housing and Urban Development. FieldWorks shares practical information on noteworthy programs and useful resources in housing.

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This easy-to-use quarterly report draws on a wide range of public and industry sources to present the latest essential data on the U.S. housing market. For example, readers of the fourth-quarter issue of *U.S. Housing Market Conditions* (released February 2000) will learn...

- Homeownership set a new annual record with 66.8 percent of American households owning their homes.
- New-home sales set a new record at 904,000 housing units in 1999, up 2 percent from the previous record of 886,000 set in 1998.
- Interest rates averaged 7.22 percent in 1999, which, although up 49 basis points from 1998, is the third-lowest annual average in the past 27 years.
- Housing production in 1999 was at near-record levels. Building permits totaled 1,638,000, which is the most since 1986. Starts were also at their highest level since 1986, with 1,663,000 homes started in 1999.

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For-Profit Subsidiary Brings Management Excellence to San Francisco CDC

Once considered only small players in the community development field, community development corporations (CDCs) are becoming the primary catalysts for change in many at-risk urban communities. However, after the community stakeholders have been brought on board, the necessary funds have been raised, the physical rebuilding has been completed, supportive services have been put in place, and low-income tenants have moved in, successful CDCs face an entirely different kind of challenge: the tasks of everyday, ongoing property management.

To meet this challenge, the Mission Housing Development Corporation (MHDC) in San Francisco's low-income Mission District, recognized as one of the country's most competent

and successful CDCs, relies on its for-profit subsidiary Caritas Management Corporation to operate its more than 850 affordable housing units.

"There is a particular expertise that you need to manage buildings as opposed to developing them," explains MHDC Executive Director Carlos Romero, who has been with the corporation for about a year. "I can come into Mission Housing and look at our development needs, deal with the social justice issues that the organization wants to address, and look at what projects we need to get online to make sure that we are viable," says Romero. "But if I had to deal with some of the day-to-day issues that revolve around management, I would be here 15 hours a day."

Even more important, Romero admits, "property management is almost antithetical to what we housing developers are used to doing."

Private-sector expertise in a non-profit world. Established in 1972 by the Mission Coalition Organization, a group of community activists, MHDC now has more than 850 affordable housing units in its portfolio and another 500 units under development. The corporation has received its share of kudos for these efforts, including two 1995 awards from the American Institute of Architects and a 1998 Fannie Mae Maxwell Award of Excellence for its renovation of an 80-unit, single-room-occupancy hotel that provides housing and services to the homeless.

see *SUBSIDIARY*, page 4

ELECTRONIC RESOURCES

Faith-Based Community Development Resources on the Web

You can find out more about HUD's two faith-based initiatives on the Web with information about the Center for Community and Interfaith Partnerships (CCIP) (www.hud.gov:80/cdeintro.html) and the National Rebuilding Initiative (NRI) (www.hud.gov:80/cpd/econdev/churchome.html). CCIP provides information on center activities, reports on past local conferences, and alerts visitors to upcoming meetings around the country. The NRI page explains the loan guarantee program.

The nonprofit Enterprise Foundation (www.enterprisefoundation.org/), a provider of technical assistance to faith-based and nonprofit community groups, has a homepage that delivers various types of information in an easy-to-access format. Visitors can find out about the foundation's programs, training events, and specialized publications. A special search feature lets visitors get in touch quickly with staffers with particular areas of expertise. The site also tracks federal and state policies concerning housing, community development, and poverty issues. In addition, a

feature called "Headlines" highlights current stories of interest as they appear in the major media.

A Chicago group, the Christian Community Development Association (CCDA) (www.cdda.org/) provides links to national and local advocacy groups concerned with various social issues. CCDA's Internet site also links to the online offerings of nine print magazines that cover the world of faith-based community activism—with many in-depth articles from past issues posted online.

An extensive network of online linkages, Building Healthy Communities (BHC) (www.bhconline.org/) has a subgrouping on its site, "Community and Faith-Based Institutions." Here BHC provides short descriptions, contact information, and Internet links to dozens of faith-based and social justice organizations.

