

LEVERAGING FOR LIVABILITY



**A Guide to HUD Programs and the Livability Principles
Region X (Alaska, Idaho, Oregon, and Washington)**



CONTENTS

	Introduction.....	3
	Provide more transportation choices.....	5
	Promote equitable, affordable housing.....	7
	Enhance economic competitiveness	12
	Support existing communities	15
	Coordinate and leverage federal policies and investment.....	17
	Value communities and neighborhoods	21
	Appendices	24

Introduction

The purpose of this guide is to raise awareness and provide examples of how the programs and policies of the U.S. Department of Housing and Urban Development (HUD) contribute to more livable, prosperous, and sustainable communities. It is intended for staff at housing and community development agencies, partners, as well as the general public.

Using the guide

Leveraging for Livability offers nearly 100 examples of HUD programs, policies, and local projects that support the federal Livability Principles in Alaska, Idaho, Oregon, and Washington. While the guide is not meant to be comprehensive, it is intended to increase awareness of ways HUD initiatives can be used to build strong, sustainable, and inclusive communities.

The guide is organized by providing descriptions of how specific programs can be used to support each of the six Livability Principles. Local examples are included to highlight best practices and to demonstrate what livability looks like for communities throughout the region.

A list of acronyms and abbreviations used in this guide, as well as a summary matrix of key HUD programs that support the Livability Principles, are included as appendices.

About the federal Livability Principles

The need for more livable communities is urgent. Not only are increasing numbers of Americans struggling to find an affordable place to live, work, and raise their families, but the combined cost of housing and transportation now consumes more than half of the average household's budget. Additionally, even as communities seek long-term prosperity, the costs associated with recent patterns of sprawling development have weakened economic competitiveness by leaving inadequate funds for basic infrastructure and services, and by undermining environmental health and natural resources.

In response, HUD joined with the U.S. Department of Transportation (DOT), and the U.S. Environmental Protection Agency (EPA) in 2009 to form an interagency Partnership for Sustainable Communities to coordinate investments and align policies to support communities in providing housing and transportation choices, reinforce existing investments, protect the environment, and support vibrant and healthy neighborhoods.

Central to their work together was the establishment of six federal Livability Principles:

- 1) Provide more transportation choices.
- 2) Promote equitable, affordable housing.
- 3) Enhance economic competitiveness.
- 4) Support existing communities.
- 5) Coordinate and leverage federal policies and investment.
- 6) Value communities and neighborhoods.

Overview of HUD and the Livability Principles

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. To accomplish this, the Department offers an array of programs and policies that are aligned with the Livability Principles:

- **Provide more transportation choices.** To increase viable transportation options, many of HUD’s community development programs can be used to finance improvements to sidewalks, streets, and infrastructure to make streets and neighborhoods safer and more accessible. A variety of housing assistance programs offer residents the ability to find affordable housing in neighborhoods with transportation choices, while other HUD programs can be used to fund transportation services and life skills training.
- **Promote equitable, affordable housing.** To increase the supply of affordable and equitable housing, HUD offers grant funding and mortgage guarantees, enforces federal laws against housing discrimination, and provides targeted housing resources for Native Americans, seniors, persons with disabilities, persons living with HIV/AIDS, veterans, and those experiencing, or at risk of experiencing, homelessness. To ensure such housing is truly affordable, HUD works across its programs to promote units that are located in neighborhoods with a variety of transportation choices and that are energy efficient.
- **Enhance economic competitiveness.** To enhance competitiveness and increase economic diversification, HUD funds a variety of infrastructure, community development, and economic development projects. Additionally, many HUD programs create stronger, more competitive workforces by funding job training and small business assistance, as well as by supporting community facilities and service coordination for health care, education, and child care.
- **Support existing communities.** HUD supports existing communities by providing funding for infrastructure and encouraging mixed-use projects on land that has already been developed. Funds can be used to rehabilitate housing and for the revitalization of existing communities and neighborhoods, while multifamily and single family mortgage products help to preserve the availability of affordable housing in existing communities best suited for future growth.
- **Coordinate and leverage federal policies and investment.** Through the Partnership for Sustainable Communities, HUD works with DOT and EPA to coordinate policies and programs to maximize the impact of taxpayer investments. At the local level, many of HUD’s programs require strong coordination between cities, regions, tribes, nonprofits, and other stakeholders to achieve multiple objectives and to leverage public-private partnerships. Many programs require matching funds to leverage federal financing, and in turn can help generate additional private and public investments.
- **Value communities and neighborhoods.** Many of HUD’s programs specifically build the capacity of local residents, businesses, and community-based organizations, while others can be used to strengthen a sense of place by preserving historic buildings, maintaining healthy and vibrant neighborhoods, and providing affordable, accessible housing that allows community members to remain in their neighborhood of choice. HUD policies also require stakeholder participation in planning and decision-making, resulting in outcomes that represent the vision and values of all members of the community.

More information

For more information on the Livability Principles and the Partnership for Sustainable Communities, go to <http://www.sustainablecommunities.gov/>.

Additional information on HUD programs referenced in this guide, including detailed descriptions and eligibility information, is available at <http://www.hud.gov>.

Provide more transportation choices

Develop safe, reliable, and economical transportation choices to decrease household transportation costs, reduce our nation's dependence on foreign oil, improve air quality, reduce greenhouse gas emissions, and promote public health.

The average American spends more on transportation than food, with the combined cost of housing and transportation totaling more than half of household expenditures.¹ Additionally, given that the cost to own and operate a car is typically more than \$9,000 a year, those communities without affordable transportation choices place serious economic burdens on low-income residents, as well as the millions of Americans who do not drive.²

To address this, many of HUD's community development programs can be used to finance improvements to sidewalks, streets, and infrastructure to make neighborhoods safer and more accessible. A variety of housing assistance programs offer residents the ability to find affordable housing in neighborhoods with transportation choices, while other HUD programs can be used to fund transportation services and life skills training.

Programs and Policies

- **Community Development Block Grant (CDBG)** funding can be used by cities and counties to fund sidewalk construction and streetscape improvements, such as better lighting, benches, and signs, as well as be used to add trees and support neighborhood cleanups. These activities make streets more accessible and create walkable environments that encourage economic development and active living. CDBG can also fund transportation services, such as medical transportation for seniors.

The **City of Longview, Washington** used more than \$700,000 in CDBG funds, along with other federal and local resources, to build the Highlands Trail and provide a safe connection between the low-income Highlands community and the rest of the city. Designed for both walkers and bikers, the trail includes wheelchair access, landscaping, lighting, benches, and other amenities. The project received a 2013 Award of Excellence from the state Department of Transportation and the Federal Highway Administration.

- **Homeless Assistance Programs** can be used to expand transportation choices and reduce costs for vulnerable populations. In addition to funding transportation costs related to supportive services, for example, the **Emergency Solutions Grants** program can be used to assist individuals in shelters with access to medical care, employment, and child care. Life skills training, including a component on public transportation, is also an eligible program cost.
- HUD offers a variety of **mortgage insurance** and **housing subsidy programs** that strengthen the multifamily housing market. These in turn encourage development patterns with increased densities that are necessary to support the cost of transportation infrastructure investments and to ensure the viability of transit service.

¹ U.S. Bureau of Labor Statistics. 2011. *Consumer Expenditures in 2011*.

² AAA. 2013. *Your Driving Costs*, 2013 edition.

