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VIEWS

THEME: Housing

Housing America's Working Families

The following summary is reprinted from New Century Housing, published by The Center for Housing Policy, a nonprofit research affiliate of the National Housing Conference.

1. Fourteen Percent of American Families Have Critical Housing Needs

This nation has experienced unprecedented economic prosperity, yet one out of every seven American families has a critical housing need, including millions of working families.

There are 13.7 million families with critical housing needs – from all walks of life. Some are elderly. Others are unemployed and dependent on welfare. Some have physical or emotional handicaps that limit their full participation in the economic mainstream. Others are working families whose modest incomes do not support the costs of decent housing. Still others have incomes that place them squarely in the ranks of the middle class and, in some cases, even higher.

For most of the last 20 years, federal housing policy has implicitly or explicitly linked the housing problems of American families to issues of poverty and welfare dependency. While the poor have by far the highest incidence of housing needs, an exclusive focus on very low-income families fails to appreciate the full extent of the country's affordable housing problems.

Housing America's Working Families focuses on a segment of the population that is largely ignored by current housing policy – the roughly three million moderate-income families who have critical housing needs despite working the equivalent of a full-time job. The issues discussed here are not about welfare and poverty. On the contrary, our

focus is on families who work and play by the rules, yet pay more than half their income for housing or live in severely dilapidated units.

The goal of this report is to provide the housing community, the housing industry, and policy makers at all levels of government with the information necessary to broaden housing policies to recognize, and deal with, the needs of working families. Given the extraordinary role that housing plays in the lives of all Americans – and the possibility that the scarcity of affordable housing could put a brake on economic development in communities across the country – the housing needs of working families clearly justify a higher place on the policy agenda. The stability and economic well being of our communities will be tied directly to the ability to meet the housing needs of these working families.

The housing needs of America's working families clearly justify a higher place on the policy agenda.

2. More Than Three Million Moderate-Income Working Families Have Critical Housing Needs

Having a job does not guarantee a family a decent place to live at an affordable cost. More than three million working households had critical housing needs in 1997 (the latest year for which data are available). Throughout this report, we use the term "working families" to include households who earned a least half their income from employment, and whose total income fell between \$10,700 a year – the equivalent of a full-time job at the minimum wage – and 120 percent of the local area median income.

Excessive housing costs account for the majority of critical housing needs among working families. Seventy-six percent of all working

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families with critical housing needs – or some 2.4 million households – spend more than half of their incomes on housing. Twenty-one percent – or about 650,000 working families – occupy seriously substandard housing.

Critical housing needs of working families are growing rapidly. Between 1995 and 1997, the number of moderate-income working families with critical housing needs rose by about 440,000 – a 17 percent increase in just two years.

Homeowners account for the majority of all working families with critical housing needs. Fifty-one percent of all working families with critical housing needs own their homes.

Critical housing needs are not confined to the nation's cities. In fact, the number of working families with critical housing needs is higher in the suburbs (1.3 million) than it is in the central cities (1.2 million).

Today, it takes more than one working adult to keep families out of serious housing stress. Moderate-income families with only a single earner are 1.6 times more likely to have a critical housing need than families with two or more working adults.

Minimum wage workers are particularly at risk. Not surprisingly, the incidence of critical housing needs is greatest among workers at the bottom rung of the economic ladder.

Many workers whose wages are tied to the old economy are struggling. More than 730,000 working families with one or more blue-collar workers spend more than half their incomes for housing, as do more than 550,000 service workers and a similar number of retail sales workers.

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HOUSING DEVELOPMENT RESOURCES

Community Economic
Development Association of
Michigan (CEDAM)

www.cedamonline.org

Department of Housing and
Urban Development (HUD)

www.hud.gov

Fannie Mae Foundation

www.fanniemae.foundation.org

Habitat for Humanity
International

www.habitat.org

Local Initiative Support
Corporation (LISC)

www.liscnet.org

Michigan Homebuilders
Association (MHA)

www.mahb.com

Michigan State Housing
Department Authority
(MSHDA)

www.mshda.org

National Association of
Housing and
Redevelopment Officials
(NAHRO)

www.nahro.org

National Congress for
Community Economic
Development (NCCED)

www.cdfi.org/ncced.html

Ten Rules for Regions

by Curtis Johnson

Curtis Johnson, President of the Citistates Group, spoke in Grand Rapids, Michigan, at the 7th annual Growing Communities Conference, which was hosted by the Grand Valley Metro Council June 23, 2000. Johnson summarized the “Ten Lessons for Community Builders” that have emerged from his work on the collection of case studies, Boundary Crossers, co-written with Neal Peirce.

The Ten Lessons for Building a Stronger Region:

1. Make the table bigger and rounder.

The old-fashioned top-down management style no longer works. Management today requires collaboration skills as citizens insist on having a place at the table. In Chattanooga, the University of Tennessee learned this lesson as it prepared to expand the campus into an existing neighborhood. The proposed expansion initially triggered opposition. But, as many local residents who had previously not had relationships with the university became involved, collaborative planning occurred. The resulting decisions and design choices were made with extensive community input, and today, cooperation continues between the university and its neighbors on other issues. Welcome collaborative approaches to problem solving.