Internet addresses are subject to change. If you encounter difficulties, a search engine may help you find your way. ♦

In the early 1980s, MHDC realized that a separate entity would be necessary to manage its rapidly expanding property holdings so that the corporation could continue to focus primarily on housing development and community advocacy. However, unlike many other CDCs in a similar situation that have chosen to contract for outside management services, MHDC opted to create its own for-profit management subsidiary in 1983. The corporation envisioned a community-building role for its subsidiary. In addition to managing MHDC buildings, the new Caritas Management Corporation would manage housing for other nonprofit and for-profit clients, become a source of jobs and employment training for low-income San Francisco residents, and provide operating revenues to MHDC from its profits.

Seventeen years later, Caritas manages about 1,700 housing units throughout the Bay Area for Mission Housing and other nonprofit developers. Caritas employs and supervises approximately 150 workers, 15 percent of whom are, or have been, residents in MHDC buildings. Caritas has also provided modest profits to Mission Housing for the past 10 years.

"We encourage residents to work for the company, and we have been very successful at identifying residents who have the potential to be resident managers or to serve in other capacities within the organization," says Caritas President Peter Neuendorff. "We are also very sensitive to making sure that, through profit sharing and other incentives, we are able to keep good people with the company."

Neuendorff came to Caritas 15 years ago with 6 years of private-sector property management experience. Since then, he has devoted his energy to operating Caritas like a for-profit business but in pursuit of goals he admits are more commonly held by nonprofit groups.

"We are tied to the community, and we have a commitment to work with our residents and our employees," Neuendorff explains. Yet, without ongoing government funding, "we need to make sure that the income we generate from different contracts is meeting the needs of running the corporation."

Caritas has developed a distinctive management style to enable it to generate sufficient revenues while remaining true to Mission Housing's community roots and ongoing public purposes. Caritas has been quick to make decisions—like establishing large janitorial and maintenance departments in 1986—that enabled it to compete in local real estate markets as one of San Francisco's few full-service management companies. In 1988 Caritas decided to pull out of private-sector building management when it found itself making compromises in services to satisfy the desire of landlords for a big profit margin.

The decision to stop serving private-sector landlords turned out well for Caritas, says Neuendorff. Caritas has come to specialize in serving nonprofit clients, offering quality services in the highly regulated affordable housing market in San Francisco. Caritas now serves 10 different nonprofit agencies. "We are growing with them as they add to their portfolios," says Neuendorff.

Separate corporations, same agenda. Caritas and MHDC keep the two corporations separate on the operations level. Caritas invoices Mission Housing for its management services, just as it bills other clients. The two corporations are housed in separate buildings, with separate accounting departments and separate program staff. They do share a common governance, however. A six-member subset of the MHDC board oversees Caritas.

On a day-to-day basis, the corporations work closely together. Romero and Neuendorff meet weekly, their staffs confer daily, and the activities of the

two corporations overlap in important ways. MHDC service coordinators work in MHDC buildings, complementing the work of Caritas housing managers. Coordinators help establish resident governance councils, help residents get involved in the larger community, supply information and referral on community services, and mediate disputes among residents and between residents and Caritas.

Caritas also lends its management skills to Mission Housing's work by becoming involved early in the development process for new projects. "We end up living with the final product, so, by having our say from the beginning, we can usually save some headaches and allow Mission Housing to avoid some financial issues down the line," Neuendorff explains. Caritas advises MHDC on the projected operating budget and how a building's design might affect the quality of life of the residents.

"As a combined entity, we are able to offer an alternative to other established companies in San Francisco," says Neuendorff. "We are minority based, we have a good track record, and we are delivering a good product. Neither Mission Housing nor Caritas could have done any of that without the support of the other."

For more information, contact: Carlos Romero, Executive Director, Mission Housing Development Corporation, San Francisco, CA 94103-3471, (415) 864-6432; or Peter Neuendorff, President, Caritas Management Corporation, San Francisco, CA 94110-3715, (415) 647-7191.

Or see: "Community Development Corporations: Critical Factors that Influence Success," by Ross Gittell and Margaret Wilder, *Journal of Urban Affairs*, Vol. 21, No. 3, 1999, pp. 341-362. Blackwell Publishers, 350 Main Street, Malden, MA 02148, (800) 835-6770. ❖

CEDAC Stems Loss of Section 8 Stock in Massachusetts

When the Pond View Apartments' federal Section 8 contract expired in 1998 and the owner wanted to prepay its subsidized mortgage or sell the building, 60 apartments might have been lost from the affordable housing stock of the Jamaica Plain area of Boston. If a commercial developer had purchased Pond View and converted the building to market-rate rentals or condominiums, its low-income families would have been left to scramble for housing amid the high rents of Boston's tight housing market. Fortunately, the Neighborhood Development Corporation of Jamaica Plain stepped in. With technical assistance from the Community Economic Development Assistance Corporation (CEDAC) on financial arrangements and working with local resident groups, the Neighborhood Development Corporation was able to purchase Pond View, ensuring its long-term affordability.