In Federal Way, Washington, **Senior City Apartments** provide 62 housing units for low-income and disabled seniors. The mixed-used, transit-oriented development is not only adjacent to the Federal Way Transit Center, but provides a private van and bike racks for resident use. The building also houses a community center, which means residents are steps away from transportation assistance, senior meals, and a variety of other services. HUD support for the project included CDBG and Section 202 Supportive Housing for the Elderly.

- **Housing Choice Vouchers** and other housing assistance programs offer families and individuals the opportunity to live in compact, walkable neighborhoods with access to transit. Additionally, **project-based vouchers** can be used by public housing authorities to provide housing in location-efficient neighborhoods that support a variety of affordable and active transportation choices.

October 2012 marked the grand opening for **Loussac Place** in Anchorage, a 120-unit, \$32.5 million workforce housing development. Centrally located between Anchorage's downtown and midtown employment centers, Loussac Place meets the needs of working families by offering playgrounds, walking trails, access to transit, and by partnering with the nonprofit Campfire to offer onsite afterschool care to youth. Financing included Low-Income Housing Tax Credits and project-based vouchers.

- **Indian Community Development Block Grant (ICDBG)** competitive funding can be used by tribes and tribal organizations to develop infrastructure and locate housing near transportation, as well as support the development of walking paths and trails. Funds can be used for community and transportation planning, as well as for providing transportation support related to microenterprise development and employment services. Tribes and tribal organizations can also access HUD programs such as Choice Neighborhoods, HOME, and CDBG, to provide transportation choices.

Portland's first modular housing development, the **Kah San Chako Haws** is a nine-unit, LEED Gold-certified apartment complex developed by the Native American Youth and Family Center (NAYA), a tribal non-profit serving the more than 30,000 Native Americans in the Portland metropolitan area. Served by light rail and frequent bus service, the project was able to save considerable development costs and provide transportation choices for residents by offering parking for bicycles rather than cars. Financing for the project included housing vouchers from Portland's Home Forward, as well as a foundation grant and a bank loan.

- **Regional Planning Grants** are being used by municipalities across the country to coordinate multijurisdictional planning for transportation investments that increase transportation choice. Similarly, **Community Challenge Grants** are being used at the neighborhood and corridor scale to encourage planning, land use, and community development strategies that promote safe, healthy, and active transportation choices within neighborhoods.

In Oregon, both the **City of Beaverton** and **Washington County** received HUD Community Challenge Grants to increase transportation choices. In Beaverton, the funds will help to implement a neighborhood master plan, including a focus on reconnecting the street grid and increasing the density of sidewalks and bike routes. Meanwhile, Washington County's Aloha-Reedville Study and Livable Community Plan is seeking community input on topics such as street lighting, sidewalks near schools, street and crossing improvements, and support for parks, regional and neighborhood trails, and bikeways.

Promote equitable, affordable housing

Expand location- and energy-efficient housing choices for people of all ages, incomes, races, and ethnicities to increase mobility and lower the combined cost of housing and transportation.

More than a third of US households are considered cost-burdened, spending at least 30% of their income on housing and having little left over to pay for food, clothing, transportation and medical care.³ To increase the supply of affordable housing, HUD provides funding and mortgage guarantees to a variety of partners to construct, manage, and preserve affordable housing. Additionally, to ensure equitable access to affordable housing, HUD enforces federal laws against housing discrimination, affirmatively furthers fair housing, and provides targeted housing resources for Native Americans, seniors, persons with disabilities, persons living with HIV/AIDS, veterans, and those experiencing, or at risk of experiencing, homelessness.

To ensure such homes are truly affordable, HUD works across its programs to promote units that are located in neighborhoods with a variety of transportation choices and that are energy efficient. For example, HUD's General Notice of Funding Availability in 2013 included sustainable, energy-efficient construction as a Policy Priority, and offered bonus rating points for adopting LEED 2009 Neighborhood Sustainability Standards, for prioritizing the reduction of households with high housing and transportation costs, and for adopting a recognized green building rating system. Cost-effective, energy-efficient housing is important not only because utilities make up more than 7% of the average household's expenditures, but also because HUD spends more than \$7 billion each year to pay for utility costs in public and assisted housing – money that could otherwise be used toward increasing the supply of affordable homes.^{4, 5}

Programs and Policies: Equitable Housing

- HUD's **Office of Fair Housing and Equal Opportunity (FHEO)** enforces a number of laws that promote equitable housing by mandating non-discrimination in housing on the basis of seven protected classes: race, color, national origin, religion, sex, familial status and disability. FHEO offers outreach and education programs, funds local fair housing agencies, and also works with other HUD program areas to ensure that all recipients of HUD funding comply with federal non-discrimination laws and regulations. For example, multifamily housing providers are required to prepare and submit **Affirmative Fair Housing Marketing Plans (AFHMP)** prior to marketing any new housing opportunities or waitlist openings.
- Local governments, states, and public housing agencies that receive HUD funding are required to affirmatively further the purposes of the Fair Housing Act. Under a proposed **Affirmatively Furthering Fair Housing (AFFH)** rule, HUD has outlined a process whereby program participants will use HUD-provided and local data (including access to transit and distance from job opportunities) to

³ Barry Steffen. 2013. *Worst Case Housing Needs 2011*, U.S. Department of Housing and Urban Development.

⁴ U.S. Bureau of Labor Statistics. 2011. *Consumer Expenditures in 2011*.

⁵ U.S. Department of Housing and Urban Development. 2012. *Progress Report and Energy Action Plan Report to Congress*.

assess fair housing conditions, identify determinants perpetuating fair housing barriers, and establish fair housing goals that will inform future investment plans.

- HUD also targets resources to specific populations to ensure more equitable access to affordable housing. For example, **Section 202 Supportive Housing for the Elderly** and **Section 811 Supportive Housing for the Disabled** help to expand the supply of multifamily housing for very low-income elderly and people with disabilities, while HUD funds a variety of homeless assistance programs, such as **HUD-Veterans Affairs Supporting Housing (HUD-VASH)**, which combines rental assistance for homeless veterans with case management and clinical services. HUD's **Housing Opportunities for Persons With AIDS (HOPWA) Program**, the only federal program dedicated to the housing needs of people living with HIV/AIDS, makes grants for projects that benefit low-income persons living with HIV/AIDS and their families.

In 2009, using almost \$1.3 million in Section 811 funds from HUD, St. Vincent de Paul of North Idaho opened the 14-unit **Lynn Peterson House** in Coeur d'Alene to provide housing and supportive services to low-income people with mental illness. St. Vincent de Paul also employs residents in Vinnny's Deli, a catering service that provides job training opportunities and whose revenues support mental health services. Based on the success of the Lynn Peterson House, St. Vincent de Paul opened the **John O'Brien House** in August 2013, also leveraging HUD Section 811 funds to provide housing for those with chronic mental illness.

- In 1996, the **Native American Housing Assistance and Self Determination Act (NAHASDA)** reorganized HUD's system of housing assistance to Native Americans by recognizing the right of Indian self-determination and tribal self-governance. The existing competitive tribal housing grants were replaced by an annual formula based grant, the **Indian Housing Block Grant (IHBG)**, which tribes use to determine how to best serve their housing and related community development needs both on and off reservation.

Seeking to address the problem of overcrowded housing in Native homes, the Lummi Housing Authority completed the 72-unit **Kwina Village** in 2011 to meet the unique needs of young people and young families living on reservation. The Housing Authority worked with the nearby Northwest Indian College to develop and designate units specifically for students, with counseling, job skills training, and homebuyer education classes offered at the college to ensure residents would be able to meet their homeownership and education goals. Project financing included Recovery Act and IHBG funds.

