



# MAKING AFFORDABLE HOUSING WORK

THE HOUSING OPPORTUNITY TOOLKIT



NATIONAL  
ASSOCIATION *of*  
REALTORS®



## INTRODUCTION

Perhaps no two words better evoke the character and promise of America than “Home” and “Opportunity.” They speak to the American Dream of owning one’s own home and they remind us that our individual and collective achievements stem from this simple fact: that given opportunity, we are a people who will seize it eagerly and make a better future, for ourselves, our families, and those who will follow.

At its core, NAR is in the opportunity-making business. Every day we open doors and create new opportunities and every day we help more Americans know the pride of owning a home. In that spirit, we created this *Housing Opportunity Toolkit* to help REALTORS® and REALTOR® associations expand and increase housing opportunities in their communities, all across the country.

With a pronounced emphasis on the practical, we have collected resources and information for both individual REALTORS® and REALTOR® associations. These guides are based in large part on the successes of fellow REALTORS® and associations who have generously shared their experiences and advice to produce this *Toolkit*. It is NAR’s hope that you will find this a useful addition to your ongoing efforts to bring affordable housing to as many Americans as possible.

NAR’s strong and growing commitment to the environment means we must look for every opportunity to conserve our natural resources. In that light, we have chosen to produce the *Toolkit* in digital format, which will have the twin benefits of protecting forests and making it far more widely available than before.

Rich in ideas and resources, the *Toolkit* was designed to be a reference and working companion. It should prove valuable to those first addressing affordable housing in their communities and to those who have worked in this field for years.

We welcome your comments, but above all we salute your efforts to bring increased housing opportunity to the American people.

*The Housing Opportunity Program Team*

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**For REALTORS®**

## FEDERAL RESOURCES AND HOMEOWNERSHIP PROGRAMS

### Description

The federal government is committed to expanding homeownership and provides an abundance of homeownership guides and education to assist individuals and families in purchasing homes. It also provides a number of programs and loan products to help purchase, maintain, or realize the equity of a home.

Key federal agencies and their programs include:

- The Federal Housing Administration (FHA) of the Department of Housing and Urban Development (HUD), which insures loans in order to lower down payments, lower closing costs, and make it easier to qualify for credit. FHA facilitates energy efficient mortgages for potential homeowners who want to lower their utility costs, and loans to make accessibility improvements to homes.
- The Veterans Administration (VA), which makes low-interest loans to veterans and active members of the U.S. military.
- The Housing and Community Facilities Programs (HCFP), an agency of the U.S. Department of Agriculture (USDA). HCFP is a part of the Department's Rural Development mission area. HCFP provide direct loans, loan guarantees, loans for home repair and preservation, and more.
- The Housing Choice Voucher program of HUD, helps families transition from rental housing to home ownership.

### Resources

#### GENERAL INFORMATIONAL GUIDES

##### **Guides for Buying a Home**

Homebuyers can request, via email, homebuying guides and checklists including “*Opening the Door to Your Own Home*,” “*Choosing a Mortgage That’s Right for You*,” “*Knowing & Understanding Your Credit*,” and “*Borrowing Basics: What You Don’t Know Can Hurt You*.” These guides are especially useful to first-time homebuyers.

##### *FHA Home Loans*

[www.fha-home-loans.com/home\\_buying\\_guide.htm](http://www.fha-home-loans.com/home_buying_guide.htm)

##### **Homebuying and Selling**

This collection of resources from across the federal government addresses topics related to buying and selling a home, moving, homeowner’s insurance, housing laws, and more. Everything from flood insurance to fair housing, from home auctions to home energy efficiency, is contained here.

##### *USA.gov*

[www.usa.gov/Citizen/Topics/Family/Homeowners/BuyingSelling.shtml#vgn-buying-vgn](http://www.usa.gov/Citizen/Topics/Family/Homeowners/BuyingSelling.shtml#vgn-buying-vgn)

## FEDERAL RESOURCES AND HOMEOWNERSHIP PROGRAMS *(continued)*

### **Nine Steps to Buying a Home**

This resource from HUD breaks down the homebuying process into manageable steps; simplifying a potentially complicated procedure. Starting with “Figure out how much you can afford” and progressing through to “Sign papers,” this web resource links to detailed discussions every step of the way.

*U.S. Department of Housing and Urban Development*  
[www.hud.gov/buying/index.cfm](http://www.hud.gov/buying/index.cfm)

### SPECIFIC LOAN AND OTHER PROGRAMS



### **Free Online FHA Toolkit**

NAR’s free, online FHA Toolkit provides an overview of FHA, information about each loan program, and FAQs answered by FHA officials. Using videos, slide shows, and PDF documents, this FHA Toolkit is an excellent way to get acquainted with FHA programs.

*National Association of REALTORS®*  
[www.realtor.org/government\\_affairs/fha\\_toolkit](http://www.realtor.org/government_affairs/fha_toolkit)

### **Let FHA Loans Help You**

Learn about the major types of FHA Loans, how they work and who qualifies for them. HUD’s web site describes every aspect of FHA loans, whether you are a first-time homebuyer, an elderly homeowner looking for a reverse mortgage, or someone looking to make their home more energy efficient.

*U. S. Department of Housing and Urban Development*  
[www.hud.gov/buying/loans.cfm](http://www.hud.gov/buying/loans.cfm)

### **Local Homebuying Programs**

Organized by state, this tool helps users find assistance for pre-purchase counseling, making a purchase, or maintaining a home. HUD has assembled thousands of links to state and local resources in this easily navigated web site.

*Department of Housing and Urban Development*  
[www.hud.gov/buying/localbuying.cfm](http://www.hud.gov/buying/localbuying.cfm)

### **Rural Development / Guaranteed Housing / Home Financing Options for Applicants**

USDA Rural Development has partnered with local lenders to help them extend 100% financing opportunities to rural individuals and families. Learn the details here:

[www.rurdev.usda.gov/rhs/sfh/GSFH\\_Information/individuals.htm](http://www.rurdev.usda.gov/rhs/sfh/GSFH_Information/individuals.htm)

## ADDITIONAL RESOURCES AND HOMEOWNERSHIP PROGRAMS

### Description

In addition to the direct loan programs described in section 1, the federal government and a number of quasi-public agencies and government sponsored enterprises are also involved in increasing housing opportunity, often as part of their focus on community development. Some of these organizations include:

- The 12 Federal Reserve Banks, which operate down payment assistance programs.
- The 12 Federal Home Loan Banks whose loans to banks make possible long-term financing for housing and economic development.
- Fannie Mae and Freddie Mac who purchase mortgages from banks to allow them to continue lending and issuing additional mortgages.
- State Housing Finance Agencies, which help finance home purchases, provide assistance to homeless persons, and help first-time buyers with education and financing programs.

### Resources

#### **A Nation of Local Lenders**

Structure, details, and programs of the Federal Home Loan Banks are described, including affordable housing grants and a community investment program to spur economic development. Click on Programs to see details on FHLB's affordable housing and community investment programs.

*Federal Home Loan Banks*  
[www.fhlbanks.com](http://www.fhlbanks.com)

#### **Affordable Housing Advocacy**

The National Council of State Housing Agencies (NCSHA) is an advocacy organization representing state financing agencies that are responsible for meeting the affordable housing needs of residents in their states. Housing Finance Agencies (HFAs) activities focus on three federal programs—Housing Bonds, Housing Credits, and the HOME Investment Partnership (HOME) program.

*National Council of State Housing Finance Agencies*  
[www.ncsha.org](http://www.ncsha.org)

#### **Fannie Mae**

Fannie Mae describes itself as having three businesses: single-family homes, housing and community development, and capital markets—all of which help lead to more homeownership opportunities. It does this by buying mortgages from banks, which, in turn, provides them with capital to make additional mortgages.

[www.fanniemae.com/about/index.html](http://www.fanniemae.com/about/index.html)



## ADDITIONAL RESOURCES AND HOMEOWNERSHIP PROGRAMS *(continued)*

### **Federal Reserve System**

There are 12 banks in the Federal Reserve System. A number of the Federal Reserve Banks operate down-payment assistance programs. Each Bank individually determines its programs, so visit the web site of the Federal Reserve Bank for your region to find out what is available. The Federal Reserve also provides consumer information and community development resources on its main website.

[www.federalreserveonline.org](http://www.federalreserveonline.org)

[www.federalreserve.gov](http://www.federalreserve.gov)

### **Freddie Mac**

Freddie Mac conducts business in the U.S. secondary mortgage market—meaning they do not originate loans—and works with a national network of mortgage lending customers. They have three business lines: a Single Family Credit Guarantee business for home loans; a Multifamily business for apartment financing; and an investment portfolio. Freddie Mac initiates community development lending projects and promotes consumer education to improve financial literacy.

[www.freddiemac.com](http://www.freddiemac.com)



## CONSUMER EDUCATION AND COUNSELING RESOURCES

### Description

For many consumers, buying a home is a complex, even bewildering, process that is best approached with solid information backed up by proper pre- and post-purchase counseling. These resources are a good way to learn about homebuying and homeownership, especially for the first-time buyer. In addition to the mechanics of the process, these guides and directories contain cautions and information about predatory lending and other dishonest practices of which consumers should be aware.

Other resources for consumer education classes include state and local REALTOR® associations, state housing finance agencies, and local housing non-profit organizations. Contact these organizations in your area for details.

### Resources

#### Guides for Buying a Home

Homebuyers can request, via email, homebuying guides and checklists, including “Opening the Door to Your Own Home,” “Choosing a Mortgage That’s Right for You,” “Knowing & Understanding Your Credit,” and “Borrowing Basics: What You Don’t Know Can Hurt You.” These guides are especially useful to first-time homebuyers.

*FHA Home Loans*

[www.fha-home-loans.com/home\\_buying\\_guide.htm](http://www.fha-home-loans.com/home_buying_guide.htm)



#### Home-Buyer’s Basics

NAR provides fact sheets and step-by-step instructions for homebuyers.

*National Association of REALTORS®*

[www.realtor.com/home-finance/buyers-basics/home-buyers-basics.aspx?lnksrc=REALR2LF2C0047&gate=realtor](http://www.realtor.com/home-finance/buyers-basics/home-buyers-basics.aspx?lnksrc=REALR2LF2C0047&gate=realtor)

#### Home Buying and Selling

This collection of resources from across the federal government addresses topics related to buying and selling a home, homeowner’s insurance, housing laws, and more.

*USA.gov*

[www.usa.gov/Citizen/Topics/Family/Homeowners/BuyingSelling.shtml#vgn-buying-vgn](http://www.usa.gov/Citizen/Topics/Family/Homeowners/BuyingSelling.shtml#vgn-buying-vgn)

## CONSUMER EDUCATION AND COUNSELING RESOURCES *(continued)*



### **Housing Opportunity Program: Understanding Today's Mortgages**

This series of brochures helps prospective buyers make informed decisions about mortgages and helps them keep their homes in times of financial hardship.

*National Association of REALTORS®*

[www.realtor.org/government\\_affairs/housing\\_opportunity/resource\\_center/brochures](http://www.realtor.org/government_affairs/housing_opportunity/resource_center/brochures)

### **HUD Approved Housing Counseling Agencies**

Search directories of HUD sponsored housing counseling agencies throughout the country that can provide advice on buying a home, renting, defaults, foreclosures, and credit issues.

*U.S. Department of Housing and Urban Development*

[www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm)

### **NeighborWorks® Lookup**

You'll find links, contact information, and fact sheets on over 200 local counseling centers across the country. This directory provides phone and fax numbers, email addresses, and web site links.

*NeighborWorks® America*

[www.nw.org/network/utilities/NWOLookup.asp?state=&search=search](http://www.nw.org/network/utilities/NWOLookup.asp?state=&search=search)

## RESOURCES ON FORECLOSURE PREVENTION AND AVOIDING FORECLOSURE SCAMS

### Description

The Homeowner Affordability and Stability Plan (HASP) is a \$75 billion federal program, enacted in February of 2009, which aims to help up to nine million homeowners avoid foreclosure through a variety of mechanisms including reduced payments and partial forgiveness. It is the centerpiece of efforts to stem the rate of home foreclosures in this country. In addition, foreclosure prevention counseling is offered by a number of organizations across the country. Industry experts encourage homeowners to seek counseling as early as possible.

Unfortunately, foreclosure rescue scams have also been on the rise. Some of these scams cheat homeowners, thinking they are refinancing their debt, out of substantial sums of money and sometimes even title to their property as well.

Homeowners facing foreclosure are particularly vulnerable to the growing number of foreclosure rescue scams. Information on how to recognize and avoid these scams is available from the government, lenders, and homeownership counseling services.

### Resources

#### FORECLOSURE PREVENTION

##### **Avoiding Foreclosure**

HUD's web site contains a page on avoiding foreclosure, which provides consumers with links to information and tools on avoiding foreclosure, including a link to find foreclosure counseling in their area.

*U.S. Department of Housing and Urban Development*

[portal.hud.gov/portal/page/portal/HUD/topics/avoiding\\_foreclosure](http://portal.hud.gov/portal/page/portal/HUD/topics/avoiding_foreclosure)



##### **Concerned About Your Existing Mortgage? Learn What You Can do to Protect Your Home**

This page contains links to resources for homeowners facing imminent foreclosure.

*National Association of REALTORS®*

[www.realtor.org/home\\_buyers\\_and\\_sellers/protect\\_your\\_home](http://www.realtor.org/home_buyers_and_sellers/protect_your_home)

##### **Don't Borrow Trouble—Anti-Predatory Lending and Foreclosure Avoidance Campaign**

Don't Borrow Trouble is a national anti-predatory lending and foreclosure avoidance campaign that combines education and empowerment—teaching consumers to protect their homes and finances.

