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BETTER SCHOOLS, BETTER NEIGHBORHOODS

Chicago eases housing burden for teachers

In view of chronic teacher shortages, the Chicago Public Schools is offering incentives for teachers to purchase or rent houses and apartments throughout the city. The Teacher Housing Resource Center, launched in 2003, is expected to help the school system recruit new teachers, retain current ones, and spur the revitalization of transitional neighborhoods. LISC Chicago provided critical seed money to establish the Center.

“Competition for teachers is intense,” said Andy Mooney, LISC Chicago’s senior program director. “Because the health of Chicago neighborhoods – and urban communities nationwide – depends on access to good public education, making it easier for teachers to move here, and stay here, is a priority.”

Remarkable improvements in Chicago’s public schools – described several years ago

as the worst in the nation by former federal education czar William J. Bennett – have sparked the residential redevelopment of many neighborhoods that were once considered beyond hope. Increasingly, parents with young children are no longer leaving the city for the suburbs in pursuit of quality education.

The high cost of Chicago housing, though, coupled with relatively modest teacher salaries, has been a major stumbling block in the school system’s efforts to attract and retain its roster of nearly 27,000 teachers, said Diana M. Johnson, manager of the Teacher Housing Resource Center.

“For new teachers and student teachers, moving to Chicago can be a daunting experience,” she said. “Whatever we can do to alleviate the expense and

complexity of finding decent, convenient housing will give us an edge over the suburbs, and other cities in the Midwest, that are competing for the same people.” Housing incentives, from school systems or private employers, are nothing new. Indeed, in Chicago, companies ranging from manufacturers to banks to hospitals are now providing housing subsidies (“forgivable loans,” reduced mortgage rates, etc.) to employees, often to encourage them to buy homes near their workplaces.

“I think that employers are an important new voice for affordable housing at the exact time we have a housing crisis,” Julie Hamos, a member of the Illinois legislature, told the Chicago Tribune. “Ultimately, it’s going to be employers that make municipalities understand why it is important to have a stable workforce nearby.”

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Minneapolis' Franklin Street Bakery



A MetLife award winning partnership of the American Indian NDC, the Minneapolis Police Department and Phillips community residents convinced owners of a renowned bakery to move their business to what was once among the city's highest crime-generating locations.

KALAMAZOO, MICH. NEIGHBORHOOD GETS NEW GROCERY STORE



A new Felpausch Food Center is providing essential goods to residents of Kalamazoo's Northside neighborhood.

Residents of Kalamazoo's Northside neighborhood are accustomed to traveling far and wide for retail services – a major inconvenience for the 40 percent of them who don't own motor vehicles. The community has no gas stations, hardware stores, or pharmacies. And until last November, it didn't even have a grocery store.

But thanks to an eight-year effort by the Northside Association for Community Development (NACD), it now has a new \$3.7 million, 26,000-square-foot retail center at North Park and Ransom streets that includes a Felpausch Food Center. The grocery store features a deli, a bakery, produce and meat departments, postal service, a video store and film developing. A pharmacy is expected to open soon.

North Park Street Plaza is the culmination of an ongoing partnership among NACD, the City of

Kalamazoo, LISC, local lenders, foundations and business leaders. The new development is on a site previously occupied by several deteriorated, abandoned industrial buildings. LISC provided \$90,000 in pre-development grants to the project and a \$1 million mortgage. Additional funding came from the State of Michigan and funds solicited through an NACD capital campaign.

"The new grocery is a shot in the arm for the entire neighborhood," said Chuck Vliek, Michigan LISC's senior program director. "Easy access to nutritious, high quality food should be available to residents of all neighborhoods and it's gratifying to see that Northside is finally getting the type of service it deserves."

NACD, a nonprofit community development corporation, has been providing services and affordable housing in the neighborhood since 1988. It embarked on the grocery store project not only to provide a convenient place for residents to buy good quality food, but also to:

- Create more than 30 full-time, permanent jobs for neighborhood residents.
- To eliminate blight and dilapidation by razing the abandoned industrial buildings and replacing them with the new retail center.
- To spur additional for profit and nonprofit investment by providing an anchor retail establishment that will generate customers for future neighborhood businesses.
- To provide construction related opportunities for smaller, minority contractors.