"When the project was sold to the Neighborhood Development Corporation of Jamaica Plain, it essentially became permanently affordable," explains CEDAC Director of Development Vincent O'Donnell. Over the past 10 years, CEDAC has facilitated the sale of more than 4,000 federally assisted housing units in 21 projects to resident groups and community development corporations (CDCs)—transforming properties that in many cases had been physically and financially troubled into attractive and stable residential environments. By providing the specialized expertise that CDCs and resident groups need to purchase expiring-use buildings, CEDAC has become a key player in the preservation of federally assisted rental housing stock in Massachusetts.

The story of Pond View Apartments exemplifies the challenge of rental housing affordability facing all of America's cities. Federal housing subsidy contracts—through HUD's Section 8 program—are now expiring by the thousands (see box). In the next 6 years, the contracts will end on more

than 700,000 affordable apartments. In addition, owners of 300,000 apartments with subsidized mortgages are now free to prepay and convert to market-rate housing.

Affordability squeeze in Massachusetts. The state of Massachusetts has one of the largest portfolios of expiring Section 8 contracts and prepayment-eligible properties in the country, with more than 12,000 units at risk over the next few years. Because of Massachusetts' large number of expiring-use properties, its rapidly appreciating property values, the recent rollback of rent control in the state, and the relative scarcity of new sites for development, preserving low-income housing has become a major issue in the state. As an indication of the growing

recognition of the problem, the state has allocated 60 percent of its Low-Income Housing Tax Credit authority for affordable housing preservation.

One organization that has stepped forward to help Massachusetts meet the Section 8 crisis is CEDAC, a statewide, quasi-public entity. Created by the Massachusetts state legislature in 1978 to support nonprofit community development activities, CEDAC has now made preserving federally assisted rental housing stock one of its top priorities. The organization is a leading provider of technical assistance to nonprofit developers and resident groups interested in purchasing expiring Section 8 properties. "Most nonprofit or resident-controlled preservation deals

see CEDAC, page 7

The Section 8 Contract Expiration Problem

Today's Section 8 problem has been a long time in the making and is driven by many different factors.

- Urban market rents for apartments are generally increasing, and very little new affordable multifamily housing is being developed.
 - Beginning in the 1960s, the federal government began contracting with private owners of multifamily housing to provide rental subsidies for low-income tenants. These contracts are now expiring.
 - Owners can choose to let their Section 8 contracts expire rather than renew them (to "opt out" of the program).
 - When owners opt out, the property may be lost to the affordable rental stock.
- HUD supplies rental vouchers to tenants who are displaced when owners opt out, but these families may not be able to locate suitable apartments in today's tight housing markets.
 - In some cases, the Section 8 contracts now expiring are providing owners with above-market rates that would have to be lowered under a new contract. Although HUD's Mark to Market program enables owners to restructure their debt to accommodate a reduced flow of income from lowered rents, restructuring may not supply sufficient motivation to get owners to enter into another Section 8 agreement.

For more information, see the HUD Web site at <http://www.hud.gov/fha/mfth/fhamfbus.html> or the National Housing Trust at <http://www.nhtinc.org>. ♦

County Creates Community for Hearing Impaired

Pinellas County, Florida, has responded to the housing needs of its hearing-impaired residents in an innovative way. The local nonprofit Friends of the Deaf Service Center (FDSC) collaborated with the county, the Resolution Trust Corporation (RTC), and other funders to convert an underutilized motel and conference center into a 54-unit apartment complex and supportive services center. The Bayou Courtyards apartment complex provides state-of-the-art supportive equipment. The complex offers affordable, convenient, safe housing and a unique supportive community for deaf children and adults.

Pinellas County has 100,000 hearing-impaired residents, 20,000 of whom are severely deaf. Services provided by FDSC and two regional Veterans' Administration hospitals nearby make the area attractive to the hearing impaired, and a large elderly population adds to the number of hearing-impaired residents.