- The **Section 184 Home Loan Guarantee Program** was created to address the lack of mortgage lending in Indian Country. Because the majority of land in Indian Country is held in trust, banks have not always been able obtain legal assurances that property could be reclaimed in case of mortgage default. To address this, Section 184 offers a loan guarantee to private lenders who make mortgage loans to eligible borrowers, for homes on or off reservation.

Kim Padgett had thought about homeownership off and on over the years, but after taking a homebuyer education class hosted by her tribe, the Samish Indian Nation, she learned what she needed to move forward. Using the knowledge gained from the class and down-payment assistance (both funded by the Tribe's IHBG), she found a house and an approved Section 184 lender. Kim is paying the same for housing as she did as a renter - except now she has equity.

Programs and Policies: Location and Energy Efficiency

- HUD encourages **Community Development Block Grant (CDBG)** recipients to incorporate energy-efficient products and practices when conducting rehabilitation or constructing new housing. For example, funds may be used to finance the installation of storm windows and doors, siding, wall and attic insulation, as well as the conversion, modification, or replacement of heating and cooling equipment, including the use of solar and renewable energy equipment. Energy auditing is also an eligible use of funds, and many communities use CDBG to weatherize homes to reduce utility costs and increase resident health and safety.

In Washington State, **Snohomish County** funds a low income homeowner weatherization program with CDBG. The program provides for health and safety-related minor home repairs necessary for weatherization improvements and for the repair or replacement of heating systems at no cost for low-income homeowners.

- Similarly, activities under the **HOME Investment Partnerships (HOME)** program can be used to reduce energy costs and increase affordability in both new housing construction and rehabilitation. Although not required by HUD, Participating Jurisdictions (PJs) under HOME can choose to give funding preference to projects meeting energy efficiency standards, such as the Environmental Protection Agency's ENERGY STAR program. Using HOME funds, PJs might require or provide incentives to developers to build homes meeting high energy efficiency standards, for example, or offer additional financial assistance to homebuyers when purchasing energy-efficient homes.

In February 2012, the nonprofit, HUD-certified community housing development organization Bienestar began construction of **Juniper Gardens** in the City of Forest Grove, Oregon. Designed to meet the needs of low-income farmworkers, Bienestar incorporated green building features to reduce utility bills and improve housing quality, such as ENERGY STAR appliances, low-flow plumbing fixtures, and paints and adhesives free of volatile organic compounds. Residents have access to a community garden, and their input was incorporated into the design process, resulting in changes that will limit the potential for pesticide exposure. Financing consisted of HOME funds from HUD, USDA Rural Development Program funds, Farmworker Housing Tax Credits from the state of Oregon, and funding from Oregon Housing and Community Services.

- A variety of mortgage products promote energy-efficient, affordable housing in the single family housing market. FHA's **Energy Efficient Mortgage program**, for example, helps homeowners save money on utility bills by enabling them to finance the cost of energy efficiency features as part of their home purchase or refinancing mortgage. Energy conservation measures can also be financed through the **203(k)** and "**Streamlined K**" rehabilitation programs, as well as the more recent **Power Saver** loan program, which offers homeowners up to \$25,000 to make energy-efficient improvements of their choice.

Underscoring the importance of energy efficiency to both homeowner and neighborhood stability, a 2013 study found that energy-efficient houses were 32% less likely to go into default.⁶ Additionally, homes in location-efficient locations are estimated to benefit from a “walkability premium” of up to \$34,000 in home value.⁷

- In the multifamily market, the **Green Refinance Plus** program allows owners of existing affordable rental housing properties to refinance into new mortgages that include funding for energy- and water-saving upgrades, along with other needed property renovations. Similarly, the **Green Mark-to-Market initiative** offers incentives to undertake energy-efficient and green retrofits, including reduced equity requirements and the ability to capture an increased portion of the project’s cash flow resulting from energy savings.
- In 2013, HUD and the Department of Energy partnered to bring the **Better Buildings Challenge** to the multifamily residential sector. Residential building owners and managers can participate by committing to reduce energy consumption by at least 20% over 10 years; in return, they are eligible to receive technical assistance, national recognition, and funding preference in certain HUD programs.
- Tools like energy performance contracting and green physical needs assessments for public housing also provide energy-efficient and cost-effective housing choices. **Energy performance contracting** is a financing technique that uses future cost savings from energy conservation measures to pay for installation. As part of conducting new **green physical needs assessments**, all public housing authorities are also required to conduct energy audits that will review projected costs, savings, and payback periods related to a variety of energy conservation measures.

In 2005, the **King County Housing Authority** partnered with Siemens, an energy service company or ESCO, to retrofit more than 3,000 units in its portfolio, generating more than \$400,000 in guaranteed annual savings. The King County Housing Authority also has a comprehensive resource conservation management plan, which has resulted in outcomes such as: nearly \$1 million in savings from WaterSense products; \$60,000 in garbage cost reductions through recycling and composting; and a 2010 Recycler of the Year Award from the Washington State Recycling Association for construction waste recycling.

- In addition to funding efforts to identify, study, and control lead-based paint hazards, HUD’s **Office of Healthy Homes and Lead Hazard Control** offers programs to protect children and their families from other housing-related health hazards, such as allergens, pests, mold, radon, and safety hazards. Activities eligible for funding include: developing and evaluating low-cost methods for assessment and intervention; performing assessments; building local capacity to educate and empower residents; and developing and delivering public-education programs. Grantees are encouraged to leverage other energy efficiency, rehabilitation and modernization programs that effectively address sustainable, healthy, and cost-efficient living.
- For Tribes, **IHBG** can be used to create more energy-efficient, sustainable, and healthy housing. For example, many Tribes use IHBG funds to develop new, energy-efficient homes to reduce the cost of

⁶ Bob Sahadi, Sarah Stellberg, Chao Yue Tian, Nikhil Kaza, and Roberto Quercia. 2013. **Home Energy Efficiency and Mortgage Risks**. Institute for Market Transformation.

⁷ Joe Cortright. 2009. **Walking the Walk: How walkability Raises Home Values in U.S. Cities**. CEOs for Cities.

utilities, and include an emphasis on materials and construction practices that maintain good indoor air quality and environmental health for residents.

The Puyallup Tribe's **Place of Hidden Waters** is a 20-unit development, reflecting a culturally-responsive longhouse style, that utilizes geothermal heat pumps and solar panels. Additionally, the use of structural insulated panels in the construction process resulted in minimal construction waste. The LEED Platinum certified project has been the recipient of numerous awards, including the LEED for Homes 2012 Project of the Year, the Social Economic Environmental Design (SEED) Award for Excellence in Public Interest Design 2013, and the Sustainability Award from the Tacoma/Pierce County Affordable Housing Consortium.

- The **Sustainable Construction in Indian Country (SCinIC)** initiative is a congressionally mandated effort to promote and support sustainable construction practices in Native communities, helping tribes to provide their members with healthier, more comfortable, and more resource-efficient homes. In addition to providing training and technical assistance, SCinIC funds research, promotion, and distribution of best practices that ensure homes in Native communities are resource-efficient and affordable.