NACD owns the new facility and leases the grocery store section to Felpausch Food Centers, a Michigan-based grocer.



Better Schools, Better Neighborhoods -continued from page 1

And the Chicago Public Schools (CPS), with nearly 52,000 employees, is a big employer – the second largest in the state (the federal government is first). The school system requires that all new employees live within the city limits.

The Teacher Housing Resource Center helps find affordable rental units and for-sale homes for full-time teachers and student teachers, typically by making arrangements with landlords, property management companies and developers. For example, the Center negotiated special rent discounts for short-term, furnished apartments in the Lake View and Lincoln Park neighborhoods for student teachers.

Based on shared occupancy (three student teachers in large, two-bedroom units), rents amounted to \$400 per month per student. Additionally, part of the security deposit was waived. More than a dozen student teachers from Illinois State University and DePaul University said that they wouldn't have considered student teaching at CPS were it not for the housing assistance.

Rent discounts for full-time teachers are also available. Meanwhile, the Center has arranged home purchase incentives for teachers whereby developers set aside a certain number of new homes for teachers, offer down-payment assistance grants (up to \$4,000) and per-construction up-

grades worth between \$13,400 and \$16,500. Additionally, the Center, which is funded by the Chicago Public Schools, the City of Chicago's Department of Housing, and LISC, negotiated a \$100,000 grant pool with a mortgage company for closing cost assistance for teachers. The City's Department of Planning and Development also works with the Center.

"The fact is, teachers have reputations as good tenants, good owners and good neighbors," said Johnson. "Developers and property managers want them. That makes our job easier."

LISC AmeriCorps Celebrates a Milestone

Program marks the beginning of 10 years of service



The tenth class of LISC AmeriCorps members.

Last fall, LISC entered its tenth year of partnership with the Corporation for National and Community Service (CNCS) to sponsor an AmeriCorps program. Nine LISC programs were awarded 113 members, giving our CDC partners an infusion of volunteers to help build affordable housing, start youth programs, counsel prospective homeowners, and recruit volunteers to revitalize neighborhoods and increase the ability of CDCs to offer programs and services. The AmeriCorps program works closely with local partners to implement plans that respond to community needs.

Five LISC sites – Los Angeles, San Francisco, Michigan, Rhode Island, and Boston – are also celebrating silver anniversaries with the program

“Being able to offer the LISC AmeriCorps program to our CDCs enables us to provide yet another avenue to support CDC efforts,” said Stephanie Forbes, senior program director for Bay Area LISC. “Bay Area members have worked on diverse projects over the years and have helped forge new collaborations and partnerships. The members’ incredible work has helped CDCs find new ways to renew and support their communities.”

Barbara Fields Karlin, senior program director for Rhode Island LISC, credits the unique partnership involving CNCS, LISC (at the national and local levels), CDCs, members, and community residents as key to the program’s success.

“Our members have shown time and again that getting residents, youth, seniors, and the small business community involved in the process has led to positive changes in our neighborhoods,” she said. Another veteran of the program, Chuck Vliek, senior program director for the Michigan LISC Statewide program, agrees. “For the past 10 years we have enjoyed our relationship with the national

program,” he said. “This year we were able to grow our local program to support 22 full and part-time members at CDCs in Kalamazoo, Lansing, Flint, Grand Rapids, and Muskegon.”

This year, LISC is also supporting programs in Chicago, Palm Beach County, Newark and Jacksonville.

While each member works in a unique community offering specialized service, the LISC program primarily addresses needs such as building affordable housing, homeownership counseling, and creating safe spaces for children. It also includes working with tenant, resident and homeowner associations to address neighborhood issues, volunteer recruitment, and raising awareness of services available to communities. Although the activities are varied, AmeriCorps members across the country have one thing in common – their individual commitment to community service.