Affordable apartments are especially needed in the deaf community, because hearing-impaired individuals often hold lower paying jobs. Rent is set at \$430 for a one-bedroom apartment. HUD's affordability guidelines require 51 percent of the apartments to be occupied by individuals or families with incomes less than \$19,550 for one person or \$22,350 for two people—earning levels significantly less than 80 percent of the median income. Hearing-impaired people often earn from \$8,000 to \$10,000 less income than people with normal hearing, according to Jerry Conner, director of FDSC.

Creating community. FDSC was established in 1979 to provide services to the hearing-impaired population. The center serves more than 3,500 clients per month. It provides interpreters, counseling, advocacy, programs for deaf schoolchildren, hearing

tests, fittings for hearing aids, and sales and repairs of TDD (a device that allows hearing-impaired people to use the telephone).

The search for funding sources for the Bayou project and the conversion process required perseverance on the part of FDSC and Pinellas County. "Have a strong unified vision and do not waver from it," advises Anthony Jones of the Pinellas County Department of Community Development. The apartments were completed in 1993 and all were rented within a year.

The availability of the Days Inn motel and conference center as a site for the apartment complex was fortunate for FDSC. It helps to "be in the right place at the right time," comments Jones on the opportunity to use this property. The motel was built in the 1970s, and new traffic and tourism patterns forced the business into bankruptcy. Pinellas County worked with FDSC to create this new complex.

Given that the existing property had the advantage of already being zoned for a motel and conference center, there was no need to rezone for the less intensive use of an apartment complex. The remodeling plan called for building kitchen facilities in each room to create efficiency apartments.

The plan included several technological devices to make the apartments safer and more convenient for people with hearing impairments:

- Telephone signalers prompt the user with a flashing light and are equipped with TDD.
- Smoke detectors flash a patterned light to alert the resident of danger.
- Special doorbells flash a different pattern to inform the resident that someone is at the door.

Developers rarely install these special devices, even in buildings for people with handicaps, although they are not expensive.

FDSC originally planned to convert the motel's conference center into a revenue-producing catering facility. Project leaders leased the space to a local caterer, hoping the rent would partially offset the operating costs of the facility. Unfortunately, the catering facility was unable to turn a profit and closed after 5 years of operation.

As a consequence, FDSC is consolidating its services into the available space. The facility will house the Hearing Help Center, which provides hearing testing and hearing aid repair; the Hearing Store, which sells TDD and other aids; and a conference and community room for meetings and social activities such as deaf bingo, for hearing-impaired participants.

FDSC also leases a building on the motel property to the Neighborhood Family Center (NFC)—an organization that works to enhance achievement among children with hearing loss—for afterschool and summer programs. NFC is funded by the United Way Campaign, which contributes \$5,000 annually, and the Juvenile Welfare Board, which contributes \$73,801 annually. Additional case-management funding is provided by the county Department of Children and Families. NFC offers tutoring, Boy Scouts, Girl Scouts, case management, and a meeting place for approximately 100 children who attend the center daily. Girls, Inc., which provides transportation, is reimbursed through NFC funds.

Leveraging local funds. Funding for the Bayou Courtyard Apartments came from several sources. The primary lender in the motel conversion was the RTC, a private financial intermediary originally set up in the 1980s to

HEARING IMPAIRED, from page 6

recover assets from failed savings and loans. RTC took possession of the property in 1991 after the motel declared bankruptcy. Pinellas County persuaded RTC to take the additional step of providing permanent financing for the Bayou project after permanent financing was rejected by 20 or more lenders. FDSC obtained \$820,000 of the \$1,447,500 from RTC. The Pinellas County Community Development Department issued an acquisition grant of \$180,000 and a 3-percent rehabilitation loan of \$407,500 that was deferred until the apartments were fully rented. FDSC provided \$40,000

from its own funds. Resale of the property for other than the original purpose is restricted for 18 years after the completion of the project, or until 2011.

For more information, contact: Jerry Conner, Director, Friends of the Deaf Service Center, 7190 76th Street North, Pinellas Park, FL 33781, (727) 541-4488, Jlconner@Compuserve.com.