*Freddie Mac*

[www.dontborrowtrouble.com/](http://www.dontborrowtrouble.com/)

## RESOURCES ON FORECLOSURE PREVENTION AND AVOIDING FORECLOSURE SCAMS (continued)



### **Field Guide on Foreclosures**

This field guide provides links and tips for the potential investor as well as help for those trying to prevent foreclosure. Also included is a video by Freddie Mac (in English and Spanish) on avoiding foreclosure scams.

*National Association of REALTORS®*

[www.realtor.org/library/library/fg329](http://www.realtor.org/library/library/fg329)

### **Foreclosure Avoidance Counseling**

This page contains information about the Homeowner Affordability and Stability Plan, the federal government's primary effort to stem foreclosures, as well as a way to locate foreclosure counseling agencies.

*NeighborWorks® America*

[www.findaforeclosurecounselor.org/network/nfmc\\_lookup/](http://www.findaforeclosurecounselor.org/network/nfmc_lookup/)



### **Foreclosure Prevention and Response Program**

Part of NAR's Right Tools, Right Now Program, the Foreclosure Prevention and Response (FPR) Program aids REALTORS®, their clients, and the nation's communities in facing the challenges of the current market. Through this program NAR is providing grants to help state and local REALTOR® associations develop coordinated plans of action to prevent foreclosures and respond to their adverse affects.

*National Association of REALTORS®*

[www.realtor.org/government\\_affairs/foreclosure\\_prevention?wt.mc\\_id=rd0025](http://www.realtor.org/government_affairs/foreclosure_prevention?wt.mc_id=rd0025)



### **Foreclosure Prevention and Response Toolkit**

This page contains links to some 40 courses, resources, speakers, and more for REALTORS®.

*National Association of REALTORS®*

[www.realtor.org/government\\_affairs/foreclosure\\_prevention/foreclosure\\_realtor\\_resources](http://www.realtor.org/government_affairs/foreclosure_prevention/foreclosure_realtor_resources)

### **Homeownership Preservation Foundation—HOPE™ Hotline**

The Homeownership Preservation Foundation, an independent non-profit, operates the Homeowners HOPE™ Hotline - 888-995-HOPE™, which provides free counseling and information to borrowers concerned about their mortgage. Services are provided by HUD-approved counselors.

*Homeownership Preservation Foundation*

[www.995hope.org](http://www.995hope.org)

### **HOPE NOW—Foreclosure Prevention**

HOPE NOW, an alliance of counselors, mortgage companies, and other mortgage market participants, conducts outreach to homeowners in distress to help them stay in their homes.

*HOPE NOW*

[www.hopenow.com](http://www.hopenow.com)

## RESOURCES ON FORECLOSURE PREVENTION AND AVOIDING FORECLOSURE SCAMS (continued)

### **NeighborWorks® Center for Foreclosure Solutions**

This page provides resources for foreclosure prevention professionals. Look for research, reports, marketing materials, and information on training and certification.

*NeighborWorks® America*

[www.nw.org/network/neighborworksprogs/foreclosuresolutions/default.asp](http://www.nw.org/network/neighborworksprogs/foreclosuresolutions/default.asp)



### **Real Tools, Right Now: Foreclosures**

NAR's resources on foreclosures are collected and available in one location. They include brochures, courses, and other materials relating to foreclosures.

*National Association of REALTORS®*

[www.realtor.org/prodser.nsf/RightTools/Foreclosures?OpenDocument](http://www.realtor.org/prodser.nsf/RightTools/Foreclosures?OpenDocument)

### **State Summit on Foreclosures and Housing Solutions (including presentations)**

This is a deep resource on state foreclosure prevention programs, with links to panel discussions, studies, and presentations on foreclosures.

*National Governors Association*

<http://www.nga.org/portal/site/nga/menuitem.9123e83a1f6786440ddcbeeb501010a0/?vgnextoid=053c73d6cb03a110VgnVCM1000001a01010aRCRD&vgnextchannel=4b18f074f0d9ff00VgnVCM1000001a01010aRCRD>

## FORECLOSURE RESCUE SCAMS

### **A Note to Homeowners—A Warning About Scams**

The FTC lists six “Don’ts” to help homeowners avoid foreclosure scams.

*U.S. Federal Trade Commission*

[www.ftc.gov/bcp/edu/pubs/consumer/homes/rea16.shtm](http://www.ftc.gov/bcp/edu/pubs/consumer/homes/rea16.shtm)

### **Avoid Foreclosure Rescue Scams**

A one-page PDF describes ways to avoid mortgage foreclosure scams.

*NeighborWorks® America*

[www.nw.org/network/documents/FCSCAMS.PDF](http://www.nw.org/network/documents/FCSCAMS.PDF)

### **Beware of Foreclosure Rescue Scams—Help is Free!**

Contains tips for spotting and avoiding scams. Also provides contact information for those who have been the victim of a foreclosure rescue scam.

*MakingHomeAffordable.gov*

[www.makinghomeaffordable.gov/beware.html](http://www.makinghomeaffordable.gov/beware.html)

## RESOURCES ON FORECLOSURE PREVENTION AND AVOIDING FORECLOSURE SCAMS (continued)

### **Foreclosure Rescue Scams: Another Potential Stress for Homeowners in Distress**

Various foreclosure rescue scams are identified and described along with helpful information on how to spot a potential scam and where to find legitimate help.

*U.S. Federal Trade Commission*

[www.ftc.gov/bcp/edu/pubs/consumer/credit/cre42.shtm](http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre42.shtm)

### **OCC Consumer Tips for Avoiding Mortgage Modification Scams and Foreclosure Rescue Scams**

Common scams are described, tips for protecting oneself from scams are provided, and warning signs listed. Resources are given for counseling and additional consumer education.

*U.S. Department of the Treasury*

[www.occ.treas.gov/ftp/ADVISORY/2008-1.html](http://www.occ.treas.gov/ftp/ADVISORY/2008-1.html)

## INFORMATION ABOUT SHORT SALES

### Description

A short sale is a transaction in which the lender, or lenders, agrees to accept less than the mortgage amount owed by the current homeowner. In some cases, the difference is forgiven by the lender, and in others the homeowner must make arrangements with the lender to settle the remainder of the debt.

Short sales have become a significant and growing portion of the real estate market. Lending practices, the recession, unexpected transfers, and moves have all contributed to this segment of the market. Yet, despite its complexities and the emotional mine fields that accompany it, short sales should still be considered an opportunity for REALTORS® and homebuyers.

In the Resources section below, you'll find a variety of education and information means to learn about short sales, including classes, webinars, guides, and more. NAR's *Right Tools, Right Now* guide on short sales (below) includes information on important and complex aspects of the short sales process like the assessment/collection of fees and commissions.

### Resources



#### Get a Grip on Short Sales

Guidance on short sale intricacies, disclosure, commissions, multiple lenders, and more.

*National Association of REALTORS®*

[www.realtor.org/archives/shortsales200805](http://www.realtor.org/archives/shortsales200805)



#### NAR Field Guide to Short Sales

This is NAR's online guide to information and resources on short sales. This is similar to the *NAR Field Guide to Foreclosures*, which can be found at: [www.realtor.org/library/library/fg329](http://www.realtor.org/library/library/fg329).

*National Association of REALTORS®*

[www.realtor.org/library/library/fg335](http://www.realtor.org/library/library/fg335)



#### NAR Short Sale Process Guide [requires log-in]

The short sale process: listing, marketing, negotiating, and closing properties.

*National Association of REALTORS®*

[www.realtor.org/MemPolWeb.nsf/pages/ShortSalesWorkflowWMDownload?OpenDocument](http://www.realtor.org/MemPolWeb.nsf/pages/ShortSalesWorkflowWMDownload?OpenDocument)



## INFORMATION ABOUT SHORT SALES *(continued)*



### **Right Tools, Right Now: Short Sales**

This is a compilation of NAR's resources on short sales, collected and available in one location. It includes webinars, certification programs, articles, and other materials relating to short sales.

*National Association of REALTORS®*

[www.realtor.org/prodser.nsf/RightTools/ShortSales?OpenDocument](http://www.realtor.org/prodser.nsf/RightTools/ShortSales?OpenDocument)



### **Short Sales and Foreclosure Resource Certification**

The site describes NAR's certification process and course description for REALTORS® who wish to be certified in dealing with clients in a short sale or foreclosure situation.

*National Association of REALTORS®*

[www.realtorsfr.org](http://www.realtorsfr.org)

### **Short Sales for the Real Estate Professional**

View this 35-minute recorded webinar on Freddie Mac's requirements for short sales.

*Freddie Mac*

[www.freddiemac.com/ontrack/html/LearningCenter/ClassDescription.jsp?crsNum=Intro\\_Ssalesrec](http://www.freddiemac.com/ontrack/html/LearningCenter/ClassDescription.jsp?crsNum=Intro_Ssalesrec)



### **The Basics: Short Sales**

A primer on short sales basics including information on short sales and their challenges, the government's efforts to address these challenges, and tools to help you navigate the short sale process. Also included are guides, fact sheets, and presentations by NAR and its strategic partners about conducting short sales.

*National Association of REALTORS®*

[www.realtor.org/realtors/basics\\_short\\_sales](http://www.realtor.org/realtors/basics_short_sales)

## AFFORDABLE HOUSING RESEARCH AND STATISTICS

### Description

To understand the affordable housing situation in your community, begin by gathering the relevant data, statistics, and analyses that objectively describe what is happening in your area. While affordability concerns vary by community, the first step in addressing affordable housing issues in any community is to understand the needs, challenges, and opportunities that exist there. This means finding out the facts about your community.

To understand affordability issues you'll need to know your area's median income, property values, average salaries by profession, and similar statistics. This information can be obtained from a variety of sources, including federal agencies, state and local government agencies, non-profits, and educational institutions to name a few. In particular, state and local housing departments, as well as local universities, are frequently dependable sources for statistics of this kind. Many of these will also produce analyses of the information and data they have collected, often providing a sense of how these measures are trending or likely to change in the future.

Terms like "average" have commonly understood meanings, but very precise meanings when applied to statistics. For example, the average home price in your area may not be as meaningful in appraising housing opportunity as the concepts of the median income or even modal income. It is therefore important to understand how each study, analysis, or data collection program is defining its key terms.

### Resources

#### **Affordable Housing Development and Finance**

Find information associated with the development, finance, management, and preservation of affordable housing. KnowledgePlex is a non-profit focused on providing free information on affordable housing and community development.

*KnowledgePlex*

[www.knowledgeplex.org/topic.html?c=231](http://www.knowledgeplex.org/topic.html?c=231)

#### **Affordable Housing Publications and Reports**

Policy analyses, research, surveys, studies, and evaluations from HUD, all on affordable housing. Well organized by topic, it also links to data sets like *The American Housing Survey*.

*U.S. Department of Housing and Urban Development*

[www.huduser.org/publications/affhsg.html](http://www.huduser.org/publications/affhsg.html)

## AFFORDABLE HOUSING RESEARCH AND STATISTICS *(continued)*

### **American FactFinder**

At this site you'll find an easily navigated interface to the wealth of information collected by the Bureau of the Census. Use it as a source for population, housing, economic, and geographic data.

*U.S. Bureau of the Census*

[factfinder.census.gov/home/saff/main.html?\\_lang=en](http://factfinder.census.gov/home/saff/main.html?_lang=en)

### **Housing Research and Information**

"The Joint Center analyzes the dynamic relationships between housing markets and economic, demographic, and social trends, providing leaders in government, business, and the non-profit sector with the knowledge needed to develop effective policies and strategies." The Joint Center releases an annual State of the Nation's Housing Report, which can be downloaded from their web site.

*Joint Center for Housing Studies*

[www.jchs.harvard.edu](http://www.jchs.harvard.edu)

### **How Affordable is Your Community?**

The research affiliate of the National Housing Conference, the Center for Housing Policy, conducts research on practical solutions to affordable housing, documenting what works and what does not. One example is Paycheck to Paycheck, an online database that provides wage information for more than 60 occupations, and home prices and rents for more than 200 metropolitan areas. Please see [www.nhc.org/chp/p2p](http://www.nhc.org/chp/p2p).

*Center for Housing Policy*

[www.nhc.org/housing/chp-index](http://www.nhc.org/housing/chp-index)

### **Mortgage Lending Research and Analysis**

Contains a *Research and Analysis* section devoted specifically to mortgage lending. "The Center for Responsible Lending is a non-profit, nonpartisan research and policy organization dedicated to protecting homeownership and family wealth by working to eliminate abusive financial practices."

*Center for Responsible Lending*

[www.responsiblelending.org/mortgage-lending/research-analysis](http://www.responsiblelending.org/mortgage-lending/research-analysis)

### **Out of Reach**

A downloadable report issued by the National Low Income Housing Coalition, which provides a side-by-side comparison of wages and rents in every county, MSA, combined non-metropolitan area, and state in the U.S.

*National Low Income Housing Coalition*

[www.nlihc.org/oor2009](http://www.nlihc.org/oor2009)



### **Research from NAR**

A portal for the research and statistics collected by NAR's Research Department.

*National Association of REALTORS®*

[www.realtor.org/research](http://www.realtor.org/research)

# 7

For REALTORS®

## NAR CLASSES

### Description

NAR's Housing Opportunity Program offers classes with a focus on affordable housing that are designed to meet the needs of working REALTORS® whose time is precious and whose informational needs are practical and specific. The ability to engage in exchanges with instructors and share successful practices with other participants cannot be underestimated.