In 2012, the **Aleutian Housing Authority** was awarded \$100,000 in the SCinIC's Small Grant program. This will allow them to demonstrate the viability of an innovative, highly sustainable, affordable housing construction technique — contemporary Stabilized Rammed Earth (SRE) — through videography of construction techniques, performance monitoring and testing, and the production and dissemination of education and training materials.

- **Regional Planning Grants** are designed to explicitly promote social equity, inclusion, and access to opportunity, by funding activities resulting in location-efficient and more equitable communities. Targeted outcomes for these activities include: reduced social and economic disparities for low-income populations and communities of color; decreased per capita vehicle miles traveled; decreased overall combined housing and transportation costs per household; and increased proportion of low- and very low-income households within a 30-minute transit commute of major employment centers in urban, suburban, and rural settings.

As the outcome of a \$5 million HUD Regional Planning Grant, in 2013 the **Puget Sound Regional Council** and more than a dozen partners adopted a regional commitment to coordinate housing, transportation, and economic development investments across multiple jurisdictions. The Compact is supported by a set of place-based strategies that detail how to increase the supply of equitable transit communities, and PSRC has also committed to developing a regional fund to provide a revolving source of capital available for the acquisition of properties for affordable housing in transit communities.

- The **Location Affordability Portal**, developed by HUD and the U.S. Department of Transportation, provides reliable, user-friendly information on the combined cost of housing and transportation, including location affordability maps and database tools. For example, the **My Transportation Cost Calculator** tool generates transportation cost estimates based on user-entered information, providing households, real estate professionals, and housing counselors with customized, apples-to-apples comparisons of housing and transportation costs in different communities.

Enhance economic competitiveness

Improve economic competitiveness through reliable and timely access to employment centers, educational opportunities, services and other basic needs by workers, as well as expanded business access to markets.

Across the nation, communities are seeking to enhance their economic competitiveness to attract new jobs and industries. To achieve long-term prosperity and economic resilience, both regional planning and the integration of transportation, housing, education, and workforce investments with economic development goals is critical. Additionally, livable community design is important in order to attract and improve access to a quality labor pool, as well as to increase retail access for potential customers.⁸

To enhance competitiveness and increase economic diversification, HUD funds a variety of infrastructure, community development, and economic development projects. Additionally, many HUD programs create stronger, more competitive workforces by funding job training and small business assistance, as well as by supporting community facilities and service coordination for health care, education, and child care.

Programs and Policies

- Many **Community Development Block Grant (CDBG)** activities can be used to enhance a community's economic competitiveness. Public services that support workforce development include job training and education programs, as well as child care and transportation. Other eligible activities include business support services, such as microenterprise assistance and support for business incubators, loans for business expansion, technical assistance to avoid bankruptcy, and funding to prepare economic development strategies and conduct market studies. A **Section 108 Guaranteed Loan** can provide additional funding for catalytic economic development.

The **City of Seattle** used a Section 108 loan guarantee on future CDBG funds to preserve the historic Immigration and Naturalization Services building and convert it to work spaces for artists. With more than 100 tenants in 77,000 square feet, INSCAPE is now the largest arts and culture enclave in Seattle. Small, creative businesses, individuals, and non-profit organizations with a focus in arts and culture use the space to facilitate and fabricate artistic work as well as to design, build, and present creative and cultural endeavors. In addition to providing affordable work space for low- and moderate-income artists, many tenants have been able to expand their businesses and create more jobs.

- Streetscape, façade, and transit improvements funded under **CDBG** can also increase foot traffic to commercial districts and help to recruit new businesses, while public infrastructure improvements can assist with business expansion, retention, and access to new markets.

⁸ Melissa Kramer and Lee Sobel. 2013. *Smart Growth and Economic Success: The Business Case*, U.S. Environmental Protection Agency.

In **Idaho Falls**, as in many communities, CDBG funds have been used to improve the historic downtown by being made available for façade improvement projects. For example, one project transformed an existing building into a headquarters office and demonstration center for Idahoan Foods, bringing 75 jobs to the downtown area.

- The **Indian Community Development Block Grant (ICDBG)** program for tribes is commonly used to fund water and sewer infrastructure, which can in turn support economic development activities and enhance economic opportunities for tribal members. Community facilities funded by ICDBG that support workforce competitiveness can include health clinics and wellness centers, as well as child care and head start facilities.

In Alaska, the **Village of Atmautluak** is using HUD funds to address the need for both permanent jobs and for energy-efficient, culturally-informed, and healthy housing for residents. In 2013, for example, local workers finished construction on prototype homes with foundations that can easily be adjusted in response to thawing permafrost, and with metal roofing and siding that is well-adapted to the cold, arctic weather. In addition to meeting the basic housing needs of working families, however, the project also generates new economic opportunities by contributing to an experienced workforce that can build additional homes in nearby villages. Funded by a 2010 HUD Rural Innovations grant, the project is a model for the kind of innovative activities eligible under the ICDBG competitive program.

- **Hospital mortgage insurance** offers a tool for communities to promote community health, resulting in increased worker productivity and economic competitiveness. Additionally, under the Affordable Care Act, nonprofit hospitals are required to complete a **community health needs assessment** every three years and adopt an implementation strategy to meet the community health needs identified through the assessment.

In 2010, the **Santiam Memorial Hospital** in Stayton, Oregon, began a 40,000 square foot expansion. Taking advantage of HUD's Section 242 Hospital Mortgage Insurance Program, the construction was estimated to generate 390 construction jobs and 40 to 50 new, permanent positions once completed. In addition to meeting the healthcare needs of workers and families, the project was estimated to generate \$73.1 million in economic activity.

- The **Capital Fund Education and Training Community Facilities (CFCF) Program** provides funding for public housing authorities to invest in facilities for adult education and job training programs for residents. Additionally, service coordinators funded through programs like **Resident Opportunities and Self-Sufficiency (ROSS)** can assist residents of public housing and Indian housing with education, training, and employment opportunities that promote self-sufficiency and economic independence.
- **Choice Neighborhoods** provide funding for neighborhood revitalization activities that specifically include improving access to jobs and increasing neighborhood business opportunities. Eligible community improvements that support economic development include construction cost write downs, loans, and grant programs for commercial businesses, façade improvements, revolving loan funds for business attraction and retention, and streetscape improvements.

As part of the **Seattle Housing Authority's** overall redevelopment of Yesler Terrace, which includes Choice Neighborhoods funding, an historic steam plant is being transformed using \$3 million in CFCF funds to provide new economic opportunities for residents. In addition to providing space for Head Start and youth tutoring, the renovated Steam Plant will also house economic opportunity specialists to help residents find jobs and advance their careers.

- **Regional Planning Grants** and **Community Challenge Grants** support planning for workforce development and economic resilience in the context of social equity, housing and land use, transportation, and the environment. Outcomes for regional planning include the creation of a regional economic development plan built upon consideration of the region's comparative economic advantages and its current and emerging economic clusters.

Led by **Fremont County, Idaho** and funded by a \$1.5 million HUD Regional Planning Grant, the Western Greater Yellowstone Consortium is working to develop regional plans and conduct studies to aid in sustainable resource management and economic development. To enhance the economic wellness and competitiveness of the four-county region, the Consortium plans to assess the needs and opportunities of both promising industries and the local workforce. The assessment will include a feasibility study of establishing a small community college to train and retain professionals to help the region adapt and progress.