2. The only challenge greater than a crisis is no crisis.

Success stories about city development often occur when communities react to the challenge of an extreme crisis. However, the absence of a crisis may itself present significant challenges to community builders. Cleveland in the decades following the 1950s provides an example of this lesson. Complacency over Cleveland's growth eventually led to a nationally embarrassing situation, as social discord grew and the city headed towards bankruptcy. The city's leadership finally realized the depth of the problem, picked up the pieces and rebuilt the city. Other cities, such as Portland or Charlotte, demonstrate that cities can wisely anticipate and resolve problems before they become crises. Don't wait for a crisis before initiating problem-solving efforts.

3. The agenda today is tougher than it has ever been.

Shiny new buildings and newly bustling downtowns are too often the easy part of revitalizing a

community. The more difficult question is how to improve the lives of residents still caught in dead-end ghettos of poverty and hopelessness. Too often, cities have a high percentage of single-parent families, unskilled workers, and economically disenfranchised residents. How can areas outside the inner cities be convinced to take responsibility for the poor concentrated inside the core? How can people of different races and backgrounds get along well enough to solve problems together? There are no easy answers for these questions; however, people *are* talking about these problems and opening a dialogue is a powerful first step to finding solutions.

4. It's not “magical leadership” – it's just people and relationships.

There are no magic formulas for successful city development, and no all-purpose leadership styles or governance structures that work in every city. Instead, we found a wide variety of successful practices that shared a common theme — organizing governance based on a community's strengths. For instance, in Cleveland, business takes the lead. In Denver, government and business have a successful partnership. In San Antonio, governance style is prodded by citizen organizations. In every case of

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“The Chattanooga Process”

After listening to a range of Chattanoogaans talk about their approach to community building, John Parr compiled a list from their own words. The list might (though the Chattanoogaans don't) be called “The Chattanooga Process.” We'd endorse it for any American community.

- Any idea is worth exploring. At the beginning, give all possibilities a respectful hearing.
- Success will occur if we all sit down and put our heads together; that way, we can reach a common agenda.
- There must always be a specific, but open-ended, agenda for public participation.
- The collective good is always the goal, and that means the good of all citizens.
- Always make preventing future problems and creating systemic change priorities in the process.
- Always bring the best people in the country here to speak, advise and participate.
- When necessary, visit other communities that have been successful to find out the nuances of how and why a solution worked there, and what to avoid.

successful leadership, it is not the structure that matters, but the way people work together to get things done. Recognize that it is relationships among people that get things done.

5. Nobody is excused.

City development leaders need to reach into the community to find and involve other community leaders. Institutions, such as universities, professions, faith communities, and the media are excellent sources for candidates to enrich the leadership mix. This has been successful in many communities. The University of California at San Diego spawned the San Diego Dialogue to get tough issues on the regional agenda. In Cleveland, a farsighted bishop is mobilizing Catholics to deal with urban sprawl, citing a moral dimension to the isolation of the inner city poor. *The Charlotte Observer* strives for coverage that provides a context for solving community problems. Involve the leaders within established community institutions.

6. Sometimes the old ways still work.

Charismatic individual leaders can still make things happen. In Charlotte, Nations' Bank Chairman Hugh McColl convinced his company to buy up devastated city blocks and develop them. In Oregon, legislators, governors, and mayors have spearheaded many successful efforts that have helped shape a lively downtown as the center of a region with a high quality of life. Respect and welcome civic-minded leaders who can make a difference.

7. Collaboration is messy, frustrating, and indispensable.

Regardless of whether traditional leaders like it or not, collaboration is a management style that is here to stay, for as people discover their voice, they will continue to demand to be heard. Collaborative power-sharing can be difficult – but if done right, it can enrich everyone in the process – and the entire community. Such collaborative partnerships can take many forms. For example, in Denver, government and business joined forces in the 1980s to launch an the economic turnaround that continues today. Today, the city's management fumbles toward collaboration, making mistakes, but is beginning to form new, inclusive institutions that can solve problems. Seek opportunities to collaborate.

8. Government may need reforming, but all reform needs government.

Most Americans say they don't like their government, but real change depends on good

government. Local governments can display a wide range of styles and fulfill a great many different roles. In Detroit, city government is seen as an innovator and catalyst for development. In Portland, the government is viewed as the leader of development. Today, government must take on a new role – as a bridge between community organizations and business. In all its myriad forms, and despite its inefficiencies and problems, we still need an involved government as a partner for real, long-term change.

9. Place matters.

Connect to the Internet all you want – but realize that home counts. The virtual world has not replaced our need or desire for stick-and-brick homes and businesses. Businesses provide food, entertainment, services and employment for the surrounding neighborhoods. Suburbs and inner cities together create interdependent regions. These areas may share a mutual antagonism, but they also always share mutual self-interest. Neighborhoods are becoming increasingly organized and involved in partnerships with the center cities, which are the heart and soul of every region. Recognizing this important relationship can benefit the entire community. This is clearly illustrated in Portland, where neighborhood-rooted citizens cried out against thoughtless development, which sparked the creation of a glorious downtown. Promote awareness of regional interdependence.

