

APPENDIX A

Date

Contact Name
Title
Address 1
Address 2
City, ST ZIP

Dear (Name of Contact):

I am working with the Housing Assistance Council (www.ruralhome.org) to identify opportunities to improve the performance of nonprofit housing development in the MidSouth Delta Region. An important part of this effort is to gather data about how nonprofits access available public and private housing resources.

Your organization has been identified as a nonprofit that is developing housing in the (S7) Delta. I am asking for 20-30 minutes of your time to participate in a phone survey.

The survey (see attached) is designed to obtain information about:

- Your organization's housing production accomplishments,;
- Housing programs and your suggestions for how these programs can be improved;
- Challenges your organization is facing as it pursues housing development for Delta people. .

The data you provide will be used to improve the delivery of very low, low and moderate-income housing in the region. Findings from this study will be published as part of a 6-part series of policy papers by the Enterprise Corporation of the Delta (www.ecd.org). The timeframe for publication is October 2001. This project is being underwritten by the W.K. Kellogg Foundation as part of its Mid South Delta Initiative.

Your time and effort in participating in this interview is crucial to the success of the study and sincerely appreciated. **Your answers will be kept anonymous and confidential.**

Thank you for your support. I look forward to speaking with you or your assistant soon to schedule a time to administer the survey. If you have any questions or comments, please call me at (*phone number*) or e-mail me at ([email\(d~email.com\)](mailto:d~email.com)).

Your cooperation is greatly appreciated.

Sincerely,

Survey of Delta Nonprofit Housing Developers

DATE:

INTERVIEWER:

Name of Organization:

Contact name and e-mail address:

Organization type (circle all that apply): CDC, CHDO, Housing Authority, Faith-based Developer, Private Developer, Intermediary Affiliate, Other

Housing Production Experience (*circle all that apply*): single family ownership / single family rental / multifamily ownership / multifamily rental / elderly rental / Disabled rental Self-Help Housing / Other

Sources of Support (circle all that apply) Federal / State / City | County / Foundation/ Fee / Membership / Other

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2000 Budget:

Total	Administration %	Staff %	Program %	Other %
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How does your organization pay for administrative expenses?

% from fees	% public grants	% foundation grants	% earned income
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How many housing units has this organization built over its lifetime?

Single Family | Multifamily

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How many housing units has this organization rehabilitated over its lifetime?

Single Family | Multifamily

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How many households has the organization assisted through its housing program(s)?

How many housing units are currently under construction / rehab?

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Survey of Delta Nonprofit Housing Developers

Housing Program Inventory

Which of these public resources does your organization use? (Check the most appropriate answer)

Fannie Mae (Foundation and Corp.)

FnMA Foundation grants

Use Tried to use w/out success Aware of Not Aware of

FnMA Homebuyer Education Program (credit training and ownership preparedness for potential homebuyers)

Use Tried to use w/out success Aware of Not Aware of

FnMA Community Homebuyers Program (5 percent downpayment mortgages available through FnMA qualified lenders)

Use Tried to use w/out success Aware of Not Aware of

FnMA 3/2 mortgages (3% downpayment from buyer / 2 percent from employer, relative, IDA or sponsor)

Use Tried to use Without success Aware of Not Aware of

FnMA 97 (3% down payment mortgage for income verified buyer)

Use Tried to use Wout success Aware of Not Aware of

Fannie Neighbors Program (mortgage option for underserved areas)

Use Tried to use w/out success Aware of

Not Aware of

FnMA Community Seconds (combine a second lien mortgage with a down payment program to reduce monthly note)

Use Tried to use Wout success Aware of Not Aware of

Federal Home Loan Bank

Federal Home Loan Bank Affordable Housing Program (FHLB grants money to member banks to invest in low-moderate income housing partnerships with nonprofits)

Use Tried to use Wout success Aware of Not Aware of

Federal Home Loan Bank Community Improvement Program Direct Loan (Belowmarket-rate loans to support low-moderate income housing construction)

Use Tried to use Wout success Aware of Not Aware of

USDA Rural Housing Services

502 Single Family Mortgage Guarantee/ Direct Loan (90% guarantee of an approved borrowers loan or USDA direct loan to very low / low-income borrower)

Use Tried to use Wout success Aware of Not Aware of

Survey of Delta Nonprofit Housing Developers

USDA Rural Housing Services (cont'd)

Rural Rental Assistance (5-year rental housing subsidy of up to 70 percent for very low an low-income renters)

Use Tried to use Wout success Aware of Not Aware of

515 Multifamily Housing Direct Loan (USDA Loans to construct, purchase and rehab rental or cooperative housing or develop manufactured housing.)

Use Tried to use Wout success Aware of Not Aware of

RHS Housing Preservation Grants (renovation monies for preserving housing for very low and low income renters)

Use Tried to use Wout success Aware of Not Aware of

523 Mutual Self Help Housing Grants (admin underwriting for Self Help Housing developer-organizers)

Use Tried to use Wout success Aware of Not Aware of

HOME grant awards (competitive grants from your state for nonprofit and public housing construction, acquisition, rehab, rental assistance)

_qse Tried to use Wout success Aware of Not Aware of

CDBG (grant money made available to localities for housing and community needs investment)

Use Tried to use Wout success Aware of Not Aware of

Federal Housing Administration

203 (b) Home Purchase or Refinance (3 % downpayment for home purchases refinancing for up to 97% of a home's loan to value.)