- **Section 3** of the Housing and Urban Development Act of 1968 represents HUD's policy for providing preference for new employment, training, and contracting opportunities to low- and very low-income residents of communities where HUD funds are spent. Because HUD invests billions of federal dollars into communities each year, Section 3 guarantees that these projects not only result in immediate job opportunities for local residents, but can be leveraged for job readiness and workforce development goals as well.

Adopting an Economic Equity Policy in 2012, Portland's **Home Forward** has undertaken a variety of initiatives to enhance economic opportunities for residents. For example, they established a six-week course with Micro Entrepreneur Services of Oregon, after which participants were included on the Section 3 list compiled by the City of Portland. They also provided one-on-one business support to residents who had completed a "Business Bootcamp" program, offered in collaboration with Mt. Hood's Small Business program. As a result, Section 3 residents represented more than 80% of Home Forward's new hires in 2012, and minority-owned, women-owned, and emerging small businesses received nearly half of the \$36.2 million contracted by Home Forward that year.

Support existing communities

Target federal funding toward existing communities—through strategies like transit-oriented, mixed-use development and land recycling—to increase community revitalization and the efficiency of public works investments and safeguard rural landscapes.

Research shows that compact, mixed-use development can reduce the costs of providing public infrastructure and delivering services.⁹ In fact, studies in 2000 found that if just 15% of anticipated new development by 2025 were to be concentrated within a planned, previously developed area, the Country could save over \$120 billion in road, water, and sewer infrastructure costs, and \$4 billion in reduced public services costs.¹⁰ Additionally, targeting development in existing communities helps to preserve natural resource lands; currently, America loses more than an acre of farmland every minute, with significant food security, economic, and environmental impacts, particularly for rural communities.¹¹

HUD supports existing communities by providing funding for infrastructure and encouraging mixed-use projects on land that has already been developed. Funds can be used to rehabilitate housing and for the revitalization of existing communities and neighborhoods, while multifamily and single-family mortgage products help to preserve the availability of affordable housing in mixed-use, transit-oriented neighborhoods in existing communities.

Programs and Policies

- The **Community Development Block Grant (CDBG)** can be used for a variety of infrastructure and public works investments that support existing communities. States and cities can maximize their limited CDBG dollars by targeting funding to existing communities, with recent studies estimating that using principles of smart growth can cut upfront costs by one-third, and even more when taking advantage of existing infrastructure.¹² Although not required, entities distributing CDBG funds can choose to prioritize projects in existing areas.

Leveraging CDBG funds and a Section 108 Loan Guarantee, the **City of Mount Vernon, Washington** is in the midst of comprehensive flood control and downtown revitalization. In addition to protecting the historic downtown from frequent flooding, the construction of floodwalls will reduce insurance rates and make it easier to fund building renovations and new construction. Additionally, the project helps to preserve the surrounding Skagit Valley, one of the most important agricultural areas in Puget Sound. In particular, urban revitalization minimizes the environmental and economic impacts of sprawl, such as the loss of farmland, increased flooding and erosion, and degraded environmental water quality.

⁹ Melissa Kramer and Lee Sobel. 2012. *Smart Growth and Economic Success: Benefits for Real Estate Developers, Investors, Businesses, and Local Governments*, U.S. Environmental Protection Agency.

¹⁰ Robert W. Burchell, George Lowenstein, William R. Dolphin, Catherine C. Galley, Anthony Downs, Samuel Seksin, Katherine G. Still, and Terry Moore. 2000. *Costs of Sprawl – 2000*, Transit Cooperative Research Program.

¹¹ American Farmland Trust. 2013. *Farming on the Edge Report*.

¹² William Fulton, Ilana Preuss, Alex Dodds, Sarah Absetz, Peter Hirsch. 2013. *Building Better Budgets: A National Examination of the Fiscal Benefits of Smart Growth Development*, Smart Growth America.

- **HOME Investment Partnerships (HOME)** and **CDBG** can be utilized to rehabilitate homeowner and rental housing in existing communities. CDBG funds can also be used for clearance and demolition of slum or blighted properties, clearing the way for new construction or other activities to increase community revitalization. These funds can also be utilized for new housing construction, enabling in-fill strategies to increase the supply of affordable housing and avoid greenfield development.

Scheduled to open in January 2014, **Glisan Commons** in Portland's Gateway neighborhood will be a mixed-use building offering affordable housing for low-income seniors and working families in an urban renewal district intended to meet demands for future growth. In addition to expanding the supply of affordable housing in close proximity to light rail and bus lines, Glisan Commons will also be the new home for Ride Connection, a nonprofit that works with community partners to provide transportation options for older adults and people with disabilities. In addition to Low-Income Housing Tax Credits, financing includes HOME funds and \$2 million from the U.S. Department of Transportation's Bus Livability Program.

- For Indian tribes, the **Indian Community Development Block Grant (ICDBG)** and the **Indian Housing Block Grant (IHBG)** also fund housing construction and rehabilitation to support existing tribal communities. ICDBG, for example, is often used to install water, sewer, and electric infrastructure, and ICDBG-funded community facilities such as health clinics and police and fire stations are often constructed within walking distance of housing.

In 2011, the Port Gamble S'Klallam Tribe completed construction of **Teekalet**, leveraging IHBG and other funds to construct more than a dozen units of affordable rental housing. The project protects surrounding natural and cultural resources, such as by using rain gardens and pervious pavement that minimize the impacts from runoff on a tribal fish hatchery located downstream. Additionally, by replacing existing housing stock in poor condition, the development protects surrounding forest lands from new development and preserves wildlife habitat that is significant to the tribe.

- **Regional Planning Grants** support existing communities by fostering coordinated planning efforts to focus growth in those areas that are best suited for development, with a key indicator for sustainability being the amount of land preserved from development. These planning grants look at growth across the entire region, relying on coordination across multiple jurisdictions to achieve shared goals related to establishing and meeting growth targets in existing communities.

The **Thurston Regional Planning Council (TRPC)** in Washington State received a HUD Regional Planning grant in 2010 to develop a countywide plan to accommodate new population in designated growth areas, while preserving environmentally sensitive lands and protecting water quality and supply. Without this plan, current trends estimated a loss of nearly one-third of the county's farmland to urbanization by 2035, as well one-tenth of forest lands.

- The **Environmental Review** process under the National Environmental Policy Act requires consideration of federal laws and regulations that are designed to protect areas that may otherwise face development pressure, such as wetlands, farmlands, and floodplains. Additionally, new construction or major rehabilitation projects must consider the context of community facilities, services, and natural features. For example, the environmental review might find that a proposed housing project located outside of an existing community places burdens on the ability of the municipality to provide adequate water, safety, and other essential services.

Coordinate and leverage federal policies and investment

Align federal policies and funding to remove barriers to collaboration, leverage funding, and increase the accountability and effectiveness of all levels of government to plan for future growth, including making smart energy choices such as locally generated renewable energy.

Through the Partnership for Sustainable Communities, HUD works with the Department of Transportation (DOT) and Environmental Protection Agency (EPA) to coordinate policies and programs to maximize the impact of taxpayer investments. In addition to sharing the six Livability Principles framework to align initiatives across federal agencies, HUD has also partnered with DOT to develop public resources to understand and analyze location affordability, and has partnered with EPA to deliver combined technical assistance to grantees.

At the local level, many of HUD's programs require strong coordination between cities, regions, tribes, nonprofits, and other stakeholders to achieve multiple objectives and to leverage public-private partnerships. Many programs require matching funds to leverage federal financing, and in turn can help generate additional private and public investments.