Information on upcoming Housing Opportunity classes are regularly featured in *Housing Opportunity Notes*, the Housing Opportunity Program's monthly electronic newsletter:

[www.realtor.org/government\\_affairs/housing\\_opportunity/news/hop\\_enews](http://www.realtor.org/government_affairs/housing_opportunity/news/hop_enews)

### Resources



#### **Employer-Assisted Housing Class**

The Employer-Assisted Housing Class encourages and promotes employer-assisted housing (EAH), which is housing benefits employers can offer to help strengthen their employees' potential to purchase their own homes. The class teaches REALTORS® how to work with local employers to implement an EAH benefit. The class is four hours and has four modules: Workforce Housing Overview, EAH as a Workforce Housing Solution, Types of EAH, and Your Action Plan. Tools have been created to assist with the Action Plan, including letter templates to the employer, lender, and non-profit; a script and talking points for the meeting with the employer; a homebuyer workshop PowerPoint and worksheets.

*National Association of REALTORS®*

[www.realtor.org/eahclass](http://www.realtor.org/eahclass)



#### **Expanding Housing Opportunities**

This 6-hour Housing Opportunity course is designed to educate REALTORS® on affordable housing opportunities, affordability impacts, affordable financing options, and leveraging partnerships and resources to expand housing opportunities in your community. The course can be offered as a standalone class, or can be incorporated into a state or local REALTOR® association's own certification program.

*National Association of REALTORS®*

[www.realtor.org/government\\_affairs/housing\\_opportunity/programs/expandinghousingopportunities](http://www.realtor.org/government_affairs/housing_opportunity/programs/expandinghousingopportunities)

# 8

For REALTORS®

## POLITICAL INVOLVEMENT

### Description

For REALTORS®, legislation and regulation on the local, state, and national levels affect every aspect of their business generally, and the availability and affordability of housing more specifically. The state of the economy, the availability of credit, and the confidence of homebuyers are surely affected by the actions of legislators and elected officials. Land use and growth policies, zoning, and fair housing implementation are equally affected by local and national regulators. To influence the process, to increase the opportunity for homeownership, and to fulfill the responsibility of citizenship requires REALTORS® to be politically active.

Essential to such activity is information, and that is why [www.realtoractioncenter.com](http://www.realtoractioncenter.com) is so important. Its grassroots online communications system allows REALTORS® to stay informed about NAR's lobbying agenda and be involved in public policy issues critical to the real estate industry. *NAR Calls For Action*, provides systematic communications with NAR grassroots activists, and gives REALTORS® an option to e-mail or fax their member of Congress. Also provided here are resources to help you stay informed about legislative and regulatory issues both nationally and locally.

### Resources



#### For REALTORS®

NAR's *REALTOR® Action Center* is the best place for REALTORS® to get information and to get involved. News and background information on issues before Congress and on upcoming elections can be found here, along with links to NAR's Political Action Committee (RPAC), NAR's political advocacy arm (REALTOR® Party), and materials for brokers to get involved at every level of the political process.

*National Association of REALTORS®*  
[www.realtoractioncenter.com/realtors](http://www.realtoractioncenter.com/realtors)

#### HousingPolicy.org

HousingPolicy.org is a project of the Center for Housing Policy, the research affiliate of the National Housing Conference. HousingPolicy.org is an online guide to state and local housing policy. Features of the site include information for people just learning about affordable housing, a "Toolbox" of policy information grouped by category, guidance on building a housing strategy, a forum for idea exchange, and a gallery of affordable homes across the country.

*Center for Housing Policy*  
[www.housingpolicy.org](http://www.housingpolicy.org)

## POLITICAL INVOLVEMENT *(continued)*



### **NAR Broker Involvement Program**

The National Association of REALTORS® empowers broker-owners to alert their agents to key REALTOR® issues through NAR Calls for Action. NAR knows that when brokers alert their agents to key issues, agents listen and respond.

*National Association of REALTORS®*

[www.realtoractioncenter.com/realtors/brokers](http://www.realtoractioncenter.com/realtors/brokers)



### **REALTOR® Mobile Action Network**

Provide your mobile phone number to receive important legislative breaking news. NAR will send you short text messages when we need your help. It's not a Call for Action, but rather a way to alert you to an impending CFA or to connect you with your Member of Congress for an instant call to relay vital information on critical issues important to real estate and housing.

*National Association of REALTORS®*

[www.realtoractioncenter.com/realtor-party/realtor-mobile-action.html](http://www.realtoractioncenter.com/realtor-party/realtor-mobile-action.html)



### **State Issues Tracker**

Interactive searchable database that contains the information that NAR annually tracks and analyzes on the laws of all 50 states, the District of Columbia, and three U.S. territories for 19 core real estate issues on a yearly basis. The database also includes monthly research on six emerging issues.

*National Association of REALTORS®*

[www.realtor.org/stateissues](http://www.realtor.org/stateissues)

### **The Regulatory Barriers Clearinghouse (RBC)**

Made available by HUD, the RBC is a source for solutions to state and local regulatory barriers to affordable housing. The site includes publications and research, a searchable database of issues, a bi-monthly newsletter, and more.

*U.S. Department of Housing and Urban Development*

[www.huduser.org/portal/rbc](http://www.huduser.org/portal/rbc)

The background of the page features several interlocking gears of different sizes and colors. In the top left, there is a small pink gear and a larger yellow gear. In the center, there is a large yellow gear. In the bottom right, there is a large dark red gear. The text is overlaid on this background.

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**For REALTOR®  
ASSOCIATIONS**



## FOR REALTOR® ASSOCIATIONS

This portion of the *Toolkit* is addressed to REALTOR® associations and outlines a number of activities you might undertake to increase housing opportunity in your communities, including:

- Events—housing fairs, parades of homes, summits and symposiums, affordable housing education.
- Programs—public awareness and media campaigns, affordable housing certification programs.
- Strategies—increasing community involvement, working with elected officials, building coalitions and developing partnerships.
- Initiatives—writing grant applications, identifying additional funding sources.
- Learning—understanding more about the roles of diversity and smart growth in affordable housing.

All of these activities will require some careful planning, so we've provided a separate chapter called *Getting Started* in the Reference section of this *Toolkit*. Here you'll find suggestions on devising a work plan, creating a budget, drawing out a timeline, and brainstorming for new ideas.

Of course, feel free to contact the Housing Opportunity Program Team here at NAR. We are available to help, offer guidance, and support your efforts.

## CONDUCTING HOUSING FAIRS

### BACKGROUND

A Housing Fair is an event designed to bring together and make available to the public experts and vendors whose services or expertise would likely be needed at some point in the homebuying process. In addition to REALTORS®, fairs might include banks and other lenders, home inspectors, closing attorneys, buyer-brokers, and local fair housing officials and advocates, non-profit housing organizations, and representatives from government housing agencies. Housing fairs are typically organized like a crafts fair, with each vendor assigned a designated table, booth, or area. Depending on the size of the fair, each vendor might have a display, literature to distribute, and multiple persons available to answer questions. Some housing fairs also offer workshops on selected topics of interest to homebuyers. The purpose of a housing fair is to educate potential homebuyers (usually first-time buyers) on all aspects of the buying process.

A mortgage fair is similar to a housing fair but focuses solely on mortgage financing. Increasingly we have seen associations offering foreclosure-prevention fairs where lenders and counselors meet one-on-one with borrowers to explain refinancing and other options to current homeowners in danger of losing their homes.

The character of housing fairs can differ greatly from area to area and state to state, but those who succeed, and there are many, find that there are several common keys to their success. These are highly recommended to associations contemplating their own housing fairs.

### SUGGESTIONS

- Start the planning process early. Six or seven months is not an uncommon lead-time and given the coordinating and advertising/awareness needs, even this amount of preparation time will pass quickly.
- Invite a wide variety of vendors to display and/or present. These should include REALTORS®, lenders, non-profits, and city and county agencies. Draw your planning committee from these participants and meet regularly (e.g., every two weeks) to iron out details and advance the fair.
- If possible, coordinate the fair with a defined set of open houses to make homeownership more real. For instance, hold the fair on a Saturday and the open houses of affordable stock on Sunday.
- Advertise well in advance of the fair date. Use direct mail to renters, ads on buses, radio, and other means likely to be seen or heard by potential attendees. Engage the local media, too; give them something to build a story around, like a family success story, not just an announcement.

## CONDUCTING HOUSING FAIRS *(continued)*

- Make use of social media like Facebook and Twitter to spread the word and keep all participants updated. One advantage of using these communications methods is that they can rapidly carry your message far beyond your original addressees.
- Aim to cover your costs by charging vendors for table/booth space, ads in a printed guidebook, etc. Also, solicit sponsors for the event from related industry groups, local government, etc.
- Explain to vendors that the fairs are unlikely to result in immediate sales. Instead, the fairs build awareness, provide information, and build relationships with potential customers. Measure success by the quality, not quantity, of attendees and don't expect near-term sales.
- Reassess after each event. By surveys and conversations, find out what worked (and why) and what didn't (and why not).
- If the fairs are held annually, try to schedule them for the same time each year and at the same location. Pick a time that doesn't conflict with other events (e.g., local sports) and a location that is easily accessible by public transportation. Your fairs should become a predictable, and anticipated, event.

### LEARN MORE

#### **Affordable Housing Fair**

On this site there are photographs of the 2009 Housing Fair held by the REALTORS® Association of Lincoln, Nebraska, giving a sense of the arrangement and set up of vendors' tables and booths. Also included is a list of Fair supporters.

*REALTORS® Association of Lincoln*  
[www.lincolnrealtors.com/html/housing\\_fair.html](http://www.lincolnrealtors.com/html/housing_fair.html)

## UP CLOSE

### **WORKFORCE HOUSING FAIR**

The Charlotte Regional REALTOR® Association puts a good deal of thought into their housing fairs. Kids' activities (like a Moon bounce) allow parents to spend more time talking to vendors and learning about homebuying. Choosing a central and familiar location immediately puts attendees at ease. In addition to encouraging one-on-one attendee/vendor discussions, conducting group education sessions provides valuable background information in a non-threatening venue to those new to the homebuying process.

Learn more at:

[www.carolinahome.com/aboutus/hof/housingfair.aspx](http://www.carolinahome.com/aboutus/hof/housingfair.aspx)

#### **Housing Expo '10**

Here you will find event details, sponsorship registration, and exhibitor registration information for this 2010 Housing Expo, sponsored by this suburban San Francisco county's association of REALTORS®. The event will feature a variety of educational speakers covering topics such as how to buy a home, real estate technology, green real estate, and how to save money by cutting costs as a homeowner.

*San Mateo County Association of REALTORS®*  
[www.samcar.org/index.cfm/housing\\_expo.htm](http://www.samcar.org/index.cfm/housing_expo.htm)

## DEVELOPING AND IMPLEMENTING PUBLIC AWARENESS AND MEDIA CAMPAIGNS

### BACKGROUND

Public awareness and media campaigns often have two closely-related goals: to inform and to persuade. In both cases, the intent is to have the audience take specific actions. If a public awareness campaign spreads the word about new mortgage financing options, the intent is to persuade some of those hearing/reading this information to pursue those new options for themselves. Similarly, a media campaign describing an upcoming housing fair is clearly intended to boost attendance at the fair. At the same time, these campaigns can be leveraged to enhance the reputation of your association and of REALTORS® in general.

The first instinct of many organizations is to announce news or describe new programs via their web sites. These descriptions must be there for reference, but the web is a “passive” communications tool; your audience must come to you (to the web site) to get the message.

In contrast, public awareness and media campaigns reach out to those you want to inform. They can do this through a range of mechanisms: flyers, posters, newspapers, radio and television, and direct mail to engage the audience in an “active” fashion. Here are some ideas to make those campaigns successful:

### SUGGESTIONS

- Download *A Media Training Guide for Housing Advocates* from The Campaign for Affordable Housing for detailed plans on organizing a successful media campaign. This 60-page PDF lays out a well-designed, step-by-step strategy:
  - Set Clear, Measurable Goals
  - Identify Your Target Audiences
  - Develop Compelling Messages
  - Plan Wisely
  - Specify What People Should Do
  - Know Your Media
  - Secure Media Coverage
  - Stay on the Media and Public RADAR

[www.tcuh.org/pdf/Media\\_Training\\_Guide.pdf](http://www.tcuh.org/pdf/Media_Training_Guide.pdf)

- Set quantitative goals before the campaign begins. For example, if your ads seek to drive people to your web site, find your baseline traffic figures before you begin and revisit them again as the campaign is underway.

## DEVELOPING AND IMPLEMENTING PUBLIC AWARENESS AND MEDIA CAMPAIGNS *(continued)*

- Coordinate the campaign with adjacent associations and others who share your campaign's goals. This spreads the word over a wider geographic area, allows for the possibility of overlapping coverage thereby reinforcing the message, and has a greater chance of reaching those people who live in one area and work in another.
- Use multiple media. If your budget allows, try to overlap your target audience with messages from different media: newspapers, radio, etc. Or consider approaching a media organization as a campaign partner.
- If appropriate, tie the campaign to some recent news, event, or change in regulations/statutes. This gives your message a timeliness and an added reason for the recipient to pay closer attention to what you are communicating.
- Make sure all of the REALTORS® in your association know details of the campaign beforehand and make sure they know where to direct inquiries for more information. In this way, every REALTOR® can be an ambassador for the campaign.

### UP CLOSE

#### HOME FROM WORK AND HOME CONNECTICUT

The Eastern Connecticut Association of REALTORS® (ECAR) crafted a media campaign to promote NAR's *Home From Work*™<sup>1</sup> initiative and the local Home Connecticut program using a Housing Opportunity Fund grant<sup>2</sup> from NAR. They developed two print ads and two radio ads (played 170 times), placed in two newspapers and four radio stations, respectively. To boost the campaign's effectiveness, ECAR made an informational presentation to the city council, worked with local chambers of commerce, and provided background information to all of their association members.

Learn more at:

[www.easternctrealtors.com/homefromworkprogram.html](http://www.easternctrealtors.com/homefromworkprogram.html)

<sup>1</sup> Please see Section 7 of the "for REALTORS®" portion of the *Toolkit* to learn more about NAR's Employer Employer-Assisted Housing Class (formerly *Home From Work*™).