10. It's never over.

No success is ever final, and in some cities, one victory leads the drive to another. Los Angeles failed to realize this when, after the roaring success of the 1984 Olympics, development stagnated, and one result was the shattering riots of 1992. Atlanta is trying to learn from Los Angeles' mistake. In Chattanooga, which began by improving air quality and reclaiming a river, is now making sustainability the key to its revitalization efforts. In Cleveland, first the Rock and Roll Hall of Fame opened, and now reformers are inspired to tackle the task of improving the poor school system. In short, no community, however successful, can ever rest on its laurels – or even on its lovely waterfront park.

The presentation summarized here is based upon the book, Boundary Crossers: Community Leadership for a Global Age, by Neal Peirce and Curtis Johnson (Academy of Leadership Press, 1997). Reprinted with permission.

Michigan Using TANF Dollars For Affordable Housing

A growing number of states are using surplus federal TANF (Temporary Assistance to Needy Families) funds to support affordable housing initiatives for low-income residents. In July 2000 Michigan approved a one-time appropriation of \$25 million from the State's TANF reserve to fund the Michigan Affordable Housing Fund (MAHF). The surplus TANF money accumulated as federal block grants to Michigan exceeded the amount spent on a shrinking welfare caseload. By fiscal year 1999 this fund totalled over 150 million dollars.

The TANF appropriation supports programs intended to increase home ownership for low-income families. Four programs are scheduled to receive the funds:

Habitat for Humanity \$9,000,000

This fund is to provide principal reduction assistance to 300 new Habitat for Humanity families per year for three years. The amount per household is roughly \$10,000 to provide for a total of 900 households.

Home Purchase Program \$11,000,000

This funding is designed to assist 900 to 1700 low-income families with homeownership. It is estimated that up to 1000 families will be screened for homeownership services and 400 to 800 will receive some level of TANF purchase assistance, at an average cost of \$10,000 per homebuyer.

The Michigan Homeownership Counseling Network will screen, provide pre- and post- purchase counseling, determine credit repair needs, and refer prospective purchasers for home inspections.

Home Retention \$2,800,000

This funding will provide services for 600 to 700 low-income families. These homeowner services will not be limited to families previously assisted through the MAHF home purchase program, will not be secured with liens, and are provided to supplement the State Emergency Relief (SER) program.

The funds will support foreclosure prevention, minor home rehabilitation, and one-time credit repair.

Lead Paint Abatement \$1,000,000

Lead abatement funding will be offered statewide through the MSHDA Section 8 Voucher program as part of the Housing Quality Standards (HQS) inspection process. The funding is to help with providing lead-safe rental units for Section 8 families.

The Michigan Affordable Housing Fund is administered by the Michigan State Housing Development Authority (MSHDA) via an Interagency Agreement with the Family Independence Agency (FIA).

Information for this article was obtained from the Michigan Poverty Law Program, online at <http://www.mplp.org>.

Housing Advocates Dispute Priorities of 2002 HUD Budget

The Bush Administration released in April its fiscal year 2002 budget for the Department of Housing and Urban Development (HUD). The proposed budget would eliminate funding for the public housing Drug Elimination Program, and reduces by \$700 million the public housing capital fund. Some housing advocates claim that the proposed budget actually represents a 6% decrease in funding, rather than the 6.8% increase claimed by Secretary Martinez.

Although the proposed budget includes an increase of \$2 billion for Section 8 voucher certificates, the National Association of Housing and Redevelopment Officials (NAHRO) argues that the emphasis on programs to promote homeownership will hurt low-income families that receive these vouchers by coming at the expense of continued tools to help increase the use of the Section 8 rental program.

Current and Proposed HUD Budget (in billions)

Program	FY 2001	FY 2002
CDBG	\$ 5.1	\$ 4.8
HOME	1.8	1.8
Section 8 renewals	14.0	16.0
Capital Fund	3.0	2.3
HOPE VI	.575	.574
Operating Fund	3.235	3.385
Section 202	.777	.783
Section 811	.217	.218
PHDEP	.310	0
Homeless	1.023	1.023
HOPWA	.257	.277

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THE 14th Annual
MP/EDA
SUMMER INSTITUTE
will be held on
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at the Kellogg Center
in East Lansing

for more information visit
www.msu.edu/unit/cua

Looking Backward to Look Forward: Public Housing Alive and Well

by Celeste Starks

One of the largest groups of lower income people in the country is the more than four million residents of public housing. However, until recently, this large and potentially powerful group of people have never come together across city and state lines to work to save and improve public housing.

I had the opportunity to live in public housing in the early sixties in Gary, Indiana, with my parents and eight siblings. When I consider the role public housing played in the life of my family, I am struck by what a difference thirty-five years of living can make. After all this time I have the opportunity, in my professional role as a project leader for the Michigan State University Center for Urban Affairs, to witness what goes on today in public housing. This experience has given me a totally new perspective on the sacrifices my parents made to ensure that their family could have a place to identify as home.

In contrast to residents of public housing today, the presence of a housing development's executive director wasn't as obvious to residents in the sixties. There were no organizations like Resident Councils, with elected presidents and official by-laws, or Resident Commissioners appointed by city mayors to represent public housing residents on the public housing commission. Residents living in public housing during my parents' era didn't have the protection of Part 24 CFR 964, which defines HUD's requirements for resident participation. Housing authorities were not required to submit one- and five-year plans to HUD, resulting in a lack of long-term perspective. These required plans have given residents working with local housing authorities more power to establish their own rules and determine the future of public and Section 8 housing in their communities. Such plans respond to significant questions such as the amount of rent charged, who gets public and Section 8 housing, what types of improvements are made, and how the safety of public housing residents is addressed.