Programs and Policies: Local and Regional Coordination

- Many HUD programs require data-driven decision-making and coordination among multiple jurisdictions and stakeholders to maximize limited federal resources. For example, the **Consolidated Plan (Con Plan)** is designed to help states and local jurisdictions assess their affordable housing and community development needs and market conditions. It requires extensive consultation and collaboration among city and county governments, non-profit organizations, business leaders, as well as public and private agencies that provide housing, social services, employment and education services.
- Similarly, the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009 requires the regional formation of **Continuums of Care (CoC)** to maximize effectiveness and coordinate the use of federal funds to address homelessness. CoCs are made up of a diversity of organizations and stakeholders, including nonprofit homeless providers, victim service providers, faith-based organizations, governments, businesses, advocates, affordable housing developers and public housing agencies, school districts, social service providers, mental health agencies and hospitals, universities, and law enforcement. In addition to consulting with the CDBG entitlement cities, CoCs must develop and implement regional plans to serve homeless persons and to end homelessness on a regional scale.
- **Regional Planning Grants** result in integrated, coordinated plans that align economic development, land use, and investment decisions across multiple jurisdictions and communities. By funding broad consortia of public, nonprofit, and private agencies, as well as by funding activities that increase participation and decision-making by populations traditionally marginalized in public planning processes, the resulting plans ensure a coordinated use of both federal and nonfederal funds to achieve long-term, regional priorities that reflect comprehensive community needs and input.

The **Lane Livability Consortium**, funded by a 2011 HUD Regional Planning Grant, is a collaborative effort among agencies serving the Eugene-Springfield metropolitan area in Oregon. To better identify and coordinate opportunities as a region, the Consortium will partner with the University of Oregon to develop a Regional Investment Strategy that will better link key housing, transportation, economic development and other infrastructure investments. Their work includes conducting a baseline assessment, developing regional scenario planning tools, cataloguing and evaluating planned capital investments and available funding sources, and refining a triple bottom line analysis to make decisions that promote social equity, economic opportunity, and healthy ecosystems across the region.

- Similarly, **Community Challenge Grants** promote fiscal sustainability by funding the development or enhancement of local master plans, zoning codes, and building codes to promote mixed-use development, affordable housing, and the reuse of older buildings and structures for new purposes. Eligible activities include developing comprehensive plans that coordinate federal funding by discouraging development not aligned with existing transportation plans, economic development plans, or regional sustainability plans.

In 2010, the **Spokane Tribe of Indians** received a \$3 million HUD Community Challenge Grant to prepare the community's first comprehensive plan. The resulting Sustainable Community Master Plan incorporates existing planning documents and coordinates community goals around housing, transportation, land use, economic development, capital facilities, and parks and recreation. From this coordinated approach, the Tribe has already been able to identify and meet additional community needs, such as being awarded highly competitive technical assistance from EPA to address the reservation's aging water infrastructure.

- City and county governments can jointly engage in fair housing planning by conducting a **Regional Analysis of Impediments to Fair Housing Choice (Regional AI)**. Recipients of the Regional Planning Grants were among the first to receive detailed guidance on conducting a Regional AI, and the proposed **Affirmatively Furthering Fair Housing** rule would give housing authorities as well as local municipalities a similar opportunity to engage in coordinated regional fair housing planning.

The Puget Sound Regional Council (PSRC), a Sustainable Communities Regional Planning Grant recipient, completed a regional **Fair Housing Equity Assessment** in coordination with cities, counties, and other stakeholders. By examining segregation, racially and ethnically concentrated areas of poverty, access to existing areas of high opportunity, major public investments, and existing fair housing services and activities across jurisdictions, PSRC was able to conduct a comprehensive analysis of fair housing issues throughout the Central Puget Sound. PSRC's Fair Housing Equity Assessment model offers a coordinated approach that can be studied by other jurisdictions.

Programs and Policies: Leveraging Federal Resources

- Programs like **HOME Investment Partnerships (HOME)**, **Community Development Block Grant (CDBG)**, and **Indian Community Development Block Grant (ICDBG)** allow local jurisdictions substantial flexibility in choosing how to allocate and apportion funding, enabling these localities to align and leverage funding from multiple sources. In fact, every CDBG dollar invested in communities is leveraged, on average, by \$3.55 dollars in private funding, bringing much needed business

investments to distressed areas.¹³ CDBG is also unique in being able to be used as local match for other federal grant programs, while the HOME program requires recipients to match at least 25% of the cumulative total of HUD funds received with non-federal sources. For tribes, the competitive ICDBG awards applicants an extra point in the review process if they have secured assurances of leveraged funds for their proposed project.

- A **Section 108 Loan Guarantee** provides a unique opportunity to leverage federal CDBG funds for economic development, housing rehabilitation, public facilities, and large-scale physical development projects. Although not risk-free, Section 108 allows local governments to transform and leverage CDBG funds into federally guaranteed loans large enough to pursue revitalization projects that can renew entire neighborhoods.

In 2010, the **City of Springfield, Oregon** secured a Section 108 guaranteed loan to acquire an historic, mixed-use building located on Main Street in downtown. Through a subrecipient agreement, Neighborhood Economic Development Corporation will transform the vacant building by leasing ground space to local businesses, provide classrooms and office space for housing counseling and financial literacy classes, and provide four units of permanently affordable, location-efficient housing. In the nearby City of Eugene, annual CDBG funds have been leveraged for over two decades to provide more than \$17 million in low-interest loans to new and existing small businesses, creating 1,200 new jobs in the process.

- Similarly, the **Title VI Tribal Housing Activities Loan Guarantee Program** leverages IHBG funds to finance affordable housing activities today by pledging future grant funds as security for repayment of the guarantee obligation. A private lender or investor provides the financing and HUD provides the guarantee to the lender or investor. In the Northwest region more than \$27 million has been leveraged utilizing Title VI, creating more than 193 units of housing.

Using a Title VI loan as a secure gateway to access additional funding, the **Colville Indian Housing Authority** developed 20 homes to house elders, veterans, and homeless families in Omak, WA. Leveraging Recovery Act funds to purchase the property, the development was financed with a Title VI loan, ICDBG funds, Low-Income Housing Tax Credits, and Federal Home Loan Bank Affordable Housing Program funds.

- Designed to leverage sweat equity and volunteers, the **Self-Help Homeownership Opportunity Program (SHOP)** awards grant funds to eligible national and regional non-profit organizations and consortia to purchase properties and develop or improve infrastructure for homebuyers willing to contribute significant amounts of their own sweat equity.

Since 1998, the **Eastern Idaho Community Action Partnership** has helped more than 170 low-income families in Idaho. Through its Mutual Self Help Housing Project, SHOP funds are used to purchase land and install or improve infrastructure, and are leveraged by financing available through USDA Rural Development. In lieu of a down payment, homeowners take construction classes and work together to help build their future homes.

¹³ U.S. Department of Housing and Urban Development. 2013. *HUD's Proposed 2014 Budget - Housing and Communities Built to Last*.

- A number of housing authorities in the Northwest are participants in HUD’s **Moving to Work (MTW)** initiative. A demonstration program for public housing authorities, MTW provides housing authorities with the opportunity to design and test innovative, locally-designed strategies that use federal dollars more efficiently.

Seeking to reduce growing waitlists for affordable housing, the **Alaska Housing Finance Corporation (AHFC)** is implementing a Step Program under MTW designed to empower families to become financially independent. Under the program, “work able” families receiving housing assistance will be required to increase their rent contributions over a five-year period, while AHFC’s assistance will decrease. By setting time limits to assistance and by providing additional self-sufficiency and employment services, AHFC will be able to leverage limited federal funds to more equitably provide affordable housing for those most in need.