<sup>2</sup> Please see Section 9 to learn more about Housing Opportunity Fund grants.

- Prepare for success. Have a follow-up ready. It may be a handout that can be mailed, it may be a presentation that can be made to a civic or town group, but have something that expands on the message and fills in the details of your campaign. If your follow-up message is that a particular service is available, make certain that members are fully trained and ready to provide that service.
- Collect anecdotal responses as well as measurable results. These can sometimes give added insight into the effectiveness of the campaign via an individual's personal reactions to the campaign and its message.

## DEVELOPING AND IMPLEMENTING PUBLIC AWARENESS AND MEDIA CAMPAIGNS *(continued)*

### LEARN MORE

#### **Capital Area REALTORS® Kick-off “Buy Now” Campaign**

A press release announcing the launch of a consumer oriented marketing campaign targeting prospective homebuyers in the Springfield, Illinois area. The campaign made use of buttons to be worn by REALTORS®, stickers, and special business cards.

*Capital Area Association of REALTORS®*

[www.caaronline.com/news/nws\\_buynow.php?print=1](http://www.caaronline.com/news/nws_buynow.php?print=1)



#### **NAR Public Awareness Campaign**

NAR established the Public Awareness Campaign more than a decade ago to convince homebuyers, sellers, and investors about the value of working with a REALTOR®. More recently, the campaign expanded its messages to educate consumers about the benefits of homeownership and buying opportunities in a changing real estate market.

*National Association of REALTORS®*

[www.realtor.org/pac.nsf/pages/PACHome](http://www.realtor.org/pac.nsf/pages/PACHome)

#### **OAR Launches New Campaign**

This is a press release announcing the kickoff of a 2008 media campaign called “Good Thing You’re in Oklahoma.” The campaign sought to distinguish and characterize the Oklahoma market as distinct from the national housing market, often described in media reports.

*Oklahoma Association of REALTORS®*

[www.oklahomarealtors.com/news/view\\_article.asp?article=384](http://www.oklahomarealtors.com/news/view_article.asp?article=384)

#### **Using local IMPAC for Media Expenditures**

A Frequently Asked Questions (FAQ) for local California associations on using Issues Mobilization Political Action Committee (IMPAC) funds for conducting media campaigns. Emphasizes the need for funding source disclosure in all ads.

*California Association of REALTORS®*

[www.car.org/governmentaffairs/pacs/mediafaq/?version=1](http://www.car.org/governmentaffairs/pacs/mediafaq/?version=1)

## ORGANIZING AN AFFORDABLE “PARADE OF HOMES” EVENT

### BACKGROUND

A Parade or Showcase of Homes is an open house event, organized in such a way that potential homebuyers can see multiple homes within a defined set of time on a designated day or two. Usually all of the homes involved are within a defined price range. Often these are affordable homes, potentially of interest to those of low to moderate incomes. When possible, selected homes are located in a limited geographic area, or if more spread out, transportation like shuttle busses might be provided. Parades or Showcases are usually augmented by a centralized information activity, like literature and counseling on financing options.

Whether you call it a parade, showcase, or some other term, holding an event that spotlights available, affordable homes can be a win for REALTORS®, local associations, and the municipalities in which they're held. As opposed to a housing fair, where the emphasis is on information and education, these open tour events put prospects inside homes for a first-hand look.

### SUGGESTIONS

- Start planning at least a half-year in advance, but remain flexible. Markets, and available stock, can change quickly so be prepared to draw up the list of actual listings only days before the open house. That said, it's important to have a good variety of homes represented. Aim for at least 40 properties to participate.
- Partner with the town, city, or county where the homes are located. These municipalities can contribute a good deal to the success of the event. Some have provided grants to homeowner associations to clean and spruce up common areas prior to the day of the open house. Some have dedicated marketing departments whose reach and expertise can help publicize the day. One even provided a circulating trolley to take prospective buyers from site to site.
- Partner, as well, with other stakeholders in affordable housing including non-profits like legal aid, homeowner associations, state housing finance agencies, and others.
- Brand the event with a unique name and logo so it can be widely recognized.
- While radio and television are good for advertising the event, make sure you make liberal use of newspapers and web sites to detail specifications on each the properties and give prospective homebuyers a resource to study before the day of the open house itself. Also use social media (e.g., blogs, Facebook, Twitter, Flickr) to generate buzz and interest, and use the networks of your event partners and sponsors to promote the event.



## ORGANIZING AN AFFORDABLE “PARADE OF HOMES” EVENT *(continued)*

- If the homes are clustered together, providing a common area for refreshments and information can make the day a shared experience and encourage the exchange of observations.
- Find a way (e.g., a lottery for a gift card) to collect prospect information and follow up with them periodically thereafter.

### LEARN MORE

#### **Parade of Affordable Homes**

Details of the 2007 *Parade*, including timing, locations, and ways builders and real estate professions could be involved are listed on this site, which could act as a good, top-level template for organizing such an event.

*Washington Homeownership Center*

[www.homeownership-wa.org/Summary.htm](http://www.homeownership-wa.org/Summary.htm)

## UP CLOSE

### **SOLD on Jupiter**

The Jupiter-Tequesta-Hobe Sound Association of REALTORS® (JTHS) makes sure the homes in its parade aren't left to speak for themselves; a tour is an essential element of their twice-yearly event. JTHS provides transportation for tour participants as well as maps of the tour-route for those who would rather take a self-guided tour. With experts on hand to describe the homes as well as the local amenities, a fuller picture emerges for potential buyers. The Association precedes the parade with various *Home From Work*<sup>TM1</sup> events at local employers to increase both understanding of the homebuying process and generate interest.

Learn more at:



[www.realtor.org/press\\_room/news\\_releases/2009/07/jupiter\\_ambassador](http://www.realtor.org/press_room/news_releases/2009/07/jupiter_ambassador)

<sup>1</sup> See Section 7 of the “for REALTORS®” portion of the *Toolkit* to learn more about NAR’s Employer Assisted Housing Class (formerly *Home From Work*<sup>TM</sup>).

### **Tour aims to dispel negative image of affordable homes**

This May 2009 newspaper article describes a bus tour of affordable homes in Monmouth County, New Jersey. The four-hour tour was arranged by the Monmouth County Advocacy Team to show state and local officials what kind of properties were described by the term “affordable.”

*News Transcript*

[newstranscript.gmnews.com/news/2009/0520/front\\_page/029.html](http://newstranscript.gmnews.com/news/2009/0520/front_page/029.html)

# 4

For REALTOR® Associations

## CONDUCTING HOUSING SYMPOSIUMS / SUMMITS

### BACKGROUND

A Housing Summit is a meeting, typically no more than a day in length, organized to address a particular issue or situation. They may focus on the lack of locally affordable housing, or the homeless or potentially homeless. They may address financing options, local and federal assistance programs, or workforce housing issues. Summits sometimes serve as platforms for the release of important research findings and proposed solutions to address issues revealed by the research. Summits, unlike Housing Fairs, look to solve particular problems and frequently conclude with a report, a plan for follow-up, and “action items” assigned to individuals or organizations. Housing Summit attendees often include elected or other governmental officials with the authority to implement the specifics of the agreed-upon plan, along with industry leaders.

A Housing Symposium is a meeting addressed by speakers or panels who explain and/or debate matters relating to some aspect of community planning or housing. Typically they are explorations meant to present differing views on pre-set topics like “What is the best way to make more affordable housing available in our community?” Symposiums can be open to the public or closed to all but an invited group.

Most people want to help their communities, to be asked for their involvement. Symposiums or summits are a good way to tap those inclinations and advance affordable housing in your area. Invite individuals who have the interest and the resources to contribute meaningfully to your event.

### SUGGESTIONS

- State a well-defined goal for the session. What is it that you hope to accomplish by the day’s end? It could be as basic as increasing the foundational knowledge of public officials on housing issues, which will help lay the ground for future lobbying.
- Once you have established your goal, create a focused agenda to make the best use of the time of those who have agreed to participate.
- If you’re inviting elected officials, the best time to hold the event is at the beginning of an election year.
- Housing is an important issue so interest is likely to be high, but scheduling can be difficult so begin planning and announce your date months in advance.

## CONDUCTING HOUSING SYMPOSIUMS / SUMMITS *(continued)*

- Limit the event to one day and provide lunch and refreshments so you can keep participants as long as possible.
- It is better to have more panels with fewer participants so everyone has a chance to contribute.
- Give participants something they can share with their own membership, even if it's just a well-crafted document summarizing the meeting and the action items that came out of it.
- Follow up with participants, both individually and collectively, and do so more than once to continue the dialogue. Use email, message boards, or Facebook to further that communication. The follow up can include a request for action (like a letter or petition), sending out new statistics, announcing upcoming events, etc.

### LEARN MORE

#### **2009 Governor's Housing Summit**

This site lists speakers and organizations that presented at the Summit, as well as links to many of the presentations, in PDF format.

*Tennessee Housing Development Agency*  
[www.thda.org/govsummit/cover.html](http://www.thda.org/govsummit/cover.html)

## UP CLOSE

### **CENTRAL INDIANA HOUSING SUMMIT**

In 2009, the Metropolitan Indianapolis Board of REALTORS® conducted its eighth annual housing summit. Focusing on three key themes (mass transit, green technology and sustainability, and government consolidation) the summit sought to bring “community stakeholders and industry opinion leaders together for an engaging look at the hottest issues facing our housing market.” Architects, local government officials, and some 500 REALTORS® attended the four-hour long summit.

Learn more at:  
[www.housingsummit.com](http://www.housingsummit.com)

#### **Affordable Housing Summit**

Information on this 2005 Summit is unusually detailed, including presentations, reports, summaries, and a listing of next steps.

*Broward Housing Partnership*  
[www.browardhousingpartnership.org/index.php?submenu=Initiatives&src=gendocs&link=AffordableHousingSummit](http://www.browardhousingpartnership.org/index.php?submenu=Initiatives&src=gendocs&link=AffordableHousingSummit)

#### **Hudson Valley Housing Summit**

A July 2009 news article describes the Summit and its focus on foreclosure. This was the 3rd *Patterns for Progress Housing the Hudson Valley* conference.

*New York Division of Housing and Community Renewal*  
[newyork.realestaterama.com/2009/07/27/hudson-valley-housing-summit-focuses-on-foreclosure-ID0769.html](http://newyork.realestaterama.com/2009/07/27/hudson-valley-housing-summit-focuses-on-foreclosure-ID0769.html)

# 5

For REALTOR® Associations

## DEVELOPING AN AFFORDABLE HOUSING CERTIFICATION PROGRAM FOR REALTORS®

### BACKGROUND

Many associations have found that affordable housing is a specialty unto itself. With myriad federal, state, and local assistance programs, regulations that specifically affect affordable housing stock, and the special educational needs of first time homebuyers, REALTORS® who seek to serve this market need advanced training. Some associations are opting to provide that training in the form of certification programs. Often these are called Affordable Housing or Workforce Housing Certificate programs.

Prospective buyers are increasingly looking for REALTORS® with this certification as assurance that they will be working with someone who understands their particular needs.

To support associations' education efforts, NAR has developed the Expanding Housing Opportunities course that provides a comprehensive overview on affordable housing and the role of the REALTOR® in that market. This 6-hour course can be offered as a standalone class, or can be incorporated into a state or local association's certification program. See the Learn More area of this section for details.

### UP CLOSE

#### WORKFORCE HOUSING SPECIALIST

To address an underserved segment of its community and help boost sales by its member REALTORS®, The Kansas City Regional Association of REALTORS® (KCRAR) created its Workforce Housing Specialist certification program—now replicated in four other states. In addition to providing training classes, KCRAR supported the program by developing a web site for first-time buyers, a tri-fold brochure, and even a unique logo for graduates to use on business cards and other promotional materials.

Learn more at:

[kcrar.com/whs-workforce-housing-specialist](http://kcrar.com/whs-workforce-housing-specialist)

### SUGGESTIONS

- Assess the education offerings your association currently has available and courses already available through NAR or other associations to help determine if it is best to develop your own curriculum or build on existing courses.
- If you create your own curriculum, look for resources available from partners, like Fannie Mae, who can offer materials and expertise to aid your development process as you create the certification courses and examination.

## DEVELOPING AN AFFORDABLE HOUSING CERTIFICATION PROGRAM FOR REALTORS® (continued)

- If you do not want to begin from scratch, some associations who have already developed these courses will license them to other NAR associations. Some may even share them without a formal licensing arrangement. In addition, a few associations have developed companion web sites, providing background information on the courses. In some instances, these web sites (which you will need to customize to your own circumstances) are also available for license to other REALTOR® associations.
- With the real estate market in constant flux and regulations frequently refined, you will also need to establish a continuing education requirement as well as a process for renewal of the certification.
- Create incentives for obtaining certification. For example, host a web site on affordable housing, explaining the basics to prospective buyers. Give those REALTORS® who become certified a presence on the web site so prospects who are ready to buy can find those best able to serve them. For examples of such web sites see: [www.kchomeprograms.com](http://www.kchomeprograms.com) and [www.hownw.com](http://www.hownw.com) and [www.miamihomeprograms.org](http://www.miamihomeprograms.org)

### LEARN MORE



#### **Expanding Housing Opportunities**

NAR developed a comprehensive, 6-hour Housing Opportunity course to be used as a component of state and local housing opportunity/affordable housing certification programs.