From Left to Right: Grand Rapids HUD Senior Community Builder Louis Berra, Detroit HUD Senior Community Builder Regina Solomon, Flint HUD Office Tony Martin, Detroit HUD Public Housing Director JoAnn Adams, MSU/CUA Program Specialist Celeste Starks

Just as these plans offer opportunities for greater resident participation, residents today also have a right to more information about their local housing authorities, more so than when my parents were residents. Today, residents must be informed if any public housing is targeted for demolition. The number of people on the waiting list to receive public housing, the extent to which a local housing authority is helping residents get jobs, training programs the housing authority offers, and local housing authority funding and spending — all this information is available now to public housing residents. Finally, local plans prepared for HUD give residents and community partners a point of reference by which the housing authority may be held accountable to residents and the community.

When I look now at the situations that surrounded my parents in the early Sixties, I realize now that a preparing a one-year or a five-year plan would have been a piece of cake for them. My parents not only faced the ills of public housing as they were attempting



From Left to Right: State Representative Paul DeWeese, Lansing Housing Resident Initiative Coordinator Sandra Kowalk, MSU/CUA Program Assistant Cathy Stauffer, HUD Senior Community Builder Louis Berra, Detroit Housing Commissioner Betty Scott, and HUD Senior Community Builder Regina Solomon.

to secure a safe, affordable home for us, but they experienced the effects of a racially divided society firsthand and were involved in another type of plan, the Civil Rights Movement.

Although there were not formal opportunities for my parents and other residents to participate in issues in their communities, residents found ways to organize and have a positive impact on each other's lives. The community was safe and affordable, and it was the only home we knew until my parents could secure the financial means to relocate us to another section of town. I believe the secret to my parent's survival during that period of our lives was their willingness to participate in any and all events that were

going on in our community. They considered having a safe, clean, and affordable place to live a top priority, and believed it was the right of every individual who lived in our community. My dad had served his country by participating in World War II; now he discovered a new way to serve his community. My dad strongly believed that things would change and shape the way his family would live, as he looked forward to the days ahead.

Some thirty-five years after living in public housing myself, I have the opportunity to be connected with a team of individuals at Michigan State University's Center for Urban Affairs (MSU CUA) that is actively involved in public housing issues. Last autumn, the CUA was awarded a three-year, \$240,000 grant from the federal Department of Housing and Urban Development (HUD). The grant enables Michigan State University to provide training to resident leaders and commissioners in specific skills that will help increase communication, awareness, and participation among public housing residents across the state of Michigan.

The grant, awarded under HUD's Resident Opportunity for Self Sufficiency (ROSS) program, will enable the Center for Urban Affairs to continue its successful collaboration with Michigan's public

housing residents. The project team has designed a curriculum that consists of eight months of training, including a four-hour face to face training session and a one-hour distance learning session each month. Through the distance learning sessions, residents are able to meet with their counterparts in four different locations using interactive video technology. By completing the leadership-training

curriculum, public housing residents from thirteen partner communities will increase their self-sufficiency and increase their active participation on public housing commissions. Located in the cities of Albion, Ann Arbor,

Bay City, Ecorse, Highland Park, Lansing, Muskegon, River Rouge and Ypsilanti, these new partners will have the opportunity to apply their new skills and knowledge to their roles as resident commissioners and resident leaders on their local housing commissions and resident councils. The Center for Urban Affairs recently completed the sixth of its four-hour face to face training sessions, and the fifth distance learning session with residents.

My parents now cheer for me from above as I value and appreciate the opportunity to be connected to a team at Michigan State University that has a partnership designed to help implement change. Sometimes, it's good to look backwards so you may proceed forward. Everything that has happened to me in the years following my stay in public housing has helped to reinforced the spirit passed on to me from my parents. I believe that Public Housing is still "alive and well"; we just need to find a cure to correct the root of the challenges faced by so many involved in the process of making it a safe, affordable place for human beings to live.



From Left to Right: Bay City Housing Commission Assistant Director Karl Opheim, MSU/CUA Program Specialist Celeste Starks, MSU/CUA Program Assistant Cathy Stauffer, Staff to U.S. Senator Debbie Stabenow Melissa Kaltenbach, Staff to State Representative Mike Hanley Brian Sydnor

Celeste Starks is a Community Development Specialist at Michigan State University, and is Project Leader of the Center for Urban Affairs ROSS initiative.

Case Studies in Affordable Housing

The limited availability of affordable housing for lower-income families is not unique to urban centers. Small towns and villages must also find ways to provide reasonably priced housing in order to retain and attract families to. The following are examples of how two smaller Michigan locales are facing the

Dansville DDA Develops Affordable Housing Subdivision



The Crossroads is a new subdivision located in the Village of Dansville, Michigan (population 429). Currently nearing the end of Phase I construction, the development sports seven new affordable single-family homes with a least four more to be constructed in 2001.