- **Preferred Sustainability Status (PSS)** leverages federal investments by providing bonus points to applicants to certain HUD programs whose projects are aligned with the Livability Principles and regional integrated planning efforts. This rewards communities with a demonstrated commitment to the Livability Principles and long-range planning for sustainable development by providing them with funding for implementation. To further coordinate federal funding, PSS is also recognized by partner agencies, including the U.S. Department of Transportation and the U.S. Environmental Protection Agency.
- **Healthy Homes** grant programs and a proposed **Safe and Healthy Homes Investment Partnership** certification support evidence-based strategies that maximize federal investments by requiring collaborative local partnerships to coordinate across health, energy, and housing programs. This work is conducted in close partnership with other federal agencies such as the U.S. Environmental Protection Agency, resulting in more consistent and coordinated public investments.

In 2013, the **Alaska Native Tribal Health Consortium** was awarded more than \$700,000 in Healthy Homes Technical Studies to expand a pilot project to improve indoor air quality through the implementation of low-cost household remediation. Many Alaskan Natives experience a high burden of acute and chronic respiratory disease, which results in high-cost hospitalization and medical care. By researching replicable, low-cost interventions that reduce these high-cost interventions, the pilot project leverages federal funding to improve health for those most at risk, save families money, and reduces burdens on the health care system.

Value communities and neighborhoods

Enhance the unique characteristics of all communities by investing in healthy, safe, and walkable neighborhoods—rural, urban, or suburban.

Federal assistance works best when decisions are place-based and responsive to the unique needs and situations of local communities. Many of HUD's programs specifically build the capacity of local residents, businesses, and community-based organizations, while others can be used to strengthen a sense of place by preserving historic buildings, maintaining healthy and vibrant neighborhoods, and providing affordable, accessible housing that allows community members to remain in their neighborhood of choice. HUD policies also require stakeholder participation in planning and decision-making, resulting in outcomes that reflect the vision and values of all members of the community.

Programs and Policies

- With the flexibility of the **Community Development Block Grant (CDBG)**, communities can decide their own priorities, such as whether to protect and restore historic properties, make improvements to a community center, host a neighborhood cleanup, or rehabilitate housing above Main Street businesses.

The **City of Spokane** has organized Neighborhood Steering Committees to make community-based recommendations on projects that are eligible for CDBG funds the City receives. Using additional CDBG to fund the operations and communications of the committee structure, each Neighborhood Steering Committee cultivates resident input and participation to identify and prioritize neighborhood improvements. Projects that have been funded include: an outdoor classroom; bus shelters and bicycle racks; traffic circles and sidewalk installations; streetscape improvements; and a variety of trails, bridges, and park and playground enhancements.

- CDBG recipients can also choose to partner with a **Community-Based Development Organization (CBDO)**, which can be a valuable partner in neighborhood revitalization efforts. For example, they are able to construct new housing with CDBG funds, which is generally not allowed. Additionally, under the HOME Investment Partnerships (HOME) program, Participating Jurisdictions must reserve at least 15% of their allocations for designated Community Housing Development Organizations (CHDOs), thereby building the capacity of local, community-driven nonprofit groups.
- If a grantee adopts a **Neighborhood Revitalization Strategy Area (NRSA)**, CDBG funds for public services undertaken by a CBDO are not subject to the 15% public services cap, permitting a greater level of service for neighborhood revitalization. Other benefits include enhanced flexibility in undertaking economic development, job creation, and housing activities.

The **Rainier Valley Community Development Fund** was incorporated in 2002 to lead the implementation of the \$50 million Transit-Oriented Community Development Fund within Seattle's HUD-approved Neighborhood Revitalization Strategy Area, as part of a coordinated effort with King County and Sound Transit to mitigate the impacts of the light rail construction on neighborhood businesses. Loans were provided to small businesses to mitigate loss of business during the disruption of light rail construction, and for capital improvements to increase capacity and create jobs in small businesses.

- Local homebuying assistance programs, including **housing counseling**, can help homeowners avoid foreclosure and remain in their neighborhoods. Programs like **HUD Dollar Homes** and **Good Neighbor Next Door** strengthen communities by making home ownership more affordable, and offer neighborhood stability for communities struggling with high rates of foreclosures and vacant homes. A variety of mortgage insurance programs can also be used to meet critical neighborhood housing needs.

In 2013, ground broke on **Copper Landing**, a new multifamily project with a HUD Section 221d(4) loan guarantee, to address the need for affordable and safe housing in Airway Heights, Washington. With more than 300 homes currently located in a designated Accident Potential Zone near the Fairchild Airforce Base, Copper Landing supports the community by providing safer housing that is nearby and better suited for development. The land was made available through a land lease agreement with the Kalispel Tribe.

- For tribes, programs like **Indian Community Development Block Grant (ICDBG)** and **Indian Housing Block Grant (IHBG)** programs meet critical infrastructure and housing needs for tribal communities. These programs not only support tribal communities by increasing opportunities for affordable and quality homes on tribal lands, but these homes can be built to reflect tribal culture and traditional knowledge.

Leveraging IHBG funds and Sustainable Construction in Indian Country (SCinIC) technical assistance, the **Nez Perce Housing Authority** is planning 18 housing units that will not only provide affordable housing for community members, but will include cultural design features such as east-facing doorways and circular housing clusters with primary eastern orientation, materials that recall traditional reed mat homes, “shed roof forms” to recall extended teepees, and carports constructed with wood frames that recall traditional shade structures.

- For residents of public and Indian housing, programs like **Resident Opportunities and Self-Sufficiency (ROSS)** can be used to help empower residents and create a sense of community. Additionally, housing authorities are required to establish **Resident Advisory Boards** to review Public Housing Authority Plans, providing residents an important opportunity to engage in neighborhood planning and decision-making for their communities.

In 2007, with the support of the Tlingit Haida Regional Housing Authority, the **Klawock Senior Supportive Housing Center** in Klawock, Alaska received a \$231,700 Resident Opportunities and Self-Sufficiency (ROSS) grant to hire a service coordinator to help elders secure the services they needed to stay healthy and remain independent. To leverage this new resource, they reached out to partners and brought services to Klawock, including legal services, an onsite health clinic and chronic disease management workshop series, and a Master Gardener program to support a community garden. These services allow the elders in Klawock to continue living in the village where they had been born, and the coordinator supports elder-youth activities to maintain the community’s cultural traditions.

- The **Choice Neighborhoods** program is designed specifically to support locally driven strategies to address struggling neighborhoods with distressed public or HUD-assisted housing through a comprehensive approach to neighborhood transformation. Revitalizing the neighborhood itself is a core goal of the program, with emphasis on creating safe, mixed-income housing located close to

amenities and basic services and effective public schools. One-for-one replacement, tenant relocation assistance, and resident involvement ensure community-driven results.

New Columbia is a diverse, 82-acre neighborhood in North Portland, built with funds from the predecessor to the Choice Neighborhoods program, HOPE VI. Replacing public housing units built 60 years ago for World War II shipyard workers, New Columbia now includes new parks, community centers, recreational facilities, day care, and adult learning centers. The redesigned street grid connects residents with the surrounding neighborhood, and homes have front porches that encourage interaction with neighbors. A community advisory committee helped to shape the outcomes of the redevelopment, which include public art reflecting the diversity of New Columbia's residents, two community gardens, and a village market.