*National Association of REALTORS®*

[www.realtor.org/government\\_affairs/housing\\_opportunity/programs/expandinghousingopportunities](http://www.realtor.org/government_affairs/housing_opportunity/programs/expandinghousingopportunities)

#### **Welcome Home Memphis—Affordable Housing Certificate Program**

The Memphis Association of REALTORS® developed its Affordable Housing Certification Program in conjunction with the city of Memphis. In addition to completing the required coursework, REALTORS® are required to sell five affordable homes and volunteer with a non-profit affordable housing provider.

*Memphis Association of REALTORS®*

[www.maar.org/whm/find\\_WHM.asp](http://www.maar.org/whm/find_WHM.asp)

#### **Workforce Housing Certification**

The Maryland Association of REALTORS® provides a description of Maryland's Workforce Housing Certification Program, including the four required courses (12 hours) and a schedule of classes.

*Maryland Association of REALTORS®*

[www.mdrealtor.org/Education/WorkforceHousingCertification/tabid/158/Default.aspx](http://www.mdrealtor.org/Education/WorkforceHousingCertification/tabid/158/Default.aspx)

# 6

For REALTOR® Associations

## COMMUNITY INVOLVEMENT

### BACKGROUND

REALTORS® have a long history of community involvement and public service. Examples include working with Habitat for Humanity®, partnering with local housing groups, providing disaster assistance, making funding available to first-time homebuyers, raising emergency funds, and repairing the homes of the elderly and others unable to maintain their housing. Others fund scholarships for real estate students, offer counseling and homebuying assistance, support local shelters, install smoke detectors, and provide assistance in purchasing heating fuels.

In order to raise funds and involve the wider community in their efforts, many associations form charitable foundations as the focus of their community activities. NAR has compiled a listing of some 40+ REALTOR® foundations, located in 28 states, with links to their web sites:



[www.realtor.org/government\\_affairs/housing\\_opportunity/resource\\_center/foundations](http://www.realtor.org/government_affairs/housing_opportunity/resource_center/foundations).

### SUGGESTIONS



- If your association does not have or is not associated with a charitable foundation, NAR can provide details on how to establish one. See the NAR *Field Guide to Establishing A Charitable Foundation* on the web site at: [www.realtor.org/library/library/fg609](http://www.realtor.org/library/library/fg609).
- REALTORS® provide help in two principal ways: either through the establishment of assistance programs or by undertaking and supporting more focused assistance events. Both require extensive planning and coordination. See the Toolkit section called *Getting Started* for some planning and budgeting advice.
- You may want to create a web site (or a new section to your existing site) as an informational hub focusing on your activities. Be sure to give the site address to all of your sponsors, partners, and contributors so they can link to you and create a greater awareness of your efforts.
- Get the local media involved, either as a sponsor or as a reporter.
- Creating a simple logo for your charitable activities will give you and your partners a way to stand out and increase community awareness.
- Find professionals to volunteer for work that is potentially dangerous or requires inspection/certification (e.g., electric, plumbing, etc.), or requires specialized skills like accountants or attorneys.
- Give people a variety of ways to support your good work, in addition to monetary contributions, such as in-kind donations and volunteer services.

## COMMUNITY INVOLVEMENT *(continued)*

- Try to document what you've done with photographs or, if possible, movies, which can be displayed on the web, shared at meetings, or sent to local newspapers. Even cell phone cameras can capture the energy and spirit of your work. For repair events, for example, show before and after views to drive home the value of what you have accomplished.

### LEARN MORE

#### **Community Involvement**

On this site, the Bay County REALTOR® Association (FL) highlights some of the volunteer and fund-raising activities they have undertaken in the past few years for Habitat for Humanity®, Council on Aging, Toys for Tots, the American Red Cross, and the Boys and Girls Clubs. They are politically active, and have also raised funds for RPAC (REALTORS® Political Action Committee).

*Bay County Association of REALTORS®*  
[www.panamacityrealtors.com/community.htm](http://www.panamacityrealtors.com/community.htm)

## UP CLOSE

### **REALTORS® CARE DAY**

The Charlotte Regional REALTOR® Association sponsored a REALTORS® Care Day in April of 2009 that saw over 700 REALTOR® members participate in repairing and painting 33 homes in the Charlotte area. Altogether, eight other organizations, including Habitat for Humanity®, joined with the CRRA to make this event a success. Two videos of the day can be found at the link below. They give a good sense of the accomplishments, contributions, and pride of the participants.

Learn more at:  
[www.carolinahome.com/realtorscare/default.aspx](http://www.carolinahome.com/realtorscare/default.aspx)

#### **Community Involvement**

On its web site, the Greater Kalamazoo Association of REALTORS® (MI) highlights examples of its volunteer efforts, which have included blood drives, flower planting at nursing homes, a walk for the homeless, immunization programs, Big Brothers Big Sisters, and even a fair housing poster contest for local 5th graders.

*Greater Kalamazoo Association of REALTORS®*  
[www.gkar.com/page.php?menu\\_id=45](http://www.gkar.com/page.php?menu_id=45)



#### **Prospecting: Community Involvement**

NAR lists reasons why you should volunteer in your community, provides a self-test for choosing where to volunteer, and offers some inspirational stories about REALTORS® who have volunteered.

*REALTOR® Magazine*  
[www.realtor.org/toolkits/pros14](http://www.realtor.org/toolkits/pros14)



# 7

For REALTOR® Associations

## WORKING WITH ELECTED OFFICIALS

### BACKGROUND

For the most part, housing opportunity is a politically attractive issue and many elected officials will view it favorably and be prime candidates to help your association establish and support a vigorous, community-wide drive for increased housing. Homeownership is a boon to local communities in terms of diversity, economy, smart growth, and broadening the sense of personal investment felt by all homeowners. The

### UP CLOSE

#### PROFESSIONALS FIND A MARKET FOR VACANT CITY-OWNED PROPERTIES: THE SCOPE PROGRAM

Working with the mayor, city council, and local foundations, the Greater Baltimore Board of REALTORS® (GBBR) designed SCOPE (Selling City-Owned Properties Efficiently). Harnessing the skills of REALTORS® and the incentives of a market-driven system, SCOPE allows city-approved properties to be sold via their multiple listing service (MLS) by approved REALTORS®, placing minimal requirements on interested buyers. SCOPE has resulted in the sale of about 250 properties with nearly 100 more either contracted or listed for sale. Sales totaling \$5 million have generated \$44 million in additional rehab economic activity and added to the local tax base. Contributing to the program's success was GBBR's close coordination not only with elected officials, but also with key appointed officials like the Housing Commissioner and the city Comptroller.

Learn more at:

<http://www.realtor.org/wps/wcm/connect/41b01d004c237651ac33ed86fdd82741/Amb-Chap1.pdf?MOD=AJPERES&CACHEID=41b01d004c237651ac33ed86fdd82741>

need to help low to moderate income people hit by the housing crisis to stay in their homes is an issue that will resonate with many elected officials.

Serving alongside elected officials on local boards and commissions often provides the opportunity to find common ground and influence the outcome of issues of interest to your association like regulation or local housing funding.

### SUGGESTIONS

- NAR's REALTOR® Action Center ([www.realtoractioncenter.com](http://www.realtoractioncenter.com)) is a resource for generating, organizing, and directing community interest to political leaders.
- Open the dialogue now. Don't wait for a specific event to arise before approaching your local officials. Establish a rapport and broadly sketch your association's interests now. With that relationship firmly (and previously) established, your requests (for funding, appearances, endorsements, etc.) are more likely to be quickly granted.

## WORKING WITH ELECTED OFFICIALS *(continued)*

- Utilize the Federal Political Coordinator (FPC) assigned to your Member of Congress. Many times FPCs have established relationships and can be a gateway to the Member. They are also well versed on political issues as well as NAR issues.
- Personal trumps mechanical — I. Politicians judge the intensity of constituents' feelings by the energy they put into their communications. Letters carry more weight than petition signatures, and personal letters carry more weight than form letters.
- Personal trumps mechanical — II. Personal conversations are always preferable to any other format. You can see expressions and judge reactions; you can address misconceptions and clear up misunderstandings; you can exchange ideas and reach agreement.
- Show understanding and keep perspective. Remember while you have a narrowly focused agenda (e.g., you want support for a housing fair), most elected officials are trying to balance many competing interests and simultaneously deal with multiple issues. Be specific, realistic, and flexible in your requests.

### LEARN MORE

#### **A Matter of Trust**

This case study highlights the effectiveness of engaging elected officials in campaigns to create housing trust funds.

*National Housing Institute*

[www.nhi.org/online/issues/150/organize.html](http://www.nhi.org/online/issues/150/organize.html)



#### **Ambassadors for Cities: Affordable City Living**

This is a publication highlighting eight particularly successful programs that have been recognized by NAR's Ambassadors for Cities program, which encourages partnerships with local REALTOR® associations and mayors.

*National Association of REALTORS®*

[www.realtor.org/wps/wcm/connect/5a2137004c237653ac37ed86fdd82741/AFC\\_final.pdf?MOD=AJPERES&CACHEID=5a2137004c237653ac37ed86fdd82741](http://www.realtor.org/wps/wcm/connect/5a2137004c237653ac37ed86fdd82741/AFC_final.pdf?MOD=AJPERES&CACHEID=5a2137004c237653ac37ed86fdd82741)



#### **Work With Elected Officials**

NAR's own guide to working with elected officials is short and to the point, emphasizing the local character of housing issues. This guide is a component of the publication *Blueprints for Success*.

*National Association of REALTORS®*

[www.realtor.org/files/government\\_affairs/housing\\_opportunity/blueprints\\_officials.pdf](http://www.realtor.org/files/government_affairs/housing_opportunity/blueprints_officials.pdf)

## BUILDING COALITIONS AND DEVELOPING PARTNERSHIPS WITH PRIVATE AND PUBLIC ORGANIZATIONS

### BACKGROUND

Coalitions are temporary or long-term associations of organizations and/or individuals who share a common purpose like making affordable housing more accessible to those with disabilities, increasing the stock of affordable housing, or finding alternative financing for such housing. The membership of these coalitions can be quite broad, ranging from shelters to civic organizations, church groups to banks, advocacy groups to chambers of commerce, as well as in-kind partners like hardware stores and even pizza shops.

NAR and the Housing Opportunity Program work closely with over a dozen national organizations. Our collaborations range from working to get legislation passed, educating homebuyers, and even building affordable housing units. We encourage REALTOR® associations to partner with local chapters of these national organizations. They share your interest in promoting housing opportunities in your community.



You can learn more and find links to these partners here: [www.realtor.org/government\\_affairs/housing\\_opportunity/resource\\_center/partners/](http://www.realtor.org/government_affairs/housing_opportunity/resource_center/partners/)

### SUGGESTIONS

- Set goals which are broad and inclusive so you can involve as many partners as possible.
- Seek partners with common interests to yours and partners that bring some asset to the table, be it knowledge, constituency/distribution network, resources, or funding.
- Seek out corporations and other private partners. They may well share your public goals and for multiple reasons may be interested in contributing.
- Chain your partnership inquiries. If one potential partner is not interested, ask them whom they believe might be and whom you might contact. This can help spread a broad net to connect with as many groups as possible.
- It is the quality of the partners (their commitment to contributing fully and energetically to your shared goal) that can spell success more so than the sheer number of partners, some of whom may simply be associating their name and little more.
- Be sure to share the credit for whatever you achieve. Success and public recognition can be just the spur to encourage your partners to team up with you on other projects down the road.

## BUILDING COALITIONS AND DEVELOPING PARTNERSHIPS WITH PRIVATE AND PUBLIC ORGANIZATIONS *(continued)*

### LEARN MORE



#### **Ambassadors for Cities Program**

The Ambassadors for Cities Program highlights successes in which REALTORS® and cities have played significant roles. NAR and the U.S. Conference of Mayors (USCM) created the Ambassadors for Cities Program, which brings together local REALTORS® and mayors to increase home affordability and rental opportunities within a town or city.

*National Association of REALTORS®*

[www.realtor.org/government\\_affairs/housing\\_opportunity/programs/ambassadors\\_for\\_cities/ambassadors\\_for\\_cities\\_brochure](http://www.realtor.org/government_affairs/housing_opportunity/programs/ambassadors_for_cities/ambassadors_for_cities_brochure)

#### **REALTORS® Form Coalition to Fight Realty Transfer Tax “Squeeze” on Homebuyers and Sellers**

A description of how the Pennsylvania Association of REALTORS® formed a coalition with six other organizations to oppose measures to increase the Realty Transfer Tax.

*Pennsylvania Association of REALTORS®*

[www.parealtor.org/content/REALTORSFormCoalition.htm](http://www.parealtor.org/content/REALTORSFormCoalition.htm)

## UP CLOSE

### A PLAYHOUSE FOR A HOME

The Boulder Area REALTOR® Association has been partnering with like-minded organizations to address affordable housing in the most direct way: partnering to actually build duplexes for families in need in the area. Teaming with a local newspaper, a bank, a development company, and an affordable housing non-profit to build the duplex homes, the association demonstrated the power of partnerships to achieve concrete results. And the playhouse?—that was a raffle prize to help fund the home building.

Learn more at:

*(after clicking on the link below, please see page 32)*

[www.realtor.org/wps/wcm/connect/d4e256004c237643ac27ed86fdd82741/Amb-Chap4.pdf?MOD=AJPERES&CACHEID=d4e256004c237643ac27ed86fdd82741](http://www.realtor.org/wps/wcm/connect/d4e256004c237643ac27ed86fdd82741/Amb-Chap4.pdf?MOD=AJPERES&CACHEID=d4e256004c237643ac27ed86fdd82741)



## WRITING A COMPELLING GRANT APPLICATION

### BACKGROUND

Local and state REALTOR® associations can request financial support from NAR for programs and activities that create housing opportunities for area residents. The Housing Opportunity Fund supports a wide range of housing programs with grants of up to \$5,000. These can be used for a variety of activities such as housing symposiums, homebuyer resource web sites and guides, counseling services, financial literacy efforts, homebuyer fairs, down payment assistance programs, and more.