The project site is on a rolling eighty-acre parcel of property located in the southeast corner of the village. "The property was purchased by the Dansville Downtown Development Authority about seven years ago with the goal of finding contractors and development companies who would see the great opportunity here, take over the project, and complete it," said Dave Shellenbarger, DDA President. "We have since learned that most people involved in the industry have their sights set on the \$200,000 and up homes." Homes in the Crossroads are in the \$118,000 to 140,000 price range.

This year, DDA's plans include marketing a 7.5 acre parcel for someone interested in investing in senior citizen housing, designing and obtaining funding for construction of Phase II, and installation of a second well and water tower. Phase II will open an additional thirty lots.

Now lot prices will be under \$30,000, including water and sewer hook-up fees. Municipal water and sewer is available to all lots and cable TV is present. Parcel sizes are approximately 1/2 acre. Many lots are ideal for a walkout basement.

The most active builder in the Crossroads is David L. Toomey. He may be reached at 517-886-6131. For further information please call Nena O. Bonderanko at 517-381-6362 or toll free at 1-888-567-6362.

*Thanks to Dave Schellenbarger, Dansville DDA President,
for contributing to this report.*



The Hastings Industrial Park and Meadowstone Housing Projects

by L. Joseph Rahn



In 1987 the City of Hastings, Michigan (population 7,095) received a Community Development Block Grant and Transportation funding to improve properties on Enterprise Drive for development. Over the last decade graduates of the Hastings Industrial Incubator and local industrial expansions have purchased most of the parcels



within the park. Over 75,000 square feet of new buildings has resulted in new light manufacturing companies establishing permanent facilities. New technologies such as sonic bonding, lasers, robotics and web based sales created new job opportunities and a need for affordable housing for employees of the new companies and future Hastings residents. A housing development adjacent to the industrial park also minimizes transportation barriers for

employees that may live and work in the two complexes.

Right next to the industrial park, the Meadowstone housing project was developed as a planned unit development in 1990 and includes 114 mobile home sites, duplex lots, and three apartment complexes. The USDA, Michigan Secretary of State, and Family Independence Agency occupy two separate office buildings within the complex. According to Fred Jacobs, a partner of Meadowstone development, the mobile home residents, which are immediately adjacent to the industrial park are less sensitive about a location next to industrial operations than either apartment dwellers or owners of larger single family units. In fact, Jacobs states that they have not received a single complaint regarding the industrial park from Meadowstone residents. The fact that the businesses within the industrial park are light industry as opposed to heavy may contribute to the lack of conflict between the two developments.

L. Joseph Rahn is Director of Economic Development for the city of Hastings, and a member of the Michigan Partnership for Economic Development Assistance



Dr. Maxie C. Jackson, Jr.

by Bette Downs

Rosa Parks' courageous refusal to relinquish her seat to a white passenger on a Montgomery, Alabama bus motivated Dr. Maxie Jackson to become a vigorous partner in the ongoing struggle for civil rights.

"It was December 1955," Dr. Jackson says. "I was a high school senior and I was inspired by Rosa Parks' action. It was the beginning of a boycott that lasted a year and finally ended segregation on buses."

Dr. Jackson's lifelong career as an educator and community leader began at Michigan State University where he earned B.A., M.A., and Ph.D. degrees. Today, he serves as Assistant Dean in the Graduate School, responsible for Graduate Education Opportunity Programs; and Assistant Dean in Urban Affairs Programs, responsible for Interdepartmental Graduate Programs in Urban Studies, a program that, according to a descriptive brochure, prepares students for "socially responsible careers that confront inequality, injustice, poverty, and violence in urban communities."

As he plans for retirement in 2003, Dr. Jackson reflects on the most rewarding aspects of his work. "I find it difficult," he says, "to single out specific programs that I value more than others." Yet, from his early days as a student until the present, two related concerns, volunteerism and community organization emerge as continuing commitments. Dr. Jackson's interest in volunteerism began in 1969 when he was appointed director of the MSU Volunteer Bureau. Following administrative experiences and research, he developed a Specialization in Volunteer Administration at MSU. Also, he helped establish the Lansing Voluntary Action Center and the Michigan Association of Volunteer Administrators. In the late 1970's, Governor William Milliken appointed him chair of the Governor's Commission for Volunteers in Michigan.

In the late 1970s, the City of Lansing experienced a trend that has occurred nationwide. Lansing had a few neighborhood groups with the common goal of bringing volunteers and agency representatives together to address the social and environmental

problems of their immediate surrounding. Today, the city has 44 groups affiliated with the Lansing Neighborhood Council. Similar groups have formed in small towns as well as in major cities.

Observing this phenomenon, in the early 1980s, Dr. Jackson and his colleagues initiated the Neighborhood Associations Project that included studying the growth of neighborhood associations nationally. This led to the formation of the Neighborhood Associations of Michigan in 1985.

Dr. Jackson emphasizes the value of this extensive network. "Neighborhood associations can and should have an important role in shaping local government," He says. "Their rapid expansion indicates an awareness of social and environmental needs. As members become more knowledgeable, they will be able to help decide public policy in significant ways."

Respect for citizen leaders affected the agenda for the Neighborhood Associations of Michigan's 14th annual conference last September. To prepare for the event, groups of 20 to 25 neighborhood representatives met in several communities in March to plan the program.

