The Dayton Foundation

Pathway to Homeownership Program

Dayton, Ohio

Challenge

To increase affordable housing and stabilize the neighborhoods that were impacted by the 19 tornadoes that hit the region in 2019.

Project Summary

On Memorial Day in 2019, 19 tornadoes struck the Dayton region. As a result, more than 1,500 apartment units were condemned, and more than one-half of the 2,100 surviving families seeking recovery assistance were renters. The Dayton Foundation worked alongside more than 30 public and private partners to develop the Pathway to Homeownership (PTHO) program to address the natural disaster's impact on the affordable housing stock. The PTHO program assists qualified renters in becoming first-time homeowners and invests in neighborhood stabilization by building new, owner-occupied housing. To date, 19 storm-resistant, energy-efficient homes have been completed. Planning for Phase III of the program, with another 30 homes to be built, is underway.



PARTNERS

City of Dayton; County Corp; Harrison Township; City of Trotwood; Montgomery County; Ohio Department of Development; Ohio Department of Emergency Management; U.S. Department of Housing and Urban Development





John T. Gorman Foundation

Lewiston Tree Streets Initiative

Lewiston, Maine

Challenge

To increase the affordable housing stock and reduce lead exposure to children and families in Lewiston.

Project Summary

The John T. Gorman Foundation is a private foundation that has been investing in the Tree Streets neighborhood of Lewiston, Maine, for the past decade. Part of that investment has been focused on developing the Lewiston Tree Streets Initiative, which targets 40 percent of the families in the neighborhood living below the poverty line. The initiative is community driven and has leveraged more than \$150 million in public and private funding to invest in early education, at-risk youth, family economic security, lead-free housing, and community capacity building. To date, initiative outcomes have included developing 196 new affordable housing units, a reduction in lead exposure among children under the age of three, a 35-percent decrease in juvenile arrests, and constructing a new Head Start center.





PARTNERS

City of Lewiston Department of Economic and Community Development; Maine Housing; Maine Department of Labor; Maine Center for Disease Control and Prevention; U.S. Department of Housing and Urban Development; U.S. Department of Health and Human Services; U.S. Department of Labor





Lincoln Community Foundation

Lincoln Community Development Financial Institution

Lincoln, Nebraska

Challenge

To increase affordable housing in Lincoln.

Project Summary

The Lincoln Community Foundation convened more than 20 private and public stakeholders from the community to create a task force that provided a recommendation to the mayor that addressed the community's affordable housing shortage. As a result of this collaboration, the Lincoln Community Foundation and the City of Lincoln Mayor's Office co-created a new affordable housing loan fund within an existing but defunct Community Development Financial Institution called Community Development Resources (CDR). In just two years, CDR has financed more than 300 affordable housing units for low- and moderate-income residents of Lincoln. The plan has stated a goal of financing 9,000 affordable housing units during 10 years.



PARTNER

City of Lincoln Mayor's Office





Rochester Area Community Foundation

Rochester Energy Efficiency and Weatherization

Rochester, New York

Challenge

To address the high concentration of aging housing stock in the Rochester area.

Project Summary

The average age of homes in the Rochester area is 93 years, making them less energy efficient and vulnerable to climate change and potentially having outdated electric, plumbing, and HVAC systems. The Rochester Area Community Foundation's Rochester Energy Efficiency and Weatherization (RENEW) initiative assists families with necessary energy-efficient home improvements. The initiative leveraged more than \$10.5 million in public and private funding to make more than 620 homes of income-eligible homeowners in Monroe County more energy efficient, healthier, and safer. These homeowners reported saving more than 20 percent on fuel costs, along with better physical and mental health outcomes. To date, the initiative has prevented more than 8,305 tons of residential carbon emissions.



PARTNERS

City of Rochester, New York; Monroe County American Rescue Plan Act funds; New York Attorney General; New York Senate Legislative Initiatives; U.S. Department of Housing and Urban Development





Seattle Foundation

Evergreen Impact Housing Fund

Seattle, Washington

Challenge

To increase housing stock and affordable housing in Seattle, Washington.

Project Summary

The Evergreen Impact Housing Fund (EIHF) works alongside the Washington State Housing Finance Commission's Low-Income Housing Tax Credit program to fill critical financing gaps with catalytic capital and accelerate the production of affordable housing in Washington State. The program works with developers at each stage to ensure development provides affordable housing for the community in a sustainable way. EIHF works to increase the number of family-sized units near transit, job opportunities, schools, and essential services like grocery stores, childcare, and medical care for working families. Lastly, EIHF prioritizes projects led by Black, Indigenous, immigrant, and other people of color and community-led developments to seed wealth creation and increase housing opportunities for economically vulnerable families.





PARTNER

Washington State Housing Finance Commission





Yampa Valley Community Foundation

8th Street Redevelopment Project

Craig, Colorado

Challenge

Northwest Colorado has two coal-fired power plants and four coal mining operations that will close between 2025 and 2031. As a result, Moffat County will require 75 affordable homes to address the lack of rental and for-sale housing stock.

Project Summary

The Yampa Valley Community Foundation partnered with the Craig Housing Authority (CHA) to provide a below market-rate construction loan to enable CHA to build a 20-unit, for-sale affordable housing project. The increase of affordable one- and two-bedroom for-sale units will also be available to income-qualified seniors seeking to downsize, which will open housing opportunities in other parts of Craig for growing families. Lastly, the project will use innovative modular homes from a Colorado manufacturer as part of its construction.

PARTNERS

Craig Housing Authority; City of Craig, Colorado; and Colorado Department of Local Affairs