Nearly a third of all members who graduate from the program stay on to accept positions in the community development field, including LISC program officers, program assistants and program directors, lead community organizers, project managers, homeownership counselors and executive directors.

“The LISC AmeriCorps program has always sought to be a connecting point between CDCs who need an extra set of hands to get a project off the ground and talented individuals who we hope will find a career in community development viable,” says National Program Director, Pearl Jones. “We have always been dedicated to providing a quality program that stands and delivers.”

LISC one of 26 programs awarded new members

Nationally, the AmeriCorps program came under considerable fire last year and was in jeopardy of going under. AmeriCorps programs across the country were forced to make deep cuts in the number of programs and services they could provide – that is if they were awarded members. LISC was one of 26 national nonprofits that were awarded members for the 2003-2004 year. This number is down from the approximately 50 programs that received either new or continued funding from the previous year. In recent months, media accounts provided the nation with stories that described the impact the loss of members would have on blighted communities across the country.

LISC was one of many organizations, including national nonprofits, state commissions and others, that banded together to form the “Save AmeriCorps Coalition” to insure that AmeriCorps would not go quietly into the night. The coalition sponsored a national media campaign to inform elected officials about the program. Those efforts culminated with “Voices for AmeriCorps,” an event in which former LISC AmeriCorps members provided personal statements regarding the impact the service had on their lives.

The coalition garnered strong bipartisan support for AmeriCorps in both chambers of Congress, but legislators did not appropriate emergency funding last year to ease AmeriCorps’ immediate financial concerns. However, the fiscal year 2004 omnibus Appropriations bill contains modest increases in AmeriCorps funding while mandating management changes in the Corporation for National and Community Service (AmeriCorps’ parent organization).

“We’re pleased to play a role in the coalition helping Congress, the White House, and the public see the human impact of the AmeriCorps program,” said Barbara Burnham, LISC’s director of Federal Policy. “We will remain vigilant in working with our coalition to protect AmeriCorps, but are cautiously optimistic that the program is on the road to a sustainable future with strong bipartisan political support.”

For more information on the LISC AmeriCorps program, visit our website at www.liscnet.org/whatwedo/programs/ameri-corps.org or call Pearl Jones at (212) 455-9324. To learn more about other AmeriCorps programs across the country visit www.americorps.org.

Organizational Development: Cooking Up Capacity is LISC's Main Ingredient

Building strong communities begins with building strong community organizations. LISC was founded on the conviction that community development corporations (CDCs) can be powerful vehicles for change in their communities – a conviction that’s been borne out in the last 25 years. That’s why LISC is intensely involved in strengthening the ability of CDCs to be more productive and have even greater impacts on the quality of life in their neighborhoods. In 2003, LISC provided more than \$25 million in grants and countless staff hours to build the organizational capacity of CDCs nationwide. Those groups have used that assistance to fine-tune organizational systems and procedures, hire critical staff, transfer to more powerful software and information systems, and much more.

LISC’s Organizational Development Initiative (ODI) is a national program that conducts research, creates training and business tools, and acts as an in-house management consultant to support the capacity building work of all 36 local LISC sites. LISC’s locally based structure enables our site staff to develop strong relationships with CDCs. In many sites, the establishment of collaboratives that pool resources of local funders and channel them towards CDCs (an approach we pioneered more than 20 years ago) has led to profound capacity gains and neighborhood change.

Our Guiding Principles: The Kitchen Staples

LISC’s organizational development work begins with a clearly identified end result and rigorously measures progress towards that goal. For more than 10 years, LISC has been an early leader in the use of “outcomes thinking,” an approach that foundations and other nonprofit organizations are now adopting. Because our work is driven by the changing needs of CDCs, LISC strives to remain flexible and responsive by identifying emerging issues and developing new programs based on CDC feedback.