- **Regional Planning and Community Challenge Grants** provide flexibility for communities to establish unique, place-based approaches to development and revitalization that reflect local values and are guided by equitable participation in decision-making. These programs include different sets of scoring criteria and sustainability metrics to reflect differences in urban and rural communities, as well as funding set-asides specifically for smaller communities.

Using a three-year, \$3 million HUD Community Challenge Grant in 2011, the City of Seattle's **Community Cornerstones initiative** is designed to implement the vision of the Southeast Seattle community. Based on recently adopted Neighborhood Plans, and in response to recent investments in light rail in the area, major activities include: a loan program to help housing developers purchase vacant properties for mixed-use projects that strengthen housing and business opportunities for community members; technical assistance to help small business owners stabilize and grow; and the formation and support of a community steering committee to plan for a shared, multicultural community center.

- HUD's federal **Environmental Review** process supports safe and healthy neighborhood revitalization by ensuring site suitability for development and assessing the environmental impacts of a proposed project. For example, HUD provides safeguards against noise pollution, toxic chemical exposure, and proximity to other hazards, and the federal environmental review includes protections for historic buildings and sites of cultural significance to tribes. It also includes protections for environmentally sensitive areas, wild and scenic rivers, and farmlands, helping to preserve rural landscapes.

Appendices

ACRONYMS AND ABBREVIATIONS

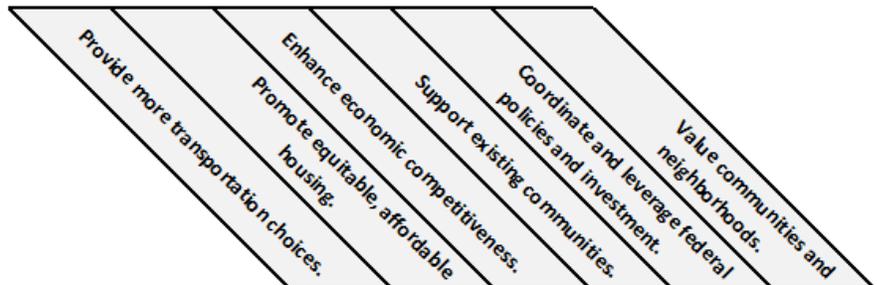
AFFH	Affirmatively Furthering Fair Housing
AFHMP	Affirmative Fair Housing Marketing Plans (AFHMP)
AHFC	Alaska Housing Finance Corporation
AI	Analysis of Impediments (to fair housing choice)
CBDO	Community-Based Development Organization
CDBG	Community Development Block Grant
CFCF	Capital Fund Education and Training Community Facilities
CHDO	Community and Housing Development Organization
CoC	Continuum of Care
Con Plan	Consolidated Plan
DOT	U.S. Department of Transportation
EPA	U.S. Environmental Protection Agency
EPC	Energy Performance Contracts
ESCO	Energy Service Company
ESG	Emergency Solutions Grants
FHA	Federal Housing Administration
FHEO	Fair Housing and Equal Opportunity
HEARTH Act	Homeless Emergency Assistance and Rapid Transition to Housing Act
HOME	HOME Investment Partnerships
HOPE VI	Program for revitalization of severely distressed public housing
HOPWA	Housing Opportunities for Persons with AIDS
HUD	U.S. Department of Housing and Urban Development
HUD-VASH	HUD-Veterans Affairs Supportive Housing Program
ICDBG	Indian Community Development Block Grant Program
IHBG	Indian Housing Block Grant Program
LEED	Leadership in Energy & Environmental Design
LIHTC	Low-Income Housing Tax Credit
MTW	Moving to Work
NAHASDA	Native American Housing Assistance and Self-Determination Act
NOFA	Notice of Funding Availability
NRSA	Neighborhood Revitalization Strategy Area
PJ	Participating Jurisdiction
PSRC	Puget Sound Regional Council
PSS	Preferred Sustainability Status
ROSS	Resident Opportunity and Self-Sufficiency

SCinIC	Sustainable Construction in Indian Country
Section 3	Provision of the Housing and Urban Development Act of 1968 that promotes economic opportunities for low-income individuals in assisted communities
Section 108	Section 108 Loan Guarantee Program
Section 184	Indian Home Loan Guarantee Program
Section 202	Supportive Housing for the Elderly
Section 221(d)(4)	Mortgage insurance for rental and cooperative housing
Section 223(f)	Mortgage insurance to refinance existing multifamily housing
Section 242	Hospital mortgage insurance
Section 811	Supportive Housing for Persons with Disabilities
SHOP	Self-help Homeownership Opportunity Program
Title VI	Tribal Housing Activities Loan Guarantee Program
TRPC	Thurston Regional Planning Council
USDA	U.S. Department of Agriculture
VA	U.S. Department of Veterans Affairs
VASH	HUD-Veterans Affairs Supportive Housing Program

HUD LIVABILITY SUMMARY MATRIX

The following offers a visual overview of some of the key HUD programs and their contributions to specific Livability Principles. It should be noted, however, that these programs, and many others not listed, contribute to livability in more ways than can easily be summarized.

Key HUD Programs that support the Livability Principles



		Provide more transportation choices.	Enhance economic competitiveness.	Promote equitable, affordable housing.	Support existing communities.	Coordinate and leverage federal policies and investment.	Value communities and neighborhoods.	Value communities and neighborhoods.
Community Planning and Development	Community Development Block Grant		•	•	•	•	•	•
	Section 108 Loan Guarantee				•		•	•
	HOME Investment Partnerships Program			•			•	
	Homeless Programs		•	•				
	Environmental Review				•	•	•	•
	Self-help Homeownership Opportunity Program				•		•	
	Consolidated Plan						•	
Fair Housing and Equal Opportunity	Fair Housing Outreach, Enforcement and Compliance			•			•	
	Section 3				•			•
	Analysis of Impediments			•			•	
Healthy Homes	Healthy Homes and Lead Hazard Control Grants			•			•	
	Safe and Healthy Home Investments Partnership			•	•		•	
Housing and Mortgage Insurance	Hospital Mortgage Insurance (Section 242)				•	•		•
	Local Homebuying Assistance			•		•		
	Housing Counseling Assistance			•				•
	Multifamily Insurance for Rental Housing		•	•		•	•	•
	Supportive Housing Programs (Section 202 and Section 811)			•				•
	Energy efficient mortgage products			•	•		•	
Native American Programs	Indian Community Development Block Grant (ICDBG)	•	•	•	•	•	•	•
	Indian Housing Loan Guarantee Fund (Section 184)			•				
	Indian Housing Block Grant			•		•		•
	Tribal Housing Activities Loan Guarantee (Title VI)						•	•
	Sustainable Construction in Indian Country			•	•			
Public Housing	Public Housing Program			•				•
	Capital Fund Education and Training Community Facilities					•		•
	Housing Vouchers		•	•				
	Choice Neighborhoods		•	•	•	•	•	•
	Resident Opportunity and Self-Sufficiency Program					•		•
	Green Physical Needs Assessment and Energy Performance Contracting			•	•		•	
Sustainable Housing and Communities	Regional Planning Grants	•	•	•	•	•	•	•
	Community Challenge Grants	•	•	•	•	•	•	•
	Location Affordability Portal			•		•	•	
	Preferred Sustainability Status					•	•	