One hundred seventy-five neighborhood and agency representatives attended. "We ran out of information packets," Dr. Jackson says, "We didn't expect such a large turnout."

In addition to general sessions and get-acquainted activities, participants attended break-out sessions on "Overcoming Community and Citizen Apathy," "Partnering with Traditional Leaders and Organization," "Community Policing," and "Identifying and Accessing Resources."

"The relationship between volunteerism and neighborhood associations becomes clear as we examine the continuing growth in citizen strength," Dr. Jackson says. "We've found that volunteers in increasing numbers offer their services through their neighborhood associations. By channeling their energies through these associations, volunteers can produce maximum benefits for the individuals who seek their help."



Since 1984, Dr. Jackson has served as project leader for the Michigan Neighborhood Program at MSU. His responsibilities include secretariat to Neighborhood Associations of Michigan, editor of its quarterly newsletter, coordinator of the NAM annual conference, and producer of the tri-annual *Directory of Michigan Neighborhood Associations*.

Although Dr. Jackson's credentials show a strong emphasis on volunteerism and neighborhood associations, many other activities claim his attention. "In 1967-68, we conducted a housing study that revealed flaws in the racial attitudes of Lansing realtors," he says. "This led to my continuing interest in the shelter needs of minorities and has expanded to include community development in all its ramification."

As executive producer and host of MetroLIVE, a weekly television program sponsored by MSU's Urban Affairs Programs, Dr. Jackson pursues "issues that impact the quality of life in urban metropolitan communities." The program airs live in East Lansing and is aired tape-delayed in Lansing, Grand Rapids, and Saginaw.

Three special assignments took Dr. Jackson away from MSU temporarily. In 1976-77, he served as Administrator and Director of Research, Planning, and Development for the Martin Luther King, Jr. Center for Nonviolent Social Change in Atlanta, Georgia. He treasures his year at the Center where, he says, "I learned things working with Mrs. Coretta Scott King that I rely on and use every day."

From May 1, 1979 until May 31, 1981, Dr. Jackson was assistant Deputy Director, Bureau of Urban and Public Transportation, Michigan Department of Transportation. In 1985, he served as Provost and Vice-President for Academic Affairs at the University of the District of Columbia.

Dr. Jackson's career reflects a commitment to research and public service that seeks practical solutions to the problems and concerns of urban residents. "In the years I've been at MSU, the University's urban thrust has undergone many changes," he says. "We have tried to remain flexible to enable us to respond to emerging urban issues.

"This means I cannot advise my successor except to say that I hope the fluid and innovative nature of our work will continue."

Bette Downs lives in East Lansing and is a regular contributor to Community News and Views.

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Vital municipal workers like teachers and police officers are increasingly vulnerable. More than 220,000 teachers, police, and public safety officers across the country spend more than half their income for housing, and the problem is growing worse.

In some metropolitan areas, the incidence of critical housing needs among working families is at least double the national rate. Local variations in critical housing needs are caused by many factors, including differences in population growth, regional variations in economic growth and job mix, and housing market conditions.

The lack of decent, affordable housing is increasingly being seen as a significant impediment to local economic growth. In Los Angeles and Orange counties, California, for example, more than 278,000 new jobs have been created since 1984, but only 78,000 new homes have been built.

3. Policy Implications

The first lesson that can be drawn from the study is that national policy must strive to meet the housing needs of moderate- and middle-income American families, and not just the very poor. This does not suggest that any resources should be diverted from the housing needs of the very poor, but rather that more resources must be devoted to housing for moderate-income working families. In America, families who work and play by the rules should not have to pay more than half their income for housing nor live in severely dilapidated homes. A decent home in a suitable environment is a basic tenet of American life, yet our housing policy does not support this promise for working families of moderate income.

The second lesson is that because conditions vary so much from place-to-place, the federal government should provide a menu of flexible housing resources supported by tax code incentives and annual appropriations, along with financial incentives to encourage local regulatory reforms, which enable state and localities to custom-tailor their own affordable housing strategies.

Finally, the analysis contained in the report supports the significant expansion of supply-side assistance and the need to increasing existing demand-side programs.

Housing America's Working Families was written by Michael A. Stegman, Roberto G. Quercia, and George McCarthy. This summary reprinted with permission. Copyright June 2000 by The Center for Housing Policy.

The Lansing Network Centers

by Bette Downs

"Listen to your community voice." This philosophy governs the work of Judy Gardi, coordinator for the Lansing Network Center. With programs at five facilities, the new operation addresses health, safety, education, and social service issues. A parent office, located in the Ingham County Human Services Building, serves as a clearinghouse for a multitude of activities.



Judy Gardi, Lansing Network Center Coordinator

Raised in a family of community activists, Gardi learned that listening had priority. She has embraced a concept that has had varying degrees of success: Bring agencies and individuals together to listen, share resources, avoid duplication, and implement services. Gardi and her colleagues believe that, for success, consumers must participate in the planning and provision of services, beginning with listening at the neighborhood level.

With a professional director and VISTA (Volunteers in Service for America) worker at each location, the Center operates through an effective blend of disparate groups of individuals. Academics mingle with neighborhood leaders. Police connect with gangs. Social workers meet with teen mothers. In an ever-growing number of activities, consumers of services share responsibility. Gardi and her associates have created charts, directives, and colorful fliers to clarify, illuminate, and publicize Network programs.

