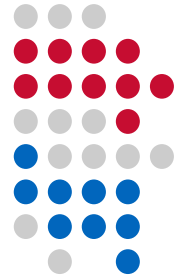




National Call to Action Alert



Welcome to the Inaugural Issue

Dear National Call to Action Participants:

Happy New Year! We are pleased to kick off 2008 with this inaugural issue of our newsletter. The 2007 results for HUD's National Call to Action have been resoundingly successful with 172 participants ranging from states and large urban counties, small rural municipalities and national advocacy organizations.

The need for regulatory reform to address local affordable housing issues is clear and it is our hope that this newsletter, *National Call to Action Alert*, will provide you with useful information and support. The newsletter will feature case studies and summaries from the latest NCA reports, relevant news stories, short surveys, and invitations to join conferences and webinars with regulatory reform experts. We will also include updates on various HUD programs, news, and announcements that may be of interest to your constituencies.

The first four NCA reports that we have received are: Centre County, Pennsylvania; Bowling Green, Kentucky; Orange County, Florida; and the State of North Dakota. The reports are available at: <http://www.huduser.org/rbc/nca/reports.html>. These reports can serve as a resource providing valuable information as you continue with local regulatory reform efforts in answering the National Call to Action.

We want to hear from officials in the field and invite you to send an electronic version of your task force results, summary or other news of your progress to our contractor Newport Partners at nca@newportpartnersllc.com so that we can share it with others around the country.

In closing, thank you for your help in enabling Americans find a place to call home.

A. Bryant Applegate

A. Bryant Applegate
Co-Director

Krista Mills

Krista Mills
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Issue 1,



A. Bryant Applegate
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Orange County, FL Commission Adopts Task Force Recommendations

“We cannot presume that the affordability issue has been or is close to being resolved.”

Orange County
Mayor Crotty



Orange County, FL.
Mayor Richard Crotty

Workforce housing is often a contentious issue for local governments as it is difficult to create the strong public support necessary to reduce regulatory barriers to housing costs. Will the current downturn further weaken public support for workforce housing? How can communities take advantage of the housing downturn to advance a workforce housing agenda?

Orange County, Florida has done a remarkable job in bringing together a broad coalition of political and community leaders to address their workforce housing needs. The county task force drafted six strategies (see below) with over 25 recommendations, which were all approved by the county commissioners in a single sitting. “Our programs have a successful track record in expanding homeownership opportunities to families that otherwise could not afford to buy a home,” explains Orange County Mayor Richard Crotty.

“We have one of the biggest first-time homebuyer programs in the state of Florida with approximately eighteen percent of the loans for new homes, not existing homes. We are looking at the housing slump as an opportunity to advance workforce housing issues” says Mitchell Glasser, manager of the county’s Housing and Community Development Office.

By focusing on reducing impact fees, deferring capital charges and expediting the review process, Orange County officials were able to reduce the overall construction costs and purchase prices of new workforce homes. These efforts are detailed in the third strategy, Mitigating Regulatory Barriers to Workforce Housing.

Home builders are now actively seeking ways to distinguish themselves from other builders as the slowdown for luxury and custom homes continues, but reasonably priced homes still sell. Communities can take advantage of the downturn to educate

local builders on construction methods that reduce housing costs and programs that help first-time buyers get into homes.

Now is the time to develop and utilize relationships within the housing industry and work to develop long-term strategies and programs. Working together, your community can help keep local builders busy through this difficult period and provide homes for police officers, teachers and other vital community employees.

To accomplish its mission, the Orange County Task Force organized its recommendations into six strategies listed below.

1. Encourage Flexible Workforce Housing Programs
2. Leverage Community Resources
3. Mitigate Regulatory Barriers to Workforce Housing
4. Attract Non-Traditional Workforce Housing Developers
5. Generate Additional Capital for Workforce Housing
6. Ensure Long Term Affordability

Reproduced from: *Workforce Housing for Orange County's Working Families*

The full report is available at:

<http://www.orangecountyfl.net/cms/DEPT/growth/housing/default.htm>

FHASecure: Refinancing Option for Home Owners

The Federal Housing Administration's new *FHASecure* program presents local governments another option to offer their constituents faced with the prospect of losing their home through foreclosure. This program has a relatively simple, but important, mission—to give creditworthy homeowners the option to refinance their loans with a safer, more affordable FHA-insured loan product.

We all know the role homeownership plays in stabilizing communities. We also recognize the

social and economic ripple effects of foreclosure.