Housing Opportunity Fund grants are awarded twice a year, in April and October. Grant criteria and information about previously awarded programs is available at: [www.realtor.org/housingopportunity](http://www.realtor.org/housingopportunity).

### SUGGESTIONS

Here are a few tips for writing a winning proposal:

- **Be creative.** Think about the specific housing needs in your community (or state). Develop programs that take a fresh approach to addressing those needs.
- **Set S.M.A.R.T. goals.** Select goals that clearly state how the program will be evaluated. Goals should be:
  - Specific (well defined, clear to those working on the program)
  - Measurable (set benchmarks, use quantitative evaluation tools)
  - Agreed upon (key stakeholders should be in agreement)
  - Realistic (within the availability of resources)
  - Time-based (enough time to achieve the goal, set a date for accomplishing the goal)
- **Get REALTORS® involved.** Programs that involve a large population of the membership, not just a few members or association staff, have a better chance of receiving funding. Have members participate in the planning of the program and ask them to help promote it. Where appropriate, have them serve as greeters, instructors, moderators, etc.
- **Don't neglect the basics.** Make sure you understand the grant criteria and be sure you meet those criteria; fully complete the application; tell your story, i.e. paint a clear picture of what you plan to do, how you will do it, who you plan to serve, who you will work with, how you will pay for it, and how you will measure the success.
- **Ask questions.** If you need help developing your program idea or responding to an application question, contact NAR for assistance at: [housingopportunitygrants@realtors.org](mailto:housingopportunitygrants@realtors.org).

## WRITING A COMPELLING GRANT APPLICATION *(continued)*

- **Create partnerships.** Add strength to your program by partnering with organizations that share similar housing-related goals. Partners provide additional ideas, resources, and funding.
- **Make a financial commitment.** Show that the association is contributing money to the program and not simply asking NAR to fund the entire program.
- **Be clear and concise.** Read and answer each application question carefully. State your response in a simple and direct manner. Keep your answer long enough to provide a full response but short enough that the reviewer does not get lost in a sea of words.

### LEARN MORE



#### **Housing Opportunity Fund**

NAR's Housing Opportunity Fund, created in 2006, supports a wide range of housing opportunity programs with grants of up to \$5,000. Local and state REALTOR® associations can request financial support for programs and activities that create housing opportunities for area residents.

*National Association of REALTORS®*

[www.realtor.org/government\\_affairs/housing\\_opportunity/grants/housingopportunityfund](http://www.realtor.org/government_affairs/housing_opportunity/grants/housingopportunityfund)

### UP CLOSE GRANTS.GOV

Grants.gov is a single web site consolidating all federal government grants. It lists grant opportunities, provides a means for electronic application, and includes a status-tracking feature. Of particular importance to associations is a page of related links, including *Writing a Grant Proposal* and many similar resources. While your association may not be applying for federal grants, the general guidelines found here might nonetheless be quite helpful for other grant opportunities.

Learn more at:

[www.grants.gov/help/relatedlinks.jsp](http://www.grants.gov/help/relatedlinks.jsp)

#### **Apply for a Grant**

This page contains instructions on applying for a HUD grant, but many of the details can be applied to other grant opportunities as well.

*U.S. Department of Housing and Urban Development*  
[portal.hud.gov/portal/page/portal/HUD/i\\_want\\_to/apply\\_for\\_a\\_grant](http://portal.hud.gov/portal/page/portal/HUD/i_want_to/apply_for_a_grant)

#### **Find Funders**

A comprehensive listing of funders (98,000 grantmakers and more than 1.7 million grants) as well as audio, video, and webinar resources to learn more about recent trends in grantmaking.

*Foundation Center*

For funders:

[www.foundationcenter.org/findfunders](http://www.foundationcenter.org/findfunders)

For resources:

[www.foundationcenter.org/events/archive/index.html](http://www.foundationcenter.org/events/archive/index.html)

## WRITING A COMPELLING GRANT APPLICATION *(continued)*

### **Grant-Writing Tools for Non-Profit Organizations**

This site includes not only tips on writing grant proposals but also a number of sample proposals that can be used as guides.

*Non-Profit Guides*

[www.npguides.org/guide/index.html](http://www.npguides.org/guide/index.html)

### **Writing a Successful Grant Proposal**

This detailed and comprehensive site has an FAQ on grant writing as well as instructions on composing your grant application.

*Minnesota Council on Foundations*


[www.mcf.org/mcf/grant/writing.htm](http://www.mcf.org/mcf/grant/writing.htm)

## IDENTIFYING ADDITIONAL FUNDING SOURCES

### BACKGROUND

Conducting housing fairs, open houses, or education events always requires resources, often in excess of what your association can afford on its own. These expenses could include renting facilities, providing refreshments, arranging for transportation, or implementing an advertising campaign. Many of the organizations you may partner with are themselves frequently in need of additional funding and cannot be counted on to make substantial contributions. Investigate sources of support such as state and local government agencies, foundations, and in-kind donations to meet your funding needs. Another avenue to consider is holding fundraising events and activities.

### SUGGESTIONS

- First and foremost, do not be shy about asking for help. Affordable housing is a goal supported by a wide range of non-profit agencies, local governments, and commercial concerns. A broadening base of homeownership is beneficial to all communities and its members can often help your work to increase access to affordable homes. In addition, here are some resources that might be helpful:
  - ❑  NAR's own Field Guide to Establishing a Charitable Foundation ([www.realtor.org/library/library/fg609](http://www.realtor.org/library/library/fg609)) contains a Fundraising section providing valuable resources and information.
  - ❑ The Association of Fundraising Professionals ([www.afpnet.org/index.cfm](http://www.afpnet.org/index.cfm)) provides a range of valuable information and tools many of which can be downloaded for free.
  - ❑ At The Foundation Center ([www.foundationcenter.org/](http://www.foundationcenter.org/)) visitors can access free webinars on fundraising and writing grant proposals. Under the "Find Funders" section, visitors can use the Foundation Finder to look up foundations in their state or zip code for free. Online databases of foundation and corporate funders are also available for a subscription fee.
  - ❑ Many areas have a community foundation whose purpose is to provide funding resources to support activities and programs that improve the quality of life in their community. The Council on Foundations has a Community Foundation Locator on their web site (<http://classic.cof.org/locator/>), which shows a map of community foundations throughout the country with links to the web sites for those foundations.



## IDENTIFYING ADDITIONAL FUNDING SOURCES *(continued)*

### LEARN MORE

#### **Approaching Corporations for Funding**

This paper contains tips on how to approach corporations for funding, among them: think like a business, don't overlook in-kind contributions, check to see if employers will match employee donations, etc.

*National Housing Institute*

[www.nhi.org/online/issues/107/fundraising.html](http://www.nhi.org/online/issues/107/fundraising.html)

#### **Create Range of Housing Opportunities and Choices: Funding Opportunities**

Here you'll find over 80 links to web sites and PDF documents providing information on funding sources including the government, private foundations, and corporations.

*Smart Growth Network*

[www.smartgrowth.org/about/principles/resources.asp?resource=3&type=16](http://www.smartgrowth.org/about/principles/resources.asp?resource=3&type=16)

#### **Finding Funding Online: The Internet as a Fundraising Guide**

This article provides advice on how to make the best use of the internet to find funding sources.

*Shelterforce*

[www.shelterforce.org/online/issues/132/fundraising.html](http://www.shelterforce.org/online/issues/132/fundraising.html)

#### **Fundraising and Event Marketing Tips**

Repurposed from an NAR publication, this PDF lists 24 "sure-fire" fundraising tips, 23 event ideas, a fundraiser checklist, and more.

*Arizona REALTORS® Housing Needs Foundation*

[www.aarhnf.com/docs/NARGoodNeighbor.pdf](http://www.aarhnf.com/docs/NARGoodNeighbor.pdf)

## UP CLOSE

### TAG IT!

North Carolina's Association of REALTORS® developed an innovative way to fund its charitable arm, Homes4NC: \$20 from each new or annual renewal of specialty license plates goes directly to its affordable housing efforts. The plates are available to both REALTORS® and the general public, on the state DMV site or Homes4NC's own site.

Learn more at:

[www.homes4nc.org/09licenseplate\\_files/frame.htm](http://www.homes4nc.org/09licenseplate_files/frame.htm)

#### **Homes4NC**

Homes4NC is a charitable 501(c)(3) organization created by the North Carolina Association of REALTORS® to help more North Carolinians get into homes by raising funds and partnering with local REALTOR® associations to provide matching grants to non-profit organizations that help low-income families with their housing needs. It also provides emergency disaster relief and support to educational programs that increase housing opportunities.

*North Carolina Association of REALTORS®*

[www.homes4nc.org](http://www.homes4nc.org)

## IDENTIFYING ADDITIONAL FUNDING SOURCES *(continued)*

### **Special Events**

View details on three fundraising events (a 5K walk/run, a golf tournament, and a chili cook-off) held by the San Diego Association of REALTORS® Ambassadors Foundation. The 70+ photos in the cook-off slide show provide a good visual guide for how such an event might be organized.

*San Diego Association of REALTORS® Ambassadors Foundation*  
[www.ambassadorsfoundation.org/html/events/index.html](http://www.ambassadorsfoundation.org/html/events/index.html)

## HOLDING AFFORDABLE HOUSING EDUCATION EVENTS FOR THE PUBLIC

### BACKGROUND

Associations realize that homeownership education must begin with the basics. For those who have never owned a home before, the process can seem overwhelming and education that focuses on a general orientation to the process will be most effective and most appreciated. Of course, this introductory education will need to be followed by more specifics on homebuying essentials like budgeting, understanding credit, or even cleaning up a poor credit history.

Homebuying workshops are an effective way to engage the community and increase the pool of potential homebuyers.

### UP CLOSE

#### HOMEBUYER EDUCATION

The Memphis Area Association of REALTORS® has cataloged homebuying education courses offered by over 20 local organizations including non-profit foundations, religious charities, development authorities, and others. All of these are listed on its web site, detailing contact information, course offerings, and even days and times the courses are offered. Leveraging these like-minded community resources is a smart way to increase the level of consumer education in your region.

Learn more at:  
[www.maar.org/whm/homebuyer\\_edu.asp](http://www.maar.org/whm/homebuyer_edu.asp)

### SUGGESTIONS

- Use courses developed by others (e.g., the CreditSmart® course from Freddie Mac) rather than creating them yourself. Understand though, that your agents may need certification from state organizations, or those who created the courses, before teaching them.
- Local employers can be good partners in providing an interested audience and facilities for workshops. Homeownership is viewed as a key tool in ensuring employee retention, so employers are often eager to assist. If you plan to reach out to employers, though, you should consider offering NAR's Employer-Assisted Housing Class to ensure that your members are properly educated on employer-assisted housing and on reaching out to employers. See section 7 of the "for REALTORS®" portion of the *Toolkit* for details about the class or visit [www.realtor.org/cahclass](http://www.realtor.org/cahclass).

## HOLDING AFFORDABLE HOUSING EDUCATION EVENTS FOR THE PUBLIC *(continued)*

- Be prepared to point participants to additional resources. Partner with non-profit housing and/or credit counseling agencies. These organizations are trained and have expertise in dealing with consumers with credit and financial literacy concerns.

### LEARN MORE

#### **CreditSmart®**

*CreditSmart®* is widely recognized as a comprehensive and well-designed curriculum in credit education and financial literacy. Offered in five different languages, it provides a good deal of background and preparation materials for instructors.

*Freddie Mac*

[www.freddiemac.com/creditsmart](http://www.freddiemac.com/creditsmart)

#### **What Works in Affordable Housing Education?**

Developed by the Non-Profit Housing Association of Northern California, this tip sheet offers some basic pointers for those conducting homebuyer education classes.

*California Department of Housing and Community Development*

[www.hcd.ca.gov/hpd/nimby/what\\_works.pdf](http://www.hcd.ca.gov/hpd/nimby/what_works.pdf)

## DIVERSITY'S ROLE IN AFFORDABLE HOUSING

### BACKGROUND

The character of American society is undergoing a profound and rapid change, and the rich mix of people represented in our communities is broader than ever before. The demographics shifts now underway, including an aging population and a society with increasing numbers of persons of color, are only two important trends. Immigration, from all corners of the world, is also contributing to our growing diversity.

Although this diversity is represented in all segments of the housing market, REALTORS® who know how to serve the affordable housing market will be better prepared to help buyers of any cultural background.

### SUGGESTIONS



- The NAR Diversity Toolkit has helped associations of all sizes join the National Association of REALTORS® in its commitment to diversifying its membership and welcoming professionals of different cultural backgrounds into its leadership ranks. Download it for free at: [www.realtor.org/government\\_affairs/diversity/toolkit](http://www.realtor.org/government_affairs/diversity/toolkit).
- Many diverse groups have established communications networks, both formal and informal, as a way of assisting their members and coping with the larger society in which they live, including the task of homebuying. Seek out these organizations and build bridges between them and your local REALTOR® association. Doing so will help you understand the special needs of these communities and establish your association's members as honest and open-minded.

### LEARN MORE



#### **At Home with Diversity Course**

This class teaches real estate professionals how they can increase their sensitivity and adaptability to future market trends. It addresses issues of diversity, fair housing, and cultural differences. Participants will learn practical skills and tools to expand business and effectively service all cultural groups.

*National Association of REALTORS®*

[www.realtor.org/government\\_affairs/diversity/ahwd\\_course](http://www.realtor.org/government_affairs/diversity/ahwd_course)

## DIVERSITY'S ROLE IN AFFORDABLE HOUSING *(continued)*



### **Diversity Initiative Grants**

NAR offers *Diversity Initiative Grants* to state and local associations for financial support for programs and activities that position REALTORS® as leaders in diverse communities. These programs should support the strategies outlined in NAR's Fair Housing and Cultural Diversity Strategic Plan.