Gardi maintains a close relationship with staff and volunteers at each site, providing training and counsel. A board with agency and resident representation governs each facility. The parent facility has a board of agency directors and Lansing and Ingham County officials.

With a budget approaching half a million dollars, the Network Centers can initiate unique programs while channeling existing resources into each location. Gardi's position became possible through collaboration by the City of Lansing and Michigan State University Extension Service.

Additional funds come from many sources,

among them the Family Independence Agency, Lansing Police Department, Robert Wood Johnson Foundation, Ingham County Health Department, Capital Area Community Services, Lansing School District, Community Mental Health, Michigan State University Outreach, and neighborhood associations.

Activities vary. Some

programs reflect common interests. Others are unique to particular sites. All list information and referral as ongoing services. Three sites offer a monthly Food Movers program which delivers donated food to 700 people.

The Allen Center brings together middle school student and older residents. The students perform chores and offer companionship through a Neighborhood Youth Corps. The activity introduces about 50 youngsters to service projects including porch repair, painting, yard clean-up, and gardening. Allen's newsletter recently announced a fee-for-service option for the non-elderly "to provide the revenue that pays for our free service to older residents."

At Wexford, a colorful and dramatic flier states, "If you want your children to get an education, start with yourself!" To make this happen, Wexford scheduled high school equivalency sessions to encourage parent participation.

Last July, the South Network Center, in cooperation with the Ingham Regional Medical Center, held its second annual ice cream social. More than a summer diversion, the event celebrated "pride in the South Side."

The Baker/Donora site produced a dramatic and detailed bulletin to educate the public about pesticides. North Network Center programs include mentoring and homework help.

Opened in the spring of 1999, the Lansing Network Centers have become a major community resource in a very short time.

What has contributed to its success?

Continuity

The Network Centers have evolved over a period of 20 years, beginning with the modest but successful Community Service and Referral Center. Many of the people who initiated the early endeavor, among them, Mayor David Hollister, now support the Network Centers. Judy Gardi, who helped organize the CSRC, can draw on her past experience as she develops Network Centers programs.

Experienced Volunteers

During 20 years of rapid growth, neighborhood associations have produced experienced leaders. Today's volunteers know how to negotiate with government and agency representatives. Network Centers draw on this strength, and government and agency representatives have become willing to listen to community voices.

Planning

Systematic planning sustains neighborhood involvement. For example, the Allen facility has scheduled morning coffee hours. Well publicized themes—"Scams, Frauds, and Safety" for October, "Living Long and Well" for November-guarantee the attention of older residents. Catchy topics, like "Telemarketing and Other Intrusions," add to the appeal.

Elimination of Pitfalls

Internal dissension and overly ambitious projects often inhibit community action. Professional guidance and conflict resolution techniques, now readily available, can prevent or quickly resolve these problems.

The Lansing Network Centers, during their brief existence, has demonstrated that, with adequate funding, dedicated staff, and eager volunteers, new dimensions of community organization have become both attainable and sustainable. Listening to community voices has been the catalyst that has brought success.

Bette Downs lives in East Lansing and is a regular contributor to Community News and Views.

LANSING NETWORK CENTER DIRECTORY

Allen Neighborhood Center
1619 E Kalamazoo St.
Lansing, MI 48912
517-485-7630
Joan Nelson, Director
Denise Sutton, VISTA

Baker/Donora Focus Center
840 Baker St.
Lansing, MI 48910
517-485-0907
Anita Moneypenny, Family Support Assistant
Gloria Jones, VISTA

North Network Center
Nandy House
847 W. Willow St.
Lansing, MI 48906
517-346-5794 / 517-346-5194
LaTrenda Townsend, VISTA

South Network Center
3400 S. Cedar St.
Lansing, MI 48910
517-272-7495
Fawn Jones, Director
Kelly Wojack, VISTA

Wexford Community School
Neighborhood Network Center
5217 Wexford Rd.
Lansing, MI 48911
517-325-6883 / 517-882-2306
Ann Mellen, Director
Renee Donald, VISTA

Citywide Network Center
Michigan State University
5303 S. Cedar St.
Lansing, MI 48911
517-887-4556
cpgardi@ingham.com
Judy Gardi, Coordinator

CEDP

Credit Unions, Individual Development Accounts, and AmeriCorps VISTA: A Great Combination

by Susan Cocciarelli

Eight community credit unions from across Michigan's Upper and Lower Peninsulas are working with AmeriCorps*VISTA to launch Individual Development Accounts (IDAs) in their communities.

What are IDAs? Individual Development Accounts (IDAs) are financial tools like Individual Retirement Accounts (IRAs), but are specifically designed for individuals and families whose household incomes are very low. IDAs are structured savings accounts that are used for acquiring a specific high rate-of-return asset, like first-time home ownership, self-employment, or job training/advanced education. Key components of the IDA structure are financial education programs and incentives that keep IDA holders focused on saving over a long period of time.

Michigan State University's Center for Urban Affairs is coordinating this IDA-Michigan Credit Union Initiative and is completing the first year of a two-year grant from the Michigan Family Independence Agency. The Center for Urban Affairs works closely with the Michigan Credit Union League to inform credit unions of how IDAs might be established as part of the credit union's member services.