FHASecure helps families, many with adjustable rate subprime mortgages, who are or will be experiencing difficulty making their monthly payments as their interest rates reset. FHA requires that these families have three percent cash or equity in their home, have sufficient income to meet their new monthly payments, and can demonstrate on-time mortgage payments prior to their interest rate resets.

FHASecure was unveiled

in the summer of 2007 and is expected to help approximately a quarter million families to qualify for a safe, affordable mortgage product. It is important to keep this program in mind when you are evaluating and crafting mortgage assistance programs tailored to the specific needs facing your jurisdiction.

To learn more about how *FHASecure* can complement your housing program call 1-800-CALL-FHA or visit www.fha.gov.

Washington Georgia: Rural Communities and Regulatory Reform

Washington, Georgia is a small rural community that, like many other rural communities around the country, is facing a housing problem related to economic and social conditions. Under the leadership of Mayor William E. Burns, it is also one of the first communities to sign on to the National Call to Action. Mayor Burns is also the Chairman of the Georgia Conference of Black Mayors and has helped raise awareness for the need for regulatory reform throughout the state of Georgia.

As Mayor, he realizes the difficulty of providing safe, decent and attractive housing for low and moderate income families, particularly when economic opportunities do not exist in the area.

As he states, "transportation and economic opportunities are critical not only for individual residents, but for communities as a whole." This is especially true for rural communities that are somewhat isolated from urban centers and major transportation corridors.

He recommends that community leaders take a long term approach in planning for the housing needs of their communities. An important component of any local plan is insuring that the regulatory environment, both in the planning and permitting process, is conducive for the development of affordable housing. Along with the city council, Mayor Burns is working with the Central Savannah

River Area Regional Development Center to conduct a redevelopment study for a large portion of the city. The plan will incorporate the efforts of the city's redevelopment advisory committee.

There can be no doubt that when community leaders recognize the need for reform, ask for help and recommendations from citizen committees, and work with regional experts, great things will occur. As Mayor Burns notes, "leaders will be remembered for their programs and policies that make a positive difference for the citizens of their communities."



Washington, GA.
Mayor William E. Burns

Robert L. Woodson, Jr. Award Profile: Fitzgerald, Georgia

Each edition of the *National Call to Action Alert* will feature a profile on one of the Robert L. Woodson Award recipients. The Woodson Award, established in 2005 by HUD's America's Affordable Communities Initiative, honors those communities that have expanded affordable housing opportunities by reducing regulatory barriers. In this case, the city of Fitzgerald, Georgia, like its Washington, Georgia neighbor, demonstrates another example of how rural communities can overcome unique challenges to create affordable housing within their neighborhoods.

Fitzgerald is a small city located in an overwhelmingly rural area and faced years of economic decline. Fitzgerald is rebuilding entire neighborhoods and providing significant amounts of affordable housing by taking advantage of state redevelopment laws, public/private partnerships, and regulatory reform. The city became a redevelopment agency under state law and was able to clear blighted units and assemble land for development. Combined with regulatory reform, Fitzgerald made it easier for developers to build infill housing (housing built on vacant lots in already developed areas). As a result of the City's efforts, more than 315 units of affordable housing have been built or rehabilitated with additional units in the pipeline. Formerly decaying neighborhoods are now experiencing significant private investment.

Specific Actions Taken:

- The city used redevelopment authority to clear land and assemble infill sites for redevelopment.
- Local housing and redevelopment officials allowed manufactured housing in most residential districts, subject to site and design standards.
- The city enacted flexible land development standards with streamlined approvals provided at staff level.
- City leaders implemented major administrative reforms including batch processing of building permits.
- Fitzgerald waives or adjusts setback, side and other development standards allowing for a more relaxed regulatory environment for affordable housing.
- The city waives fees on an as-needed basis.

About the National Call to Action Alert

This newsletter is prepared for the U.S. Department of Housing and Urban Development. The newsletter is intended to provide assistance and support to members of HUD's National Call to Action, an initiative designed to enlist states, local communities, and affordable housing advocacy groups across the nation to commit to producing affordable housing through public participation in a national network for regulatory reform.

To learn more about the National Call to Action campaign or to receive the Alert newsletter send your contact information, including email, to nca@newportpartnersllc.com.



How To Apply

Recipients of the Robert L. Woodson, Jr., Award are selected from nominated states, counties, cities, towns, townships, and other municipalities that have significantly reduced regulatory barriers to the construction or rehabilitation of affordable housing for low- and moderate-income families.

In selecting award winners, the review team considers these five factors: Nature of the regulatory reform, Impact, Transferability, Partnership, and Innovative approaches.

To learn more about the Woodson Award or to download a nomination application at www.hud.gov/initiatives/woodson/award.cfm