Capacity Mapping: The Family Recipe

LISC’s groundbreaking capacity mapping approach has received international attention from organizations, researchers, and government agencies and was recently profiled in “Funding Effectiveness,” a new book published by Grantmakers for Effective Organizations (GEO) and Jossey-Bass. More



Daraus Mirza, of LISC's Organizational Development Initiative, delivers a CDC training in Detroit.

than 230 CDCs in 27 sites across the country have worked with LISC to identify organizational priorities by using the new CapMap® diagnostic tool, which identifies progressive stages of ability in nine key areas (Financial Management, Real Estate Development, etc.).

LISC works with CDCs to “map” an organization’s capacity in selected areas, determining the CDC’s current capacity as well as recommending strategies and resources that can move an organization to the next level of achievement. Organizations use the mapping results to create a growth plan and work with LISC to access resources. After implementing the plan, LISC staff and CDCs “remap” to determine how the organization has grown. CDCs can verify whether their capacity building efforts are working and can then develop a new growth plan or refine one that is already in place.

A number of CDCs have used their maps in grant proposals for capacity building funds. Seven LISC sites have secured more than \$2.7 million based on proposals that focused on mapping as the key element in their capacity building program. Although capacity building success is sometimes difficult to measure, CapMap® allows CDCs and funders to focus their efforts and verify the results of their work.

Training: Our Bread and Butter

LISC understands that any organization is only as strong as the people in it, and aims to build individual knowledge and expertise by training thousands of CDC board and staff members every year. Program sites across the country, which are hotbeds of training innovation, offer a range of topics on the issues and concerns of their CDCs. The results of capacity maps help sites identify common CDC training needs and determine which introductory or advanced programs can best

build the competency of staff and board members.

Houston LISC’s Community Development College, for example, offers trainings ranging from fundraising planning to reading audits. Paid consultants and volunteer professionals teach them. Working with one such volunteer, Houston LISC developed a local insurance training, including an extensive resource website, that was so successful LISC received a major grant from State Farm Insurance to make the curriculum available nationally. State Farm representatives will be working with local LISC sites pro bono to help adapt the training to their local insurance markets. Other sites, such as Seattle, have created sophisticated training programs that are now offered nationally.

Practitioner Networking: Never Too Many Chefs in the Kitchen

LISC regularly brings CDC executive directors, asset managers, and financial managers together outside of training workshops to share information, troubleshoot common problems, and learn from each other’s best practices. Sites such as Kansas City, Rhode Island and the Bay Area host regular meetings to explore topics of professional interest and build a network of mutual support. The Bay Area’s financial management network began as a user’s group for MIP, a complex fund accounting software. Over time, the user’s group began tackling a wider range of topics and evolved to include financial managers from CDCs that did not use MIP, but who wanted a forum for exchanging information. Today, more than 20 financial staff participate in the network, which has its own resource website to exchange useful financial tools and templates, and an email list-serve for discussion between meetings.

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NEW COMMUNITY CENTER OPENS DOORS IN LA'S ECHO PARK NEIGHBORHOOD

Los Angeles' Echo Park community has a new \$4.8 million youth center thanks to the work of El Centro del Pueblo, a community development corporation that has been providing services to local residents for nearly 30 years.

The S. Mark Taper Foundation Youth Center includes an 8,000-square-foot indoor recreation and service area, 35,000 square feet of outdoor basketball, volleyball and handball courts, and several landscaped yards. The Center will provide families with organized sports, dance, boxing and workout facilities, as well as a place for community arts and culture gatherings. El Centro del Pueblo will continue to provide counseling, intervention and support services, as well as safe activities for children and "at-risk" youth as part of its ongoing activities at this and other nearby locations.

"In the nearly 30 years that El Centro del Pueblo has been a part of the Echo Park community, we have watched the area experience a tremendous amount of change," said Sandra L. Figueroa, executive director of El Centro del Pueblo. "Through it all, it has always been clear that the neighborhood was in need of a recreation and family service center. We believe that the S. Mark Taper Foundation Youth Center will fill that void."