Why Credit Unions? Savings, financial education, incentives, and accessibility are financial tools designed to bring low-income individuals into the mainstream financial world. Having members and potential members reach financial self-sufficiency is the goal of both credit unions and the IDA asset building strategy.

The MSU Center for Urban Affairs offered Early Service Training to four VISTA members who began their work with credit unions in November. A second training session, for these participants and four additional VISTA members and their credit union supervisors was held May 7-9 in East Lansing.

Susan Cocciarelli is a Community Development Specialist at Michigan State University, and Project Director of the CDCU-FIA Initiative at the Center for Urban Affairs.

Fourteenth Annual Summer Institute Announced

The Michigan Partnership for Economic Development Assistance (MP/EDA) has announced its Fourteenth Annual Summer Institute, to be held in East Lansing on July 10.

The MP/EDA is a project established to promote and support the expansion of economic development efforts in the State of Michigan through the provision of research, training, and technical assistance to economic development agencies and community-based organizations serving distressed communities. The Summer Institute is one of the key professional training sessions sponsored by MP/EDA, bringing together economic development agencies, community and faith-based organizations, state and local government officials, educational institutions, the business community, and others to discuss cutting-edge issues and innovative strategies for economic development.

The 2001 Summer Institute, "Working Wired: Empowering Workforce Development in an Information Society," will explore the transformation of the nature of work in the 21st century. This topic builds on last year's Institute by continuing a focus on a technology-based economy and aspects of the "Digital Divide" that prevent some workers from full participation in the economy. Scheduled speakers include Alan Shaw, a technology consultant and graduate of the Media Lab at the Massachusetts Institute of Technology, and Jack Litzenburg, a Senior Program Officer at the Mott Foundation. Workshop sessions will focus on issues related to the emerging workforce, the current workforce, the underutilized workforce, and state and local policy. Registration materials will be available in early June.

Affordable Housing Research Report Set For Completion

The Michigan State University Center for Urban Affairs (CUA) is preparing to complete its final report from a recent affordable housing research study. The research team, led by CUA State Director Rex L. LaMore, investigated organizational capacity and housing production among community-based affordable housing organizations. The research involved developing and testing an instrument for measuring organizational capacity and comparing the findings regarding organizational capacity and production among groups across Michigan. The report will include data from 37 organizations in five geographic regions.

The research was conducted with support from the Fannie Mae Foundation University-Community Partnership Initiative, and the Aspen Institute Michigan Nonprofit Sector Research Fund. For more information, please contact the Center for Urban Affairs at (517) 353-9555.

UPDATES

John Metzger Wins Urban Policy Scholarship Award

Michigan State University's John Metzger was recently named a winner the HUD Excellence in Urban Policy Scholarship award. This award recognizes superior urban policy scholarship in papers presented at the Association of Collegiate Schools of Planning (ACSP) annual conference. Winning papers demonstrated superior theoretical and/or methodological contribution in a field of importance to U.S. urban policy or showed significant U.S. urban policy implications.

Dr. Metzger was one of six faculty award winners at the 2000 ACSP conference, held in Atlanta in November. His policy paper, "The HUD Reinvention: Who Pays, Who Benefits?" was prepared as one in a series of policy briefs on affordable housing produced by MSU as part of its Fannie Mae Foundation University-Community Partnership Initiative.

Center for Urban Affairs and CEDAM Offer Housing Workshops

Together with the Community and Economic Development Association of Michigan (CEDAM), the Michigan State University Center for Urban Affairs is hosting a series of workshops on housing development for emerging community-based groups in Michigan.

MSU Community Development Specialist Susan Cocciarelli and CEDAM Executive Director Tony Lentych are providing the introductory workshops in six Michigan cities in April, May and June. The day-long workshop is intended for board members, staff, and volunteers from organizations considering the possibility of developing affordable housing in their communities, and will provide an overview of the process and elements involved in housing development.

The two final training sessions are scheduled for June 18 in Lansing and June 20 in Flint. Contact CEDAM or CUA for more information.

CEDP Directory

Statewide and Lansing CEDP (517) 353-9555

1801 West Main St., Lansing, MI 48915

Rex L. LaMore, State Director

John Melcher, Associate State Director and Lansing Director

Susan Cocciarelli, Specialist

Faron Supanich-Goldner, Specialist

Judy Gardi, Lansing Network Center Coordinator (517) 887-4580

Detroit CEDP (313) 833-7273

640 Temple St., Room 643, Detroit, MI 48201

Lillian Randolph, Director

Flint CEDP (810) 732-1470

G-4215 W. Pasadena Ave., Flint, MI 48504-2376

Linda Patrick, Director

Grand Rapids CEDP (616) 458-6805

Commerce Building, 5 Lyon, N.W., Suite 750, Grand Rapids, MI 49503

Carol Townsend, Director

Pontiac CEDP (248) 858-0895

1200 N. Telegraph, Dept 416, Pontiac, MI 48341

Larry Davis, Director

Saginaw CEDP (517) 753-3363

Commerce Center, 301 East Genesee, Saginaw, MI 48607



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Community & Economic Development Program
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