*National Association of REALTORS®*

[www.realtor.org/government\\_affairs/diversity/comoutdivact](http://www.realtor.org/government_affairs/diversity/comoutdivact)



### **Equal Opportunity and Cultural Diversity Program**

Information on education, grants, partnerships, and events for REALTORS®, including tools to help you connect with diverse groups and create business opportunities. Learn about the business case for diversity and inclusiveness, discover leadership opportunities, and find out about fair housing and equal opportunity.

*National Association of REALTORS®*

[www.realtor.org/government\\_affairs/diversity](http://www.realtor.org/government_affairs/diversity)



### **Leading with Diversity Workshop**

NAR presents a three-hour workshop that helps associations develop key initiatives to make diversity a part of their strategy.

*National Association of REALTORS®*

[www.realtor.org/government\\_affairs/diversity/leading\\_with\\_diversity](http://www.realtor.org/government_affairs/diversity/leading_with_diversity)

## UP CLOSE

### **COMMITMENT TO DIVERSITY**

Diversity of course is not limited to homeowners and prospective homebuyers; a true commitment to diversity must also include REALTORS® themselves. The Association Forum of Chicagoland, whose members include the Chicago Association of REALTORS®, has made a significant \$1 million effort to increase the diversity of its members' associations.

Learn more at:

[www.associationforum.org/resources/diversity.asp](http://www.associationforum.org/resources/diversity.asp)

### **REALTORS® Grants to Promote Local and State Diversity Activities**

A May 2009 magazine article describing NAR awards made to local associations under its *Diversity Initiative Grant Program*. The nine grants are listed, along with the name of the recipient organization and the specific undertaking for which they applied for funding.

*Diversity Executive*

[www.diversity-executive.com/article.php?article=655](http://www.diversity-executive.com/article.php?article=655)

## SMART GROWTH'S ROLE IN AFFORDABLE HOUSING

### BACKGROUND

A central tenet of smart growth planning is the inclusion of affordable housing. Such homes add to the vibrancy and diversity of cities, making them more attractive locales for homebuyers of all incomes, but they also play a role in stabilizing communities by providing adequate workforce housing.

Smart growth finds ways to produce a variety of housing types, for renters and homeowners, in a range of prices, and ideally, ways to preserve this wide spectrum of housing opportunities.

Looked at from the purchaser's perspective, a home is not really affordable if the entire living and working situation is itself not affordable. In other words, affordability rightly understood goes far beyond mortgage payments. Long commutes to work (from outlying areas to central cities) or long commutes to shop (from gentrified, city neighborhoods to suburban malls) add significantly to the cost of living and therefore the true affordability of a property.

The other intersection of smart growth and affordable housing is the matter of quality of life. In this regard, it's not just the housing that must be adjudged affordable but also the nearby schools, entertainment, dining, and recreation. So smart growth planning needs to find a way to retain neighborhoods, public schools, and city-supported venues like parks, pools, and the like.

Many of those considering moving to affordable housing are not looking only to swap one living arrangement for another. They are looking for a way up, for a better life all-around, and cities that plan smartly can help provide this "environment for opportunity."

## SMART GROWTH'S ROLE IN AFFORDABLE HOUSING *(continued)*

### SUGGESTIONS

- Before your association enters into the debates and advocacy efforts on smart growth, it is best to survey the full scope of the local players and their positions. These will include the planning and zoning departments of local governments, homebuilders, architects, civic groups, environmental groups, developers, and a good many others.
- Realize that “smart growth” is a concept open to wide interpretation and what one group or interest may consider “smart” another may not. The term “smart growth” has, unfortunately, also been used to front for other interests. In that regard, it is imperative that your association fully understands the motivations and interests of any group with whom you may consider partnering.
- Affordable housing may rightly be considered an important part of any smart growth policy, but not everyone advocating smart growth is equally supportive of affordable housing as well.
- Smart growth, despite the cautions above, can be a platform for uniting a broad array of local players in concerted action to increase the stock of affordable housing, or at the very least create a climate not opposed to it.
- Rather than seek to start a smart growth / affordable housing coalition, lending your association’s support to existing coalitions may be a more efficient course.

### LEARN MORE

#### **Affordable Housing and Smart Growth: Making the Connection**

A 2001 report, produced by the National Neighborhood Coalition and the Smart Growth Network, identifying “areas of common interest between advocates for smart growth and affordable housing.” This document is 57 pages long, and is in PDF format.

*U.S. Environmental Protection Agency*  
[www.epa.gov/dced/pdf/epa\\_ah\\_sg.pdf](http://www.epa.gov/dced/pdf/epa_ah_sg.pdf)



#### **Land Use Initiative** [requires log-in]

Helps state and local REALTOR® associations conduct public policy advocacy on land use issues, including expert analysis of the legal, planning, economic, and environmental issues surrounding legislative and regulatory land use proposals.

*National Association of REALTORS®*  
[www.realtor.org/landuseinitiative](http://www.realtor.org/landuseinitiative)



## SMART GROWTH'S ROLE IN AFFORDABLE HOUSING *(continued)*



### **On Common Ground Magazine**

This magazine presents a wide range of views on Smart Growth issues. It is published twice a year and distributed free of charge. Local and state associations can receive bulk copies or provide an address list to have copies of the magazine delivered directly to individuals, including public officials.

*National Association of REALTORS®*

[www.realtor.org/government\\_affairs/smart\\_growth/on\\_common\\_ground](http://www.realtor.org/government_affairs/smart_growth/on_common_ground)



### **Smart Growth**

The portal page for NAR's Smart Growth program points to introductory information, survey results, newsletters, and grant opportunities.

*National Association of REALTORS®*

[www.realtor.org/government\\_affairs/smart\\_growth](http://www.realtor.org/government_affairs/smart_growth)



### **Smart Growth Action Grants**

Specifics on applying for these NAR grants intended to help associations and members assume and sustain an active role in bringing smart growth development principles to their communities. Education and coalition building are hallmarks of successful grant applications, which can range up to \$5,000.

*National Association of REALTORS®*

[www.realtor.org/government\\_affairs/smart\\_growth/grants](http://www.realtor.org/government_affairs/smart_growth/grants)

## UP CLOSE

### **LOUISIANA LAND USE TOOLKIT**

"The Louisiana Land Use Toolkit is supported and funded by the Louisiana Department of Economic Development (LED) and the Center of Planning of Excellence (CPEX). The Toolkit is a model development code (zoning and subdivision regulations) steeped in smart growth principles. It is written so that local governments in Louisiana can download the Toolkit, tailor it to meet their local conditions, and apply the results to guide future growth in a sustainable manner ... A 'smart growth' development code [is organized] around seven context areas: Natural, Rural, Estate, Suburban, Urban, Center, and Special."

Learn more at:

[www.landusetoolkit.com/smartgrowth.html](http://www.landusetoolkit.com/smartgrowth.html)

### **Smart Growth America**

A coalition of national, state, and local organizations working to improve the ways we plan and build the towns, cities, and metro areas we call home. Looks at all aspects of smart growth, including education, transportation, changing demographics, and more.

*Smart Growth America*

[www.smartgrowthamerica.org](http://www.smartgrowthamerica.org)

## SMART GROWTH'S ROLE IN AFFORDABLE HOUSING *(continued)*



### **Successful Growth Begins with Five Principles**

Smart growth focuses on the existing assets of the community, the long-term implications of various development patterns, and the fiscal impacts of these patterns. The bottom line: some ways of growing are more likely to succeed in the long run. The link below provides five principles to keep in mind.

*National Association of REALTORS®*

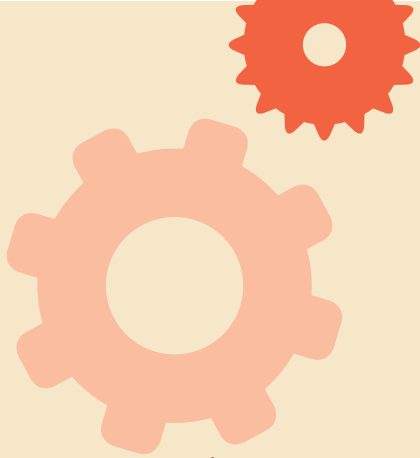
[www.realtor.org/government\\_affairs/smart\\_growth/principles](http://www.realtor.org/government_affairs/smart_growth/principles)

### **Smart Growth Network**

In 1996, the U.S. Environmental Protection Agency joined with several non-profit and government organizations to form the Smart Growth Network. The Network was formed in response to increasing community concerns about the need for new ways to grow that boost the economy, protect the environment, and enhance community vitality. NAR is a partner in the Smart Growth Network.

*Smart Growth Network*

[www.smartgrowth.org/sgn/default.asp](http://www.smartgrowth.org/sgn/default.asp)

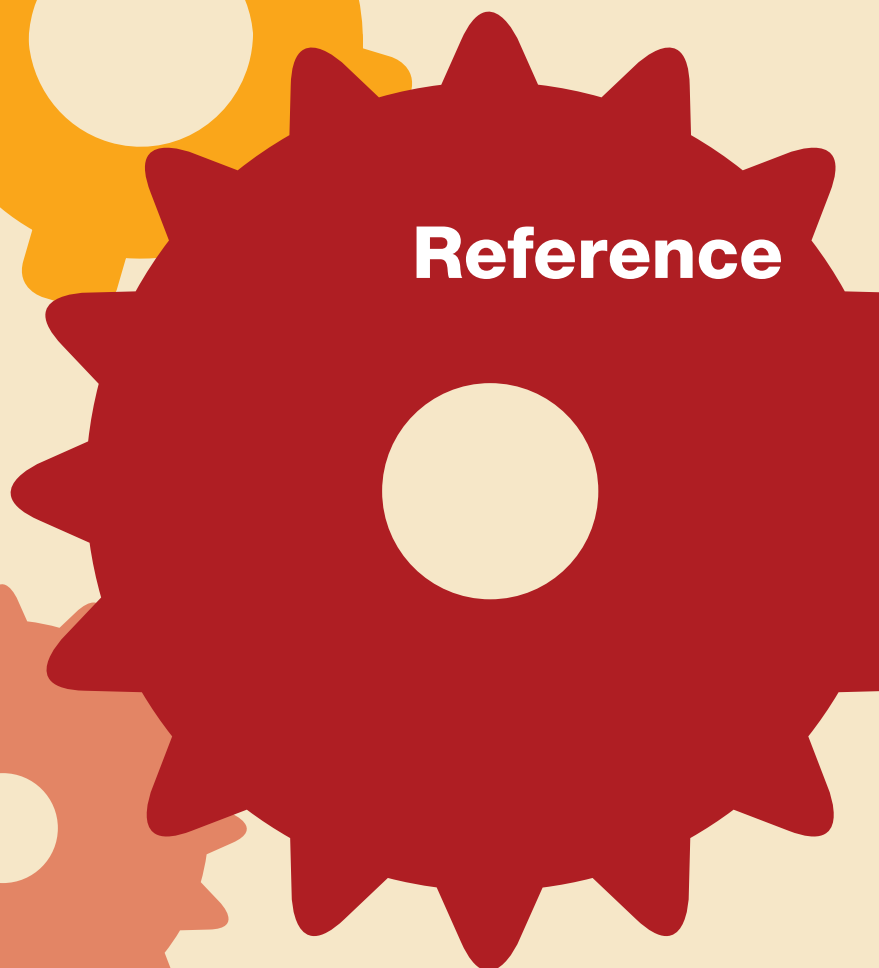
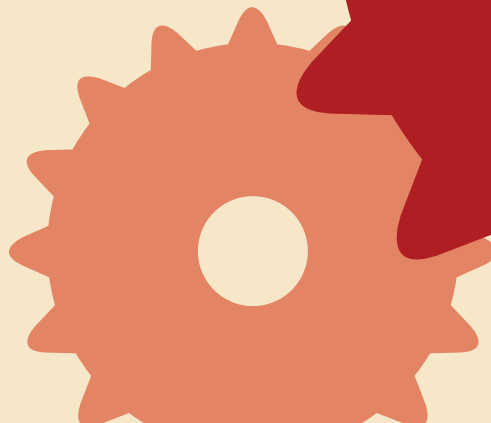
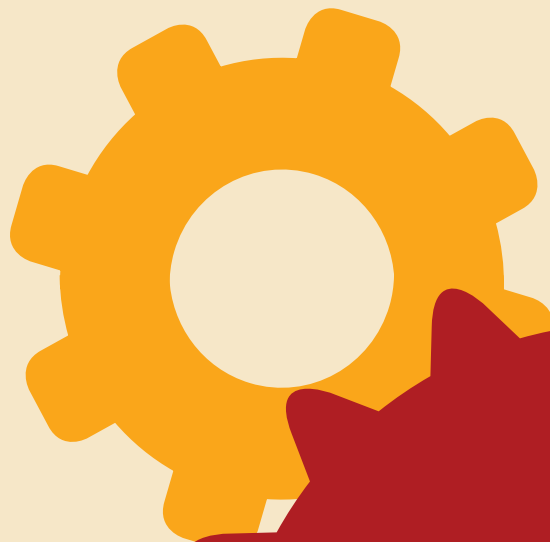


Getting Started

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**Reference**

## Reference

# GETTING STARTED

State and local REALTOR® associations take a variety of actions to increase housing opportunity in their communities. Many of these involve public events like housing summits or mortgage education classes, but all require careful planning, budgeting, scheduling, and idea generation. Here are some suggestions to help you get started on those activities.