Or see: "Bayou Courtyard Apartments for the Deaf," in *Model County Programs Serving People With Disabilities*, 1998, National Association of Counties, 440 First Street, NW., Suite 800, Washington, DC 20001, (202) 393-6226. ♦

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CEDAC, from page 5

in the state have involved CEDAC assistance in some form," says O'Donnell.

In addition to providing technical assistance and capacity-building services to CDCs and resident groups, CEDAC administers more than \$8 million in revolving loan funds for predevelopment and acquisition costs. It also helps HUD, resident associations, and the Massachusetts Housing Finance Agency to implement the Demonstration Disposition Program. Under this national preservation pilot program, HUD will sell 2,100 units of HUD-owned housing in Boston to resident organizations or to developers who partner with residents.

Two decades of affordability work.

CEDAC began to develop its housing expertise in 1981, working on the redevelopment of foreclosed multifamily properties, turning them back to community ownership. Through this experience and its predevelopment loan programs, CEDAC was well positioned with both HUD and the city of Boston to play a vital advisory role in preserving affordable housing. "We simply made ourselves a resource; when people needed information, we

were able to give it to them," says O'Donnell.

By 1987 CEDAC had developed models for buyouts by tenant groups or CDCs. By 1996 CEDAC had put together a pipeline of 10 potential sales and persuaded state and local agencies to fill gaps created by the withdrawal of federal preservation funding. The tools included a state bond program, local government Community Development Block Grants, HOME and linkage funding, and the Low-Income Housing Tax Credit.

In various ways, CEDAC also fosters mentoring relationships between resident leaders of converted properties and residents who are considering acquisition of a property and provides ongoing support to new multifamily resident owners. By 1999 CEDAC had provided technical assistance to all of Boston's expiring-use projects in which nonprofit community development organizations had shown an interest.

"The combination of doing deals at the street level and policy advocacy at the state and national levels has opened doors for us and given us credibility," explains O'Donnell. "We are institu-

tionally committed to the preservation agenda. It was a natural progression to get involved with the issue of expiring Section 8 contracts."

In 1992 CEDAC received one of the nine Third Wave Development Awards from the Corporation for Enterprise Development, recognizing the excellence of its program design and performance. The award notes, "CEDAC recognizes that if we are to revitalize depressed areas, the challenge goes beyond simply finding dollars. It also entails building local capacity to use dollars wisely."

For more information, contact: Vincent O'Donnell, Director of Development, CEDAC, 18 Tremont Street, Suite 1020, Boston, MA 02108, (617) 727-5944, E-mail: vodonnell@cedac.org.

Or see: "Expiring Use Friendly Prepayment Program State of Massachusetts," in *State and Local Affordable Housing Programs: A Rich Tapestry*, by Michael A. Stegman, Urban Land Institute, 1025 Thomas Jefferson Street, NW., Washington, DC 20007-5201, (800) 321-5011, www.uli.org. ♦

UPCOMING

APRIL 27-28

Commitment to Justice: Creative Partnerships, St. Louis, MO. HUD Center for Community and Interfaith Partnerships. Contact: (800) 308-0395.

APRIL 27-29

National Health Care for the Homeless Conference, Denver, CO. Health Care for the Homeless Information Resource Center. Contact: (617) 483-9485.

MAY 3-6

Annual National Community Building Network Conference, Los Angeles, CA. National Community Building Network. Contact: (510) 893-2404.

MAY 4-6

National Conference and Exhibition, Anaheim, CA. Community Associations Institute. Contact: (703) 548-8600.

MAY 8-10

Annual Conference and Exhibition, Newport, RI. Public Housing Authorities Directors Association. Contact: (202) 564-5445.

MAY 17-20

NACO Western Interstate Region Annual Conference, Boise, ID. National Association of Counties. Contact: (202) 393-NACO.

MAY 21-24

NAWDP Annual Conference, Reno, NV. National Association of Workforce Development Professionals. Contact: (202) 887-6120.

MAY 23-25

Annual Housing California Conference, Sacramento, CA. Housing California. Contact: (916) 491-1078.

MAY 25-26

Annual Conference on Affordable Housing and Community Development Law, Washington, DC. American Bar Association Forum. Contact: (312) 988-5000.

MAY 31-JUNE 3

NCDA Annual Conference, New Orleans, LA. National Community Development Association. Contact: (202) 293-7587.

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