Use Tried to use Wout success Aware of Not Aware of

203 (k) Home Rehabilitation Loan (purchaser can borrow money for acquisition and necessary improvements at 30-year mortgage terms/rates)

Use Tried to use Wout success Aware of Not Aware of

HUD

Section 8 Housing Assistance payments program (rental subsidy)

Use Tried to use Wout success Aware of Not Aware of

Youthbuild Program (grants for activities to assist economically-disadvantaged youth and expand the supply of affordable housing for very low and low income persons.)

Use Tried to use Wout success Aware of Not Aware of

Housing Counseling Assistance (HUD-Approved agencies instruct tenants in ways to improve their living conditions and prospective buyers in homeownership responsibilities.)

Use Tried to use Wout success Aware of Not Aware of

Survey of Delta Nonprofit Housing Developers

HUD (cont'd)

221 (d) 4 (HUD insures lenders' against 90% of loss on multifamily mortgages made to nonprofits to house moderate-income families, the elderly and handicapped)
Use Tried to use w/out success Aware of Not Aware of

202 program (direct payments for site acquisition and improvement, construction, rehab or adaptive re-use of a structure for supportive housing of low-income persons aged 62 and older.)
Use Tried to use w/out success Aware of Not Aware of

Freddie Mac

Community Gold (2% downpayment contribution from home buyer plus 1 % from IDA match or sponsor. Requires Freddie Mac "Alliance" or Initiative" community designation.)
Use Tried to use w/out success Aware of Not Aware of

Home Works! (purchase / refinance and rehab loans for single family residences targeted by housing agencies.)
Use Tried to use w/out success Aware of Not Aware of

NeighborWorks (purchase and rehab of 1-4 unit properties with 2% downpayment contribution from home buyer plus 1 % contribution from IDA match or sponsor.)
Use Tried to use w/out success Aware of Not Aware of

Intermediary Partnerships

Housing Assistance Council (Predevelopment, construction and utility loans to nonprofit developers. Rural Capacity Building Initiative or Rural Community Development Initiative program funding available for eligible nonprofits. Loan-to-grant conversion program for Self Help Housing programs.)
Partner Tried to partner w/out success Aware of Not Aware of

Rural LISC (Capacity Building, Loans and technical assistance to rural nonprofit CDC's)
Partner Tried to partner w/out success Aware of Not Aware of

Enterprise Foundation (supportive network for housing delivery best practice, funding and financing resources for nonprofit housing developers.)
Use Tried to use w/out success Aware of Not Aware of

McAuley Institute (Faith-based housing support network offering technical assistance and financing to create affordable housing for low-income women and children.)
Use Tried to use w/out success Aware of Not Aware of

For those programs or partnerships that you **tried to use without success**, what obstacles prevented you from using the resource?

Survey of Delta Nonprofit Housing Developers

Challenges & Opportunities

"The biggest challenge our organization faces over the next 5 years is..." (please be specific)

If your organization could change anything about the way public agencies or intermediaries work with you to create low and moderate income housing in the Delta, what would it be? (E.g., the rules of a specific program, type of assistance offered, etc.)

Are you willing to participate in a mid-August forum to propose low-mod income housing policy changes for Delta residents?

Selected Survey Results

Survey Respondents

Bolivar County CAA
N. Delta P&DD
Delta Housing Devt Corp
Greater Greeneville Housing
Magnolia CDC
MACE
Mississippians for Community Development Corp.
Quitman County Development Organization
Southeastern Development Opportunities, Inc.
Tunica County Community Development Coalition, Inc.
Mississippi Home Corporation
Traceway CDC
Yazoo County Fair/ Civic League Inc.
Delta Research & Educational Development
Lee County CDC
Southeast Arkansas Community Housing Development Organization
Chicot Housing Assistance Corp.
Crowley's Ridge Development Council
Boys Girls Adults CDC
LaSalle CAA, Inc.
Macon Ridge CDC
Northeast LA Delta CDC
Booker T. Outreach
Mt Pleasant CDC

24 respondents (13 = Mississippi, 6 = Arkansas, 5 = Louisiana).

Cumulative Units Built		Cumulative Units Rehab	
Single Family	Multifamily	Single Family	Multifamily
1337	794	11 n88*	301

*includes weatherization

5-Year Challenges

Find Funding to Build Housing (5,	Applicant mortgage eligibility - credit -counseling and management (4)
Finding Funding for Rehab (3)	Sustainability (2)
Produce more low income housing (6~	Funding for Staff and Administration (6)
Achieve self sufficiency (3)	Staff Capacity Building (6)
Land acquisition / predevelopment	

Selected Survey Results

Ways Public and Private Sector can Work with You better?

More targeted training and local TA (4)	More flexible application of USDA <u>credit restrictions (3)</u>
<u>Increase homeownership opportunity</u>	<u>Downpayment assistance</u>
Intermediary Funding Collaboration	Combined agency/investor compliance <u>reporting</u>
<u>Pay Developer fee at construction draw</u>	<u>Flexible credit and income criteria</u>
Predevelopment financing for site <u>control</u>	HOME as predevelopment grant <u>source (2)</u>
Operating Funds (2)	Credit / budget/ maintenance <u>counseling (2)</u>
More flexible weatherization rules	Reduce processing time for HOME <u>grants / loans</u>

Most Used Programs / Intermediaries

Fannie Mae Homebuyer Education (8)
Federal Home Loan Bank AHP (9)
RHS 502 Direct Loan Program (8)
RHS 504 Program (9)
RHS Housing Preservation Grant (9)
HUD HOME grant (17)
HUD Section 8 (12)
HUD Housing Counseling (10)
HAC (8)
Mid South Delta LISC (11)

Least Known Programs

Fannie Mae Mortgage Programs
Freddie Mac Mortgage Programs