### Brainstorming

Whatever event or campaign you're planning, you'll want to involve your staff or your planning committee to generate, vet, and refine ideas. There are some obvious advantages to doing this in a group, rather than one-on-one: (1) hearing participants' ideas tends to spark and generate more ideas, as each idea plays off of others, (2) everyone's experience and viewpoint are slightly different so plans generated this way tend to have a wider appeal, (3) the simple fact of being invited to contribute helps all participants take a greater interest and ownership in the project. Here are some ideas that can help you work together:

- Define the topic or problem narrowly so the group can reach useful conclusions. If you ask, "How do we increase housing opportunity in our area?" you've probably tackled a huge problem. But, if you ask instead, "Who do you think might want to be a media sponsor for our upcoming repair day?" that is more likely to yield some solid suggestions.
- Designate someone to take notes; at some point ideas will start coming out fast and furiously and you wouldn't want to miss any of them.
- Classical brainstorming seeks ideas, not solutions, and requires all ideas to be honored, not judged. This atmosphere invites participants to dispense with assumptions and think more broadly and creatively.
- A discussion leader should come with some thoughts to act as idea-starters and to show participants the kind and range of ideas that would be welcomed.

Even when given permission to think creatively, most people will still think primarily within the context of past examples of the same event. For example, if you asked your team how to raise money for a home repair day, many would think about how money was raised for previous repair days. But if you ask your team to think laterally or more generally, they might remember fund raising tactics that worked for the high school choir, the cub scout service project, the foreign student exchange, etc.

## GETTING STARTED *(continued)*

### Creating a Work Plan

A well-designed and thoughtfully drawn work plan or project plan is your best assurance that your program will be a success. A timeline and a budget (see below) are essential components of any plan, but if you're thinking, for example, of hosting a housing summit or sponsoring a home repair event, you'll need to plan:

- A key part of any plan is the assignment of responsibilities. For every task in your timeline and every activity in your budget, there should be someone designated as responsible. They may not do all of the work themselves, but they are the ones responsible for making sure their tasks are completed on time and on budget.
- Build in lots of communication. Right from the start, collect and distribute phone numbers and email addresses of all key players. A work breakdown for your upcoming event is an artificial construct. In reality, tasks tend to overlap and affect one another more than a chart or graph might suggest, so it is essential that everyone remain in touch with each other throughout the planning process as well as during the event itself.
- Draw up a list of all the equipment and resources you'll need. If you're building wheel-chair access ramps, you'll need not only the lumber and hardware for the ramps, but also the medical kits for minor injuries, food and water to keep everyone fed and hydrated, tents and chairs for cooling off and resting, banners to tell the world and rally your troops, and much more. And once you know what you'll need, then you'll have to document how you'll acquire it (purchase or donation), transport it (delivered or picked up), dispose of it afterwards, etc.
- Assign people to handle all of the coordinating activities. If you're repairing a house, someone should coordinate with the neighbors on the day, time, traffic, clean up, etc. Someone will need to secure the necessary permits. Someone will have to be on-site and visible to receive deliveries.
- Working with the press is a coordinating activity but one important enough to be addressed separately. For any public housing opportunity undertaking sponsored by your association, you'll want as much publicity as possible. Even if you have media partners for the event, you should make certain to notify as many outlets as you can and to provide them with background materials as early as possible. Also, think about what makes a good story, what makes the reporters' job easier. For a local newspaper, provide quotes and digital photographs. For instance, for local TV and radio stations, make people available for interviews.
- Involve local officials. Make it clear what you are seeking (a public endorsement, participation on a panel, etc.) and be mindful that many officials have heavy demands on their time.
- Include follow up in your plan. Thank your contributors. Report to your sponsors. Evaluate your success. Document your process. Add it to your web site. Follow through on your commitments or assignments.

## GETTING STARTED *(continued)*

### Creating a Timeline

If you're planning a housing fair or creating an affordable housing certification program or any number of other activities, you'll no doubt find that most of the work occurs in the weeks and months beforehand. And if you're doing any of these programs for the first time, you may also discover that the run-up period required is far longer (and passes far more quickly!) than you imagined. The best way to avoid surprises and collapse the lead-time is to create a timeline. Here are some ideas that might help:

- Identify what activities are contingent or dependent upon others (e.g., you can't print the program or mail the reminder cards until you've nailed down the date).
- Think of the steps along your timeline not as point-in-time events but rather as ranges of time running minimally from "must start by" to "must be completed by."
- Remember that multiple activities can take place simultaneously, so your timeline need not be a series of strictly sequential steps but more of a flow of overlapping tasks.
- Build in some buffer. Add in some extra time to catch up on tasks that take longer than expected, to reassess your progress, or generally to accommodate the unexpected.
- Be realistic. If a task would take two days, uninterrupted, think about who will actually be doing the work and think about what other commitments or responsibilities that person might have. Instead of assuming the task will be completed in two days, maybe it's best to assume four or five.
- Don't forget holidays, weekends, or previous commitments (e.g., vacations) for those who will be doing the work.

### Creating A Budget

Whether you are planning a symposium, a media campaign, or an affordable housing tour, you will need to create a budget so you can estimate costs, track expenditures, and raise funding sufficient to cover the event or project expenses. As you begin your planning, a reasonable question to ask is, "What will this cost?"

The answer, of course, is, "It depends." It depends on any number of factors that could drive the cost up or down by orders of magnitude. Is your media campaign based on television ads or neighborhood newspapers? Are you expecting 10 vendors at your housing fair or 200? How much of the cost will your association bear and how much will your partners contribute? What role will volunteers play and what goods and services will be donated at no cost?

As you create your budget, here are some thoughts to keep in mind:

- Use a computerized spreadsheet like Excel. Budgeted items may cost more or less than originally expected and being able to track your expenditures as you go will show you where you may need to cut, where there are opportunities to do more, or when it may be necessary to raise additional funds.

## GETTING STARTED *(continued)*

- Don't change your overall budget unless your funding changes (either up or down). For example, if you add an expense without adding new funding or without cutting another compensating expense, your budget will simply become the total of what you are spending, not the tool you need to plan and stay on track throughout the life of the project.
- When estimating expenses, choose the high side of a range of costs. When estimating income or funding, estimate on the low side of the range of possibilities. It is always preferable to end with a surplus rather than a deficit.
- Include an amount (possibly 10% of your total budget) as a contingency fund to cover either overlooked or unexpected expenses.
- If you have not conducted a similar event in the past, find people who have and ask them to detail the associated expenses.
- Do a “mental movie” of the event or campaign and stop at every point along the way to ask yourself, “Have I included that expense?” and “How much will it cost?”
- Don't overlook taxes, permitting fees, and other, similar add-ons that will increase your costs.
- Document your assumptions. If you are assuming, for example, that there will be no charge for the venue or that someone will make an in-kind contribution of food and drink, make sure you note that separately and explicitly.
- Have someone else double-check your assumptions, your entries, and your calculations/formulas.
- Keep all receipts.
- If you may do a similar event in the future, take a moment to write down surprises, problems, or cautions. These will be helpful reminders to you or valuable lessons to others.

## Reference

# ORGANIZATIONS, LINKS, AND DESCRIPTIONS

The organizations listed here are referenced elsewhere in the Toolkit and do not represent an exhaustive list of all organizations involved in affordable housing.

### **Center for Housing Policy**

[www.nhc.org/housing/chp-index](http://www.nhc.org/housing/chp-index)

NHC's research affiliate, the Center for Housing Policy, specializes in developing solutions through research. In partnership with NHC and its members, the Center works to broaden understanding of the nation's housing challenges and to examine the impact of policies and programs developed to address these needs. Combining research and practical, real-world expertise, the Center helps to develop effective policy solutions at the national, state, and local levels that increase the availability of affordable homes.

### **Center for Responsible Lending**

[www.responsiblelending.org](http://www.responsiblelending.org)

The Center for Responsible Lending is a non-profit, nonpartisan research and policy organization dedicated to protecting homeownership and family wealth by working to eliminate abusive financial practices. CRL is affiliated with Self-Help, one of the nation's largest community development financial institutions.

### **Federal Home Loan Banks**

[www.fhlbanks.com](http://www.fhlbanks.com)

The Federal Home Loan Banks (FHLBanks) are 12 regional cooperative banks that U.S. lending institutions use to finance housing and economic development in their communities. Created by Congress, the FHLBanks have been the largest source of funding for community lending for eight decades.

### **Federal Housing Administration**

[www.hud.gov/fha](http://www.hud.gov/fha)

The Federal Housing Administration, generally known as "FHA", provides mortgage insurance on loans made by FHA-approved lenders throughout the United States and its territories. FHA insures mortgages on single family and multi-family homes including manufactured homes and hospitals. It is the largest insurer of mortgages in the world, insuring over 34 million properties since its inception in 1934.

### **Federal Reserve Banks**

[www.federalreserve.gov/communityaffairs/national](http://www.federalreserve.gov/communityaffairs/national)

The twelve Federal Reserve Banks operate under the general supervision of the Board of Governors of the Federal Reserve System. Through its Community Affairs program, the System engages in outreach, educational, and technical assistance activities to help financial institutions, community-based organizations, government entities, and the public understand and address financial services issues affecting low- and moderate-income persons and communities.



## ORGANIZATIONS, LINKS, AND DESCRIPTIONS *(continued)*

### **Homeowner Affordability and Stability Plan**

[www.fdic.gov/consumers/loans/hasp/index.html](http://www.fdic.gov/consumers/loans/hasp/index.html)

On February 18, 2009, President Obama announced a comprehensive plan to help responsible homeowners avoid foreclosure by providing affordable and sustainable mortgage loans. The Homeowner Affordability and Stability Plan, a \$75 billion dollar federal program, provides for a sweeping loan modification program targeted at borrowers who are at risk of foreclosure because their incomes are not sufficient to make their mortgage payments. It also includes refinancing opportunities for borrowers who are current on their mortgage payments but have been unable to refinance because their homes have decreased in value.

### **Housing and Community Facilities Programs**

[www.rurdev.usda.gov/rhs/index.html](http://www.rurdev.usda.gov/rhs/index.html)

The Housing and Community Facilities Programs (HCFP) is an agency of the U.S. Department of Agriculture (USDA). Located within the Department's Rural Development mission area, HCFP operates a broad range of programs to provide:

- homeownership options to individuals,
- housing rehabilitation and preservation funding,
- rental assistance to tenants of HCFP-funded multi-family housing complexes,
- farm labor housing,
- help to developers of multi-family housing projects, like assisted housing for the elderly and disabled, or apartment buildings, and
- community facilities, such as libraries, childcare centers, schools, municipal buildings, and firefighting equipment to Indian groups, non-profit organizations, communities and local governments.

HCFP administers direct loans, loan guarantees, and grants. Direct loans are made and serviced by USDA staff; loan guarantees are made to banks or other private lenders and grants are made directly to a person or organization.

### **Joint Center for Housing Studies**

[www.jchs.harvard.edu](http://www.jchs.harvard.edu)

The Joint Center for Housing Studies is Harvard University's center for information and research on housing in the United States. The Joint Center analyzes the dynamic relationships between housing markets and economic, demographic, and social trends, providing leaders in government, business, and the non-profit sector with the knowledge needed to develop effective policies and strategies.

## ORGANIZATIONS, LINKS, AND DESCRIPTIONS *(continued)*

### **National Council of State Housing Agencies**

[www.ncsha.org](http://www.ncsha.org)

The nation's state Housing Finance Agencies (HFAs) created the National Council of State Housing Agencies (NCSHA) as a nonprofit organization more than 30 years ago to coordinate and leverage their federal advocacy efforts for affordable housing.

NCSHA's members are:

- the HFAs of every state, the District of Columbia, Puerto Rico, and the Virgin Islands,
- the agencies that allocate the Low Income Housing Tax Credit (Housing Credit) in the two states where an HFA does not, and
- approximately 350 profit and nonprofit firms in the affordable housing field.

NCSHA represents its members in Washington before Congress, the Administration, and several federal agencies concerned with housing, including HUD and the Treasury, and with other advocates for affordable housing.

### **National Housing Conference**

[www.nhc.org](http://www.nhc.org)

For more than 75 years, the nonprofit National Housing Conference (NHC) has been the *United Voice for Housing*. A membership drawn from every industry segment forms the foundation for NHC's broad, nonpartisan advocacy for national policies and legislation that promote suitable housing in a safe, decent environment. NHC's research affiliate, the Center for Housing Policy, specializes in developing solutions through research. In partnership with NHC and its members, the Center works to broaden understanding of the nation's housing challenges and to examine the impact of policies and programs developed to address these needs.

### **NeighborWorks® America**

[www.nw.org](http://www.nw.org)

NeighborWorks® America, local NeighborWorks® organizations and Neighborhood Housing Services of America make up the NeighborWorks® network, which has successfully built healthy communities since 1978. Together, with national and local partners, NeighborWorks® creates new opportunities for residents while improving communities. A national nonprofit organization created by Congress to provide financial support, technical assistance, and training for community-based revitalization efforts.

## ORGANIZATIONS, LINKS, AND DESCRIPTIONS *(continued)*

### **Office of Policy Development and Research (PD&R) of HUD**

[www.huduser.org](http://www.huduser.org)

PD&R's primary function is to support HUD's mission and the policy agenda of the Secretary. PD&R performs policy analysis, research, surveys, studies, and evaluations; both short- and long-term; to help the Secretary and other principal staff make informed decisions on HUD policies, programs, and budget and legislative proposals. These activities provide the Department and the nation with current information on housing needs, market conditions, and HUD programs, as well as research on important housing and community development issues.

### **U.S. Department of Housing and Urban Development**

[www.hud.gov](http://www.hud.gov)

HUD's mission is to increase homeownership, support community development, and increase access to affordable housing free from discrimination. To fulfill this mission, HUD will embrace high standards of ethics, management, and accountability and forge new partnerships — particularly with faith-based and community organizations — that leverage resources and improve HUD's ability to be effective on the community level.