Funders include the S. Mark Taper Foundation, the Weingart Foundation, the Ahmanson Foundation, the Amateur Athletic Foundation, the City of Los Angeles Targeted Neighborhood Initiative and CDBG facilities funds, Proposition K LA for Kids,

and Proposition 12 - Murray-Hayden park bond funds from the state.

LISC provided acquisition financing with direct support from State Farm Insurance. Washington Mutual Bank was one of the first to buy into the vision for this project and provided operating support to El Centro del Pueblo during the initial conceptual and planning stages.

To build the Center, El Centro del Pueblo purchased and renovated the building in which its social service programs were operating, and also developed an adjacent city-owned parking lot. To create space for new recreation program areas, the administrative offices and program functions were moved to a vacant storefront also owned by the CDC, just around the corner on Sunset Blvd.

"Investing in our communities and facilitating ongoing urban revitalization is a number one priority at the S. Mark Taper Foundation," said Ray Reisler, executive director of the S. Mark Taper Foundation. "This project is an excellent example of our commitment to rebuilding Los Angeles area neighborhoods. We are pleased to be a part of such an outstanding facility and we are looking forward to working closely with El Centro del Pueblo to ensure its success."

The S. Mark Taper Foundation, founded in 1989, is a private family foundation

dedicated to enhancing the quality of people's lives by supporting nonprofit organizations and their work in the community.

"El Centro del Pueblo and LISC have made a distinctive change for the Echo Park community," said Ena Alcaraz, Los Angeles Public Affairs, State Farm. "State Farm is proud to be a part of such an exciting project in this neighborhood rich with charm, history and culture. This center is more than bricks and mortar. It's really about sustaining the well-being of our inner-city communities and providing havens that offer opportunities for our youth for the future."



Community developers cut the ribbon for the new S. Mark Taper Foundation Youth Center.

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Nationally, LISC's Organizational Development Initiative coordinates professional conferences for financial managers and asset managers. The Financial Management Professionals' Conference, sponsored by Citigroup, is the only major event in the industry designed exclusively for community development financial professionals. Similarly, the CHAM Asset Management Professionals Conference remains the only national event designed especially for CDC asset managers. Each conference attracts more than 150 participants every year.

Technical Assistance: The Galloping Gourmet

One-on-one expert assistance can play an important role in helping a CDC move to higher levels of competence and production. LISC staff provides extensive technical assistance to CDCs. LISC also makes grants and creates programs to provide CDCs with outside assistance, although CDC demand far outstrips the resources of most LISC sites. Mid-South Delta LISC used CapMap® to

assess the capacity of their 25 partner CDCs. The capacity mapping revealed that financial management was a priority for all of the CDCs and that they exhibited a similar range of financial competence. Mid-South Delta LISC then created a financial management assistance program in which a consultant installed appropriate accounting software, customized the software for each CDC, trained staff in accounting procedures and how to use the software, and provided on-going training and support. A network was created to help CDCs share information and practices, and provide each other with mutual support. The participating CDCs have been enthusiastic about the program, particularly having on-going access to consultants and their peers to help develop their system. By using good data on CDC capacity, Mid-South Delta LISC constructed a multi-faceted program that offered highly specialized services to CDCs while remaining cost-effective for LISC.

Strategic Partnerships: Together at the Table

By working with other local and national organizations, LISC continues to expand capacity building resources and opportunities for CDCs. One such partnership is a joint venture among LISC, the Enterprise Foundation, and Neighborhood Reinvestment to develop and run a training and certification program for CDC asset managers. In Washington, D.C., LISC's work with Howard University and student organizations led to the establishment of a community development minor and internship programs that introduce students to potential careers in the industry while providing free labor to CDCs. Other local sites are working to conduct community development research with universities; create joint training programs with local service providers; and establish relationships with professional associations of accountants and lawyers for pro bono assistance.

Urban Forum II a draw for commercial revitalization experts

More than 500 community development professionals gathered at the Loews Philadelphia Hotel last October for Urban Forum II, a three-day event co-sponsored by LISC's Center for Commercial Revitalization and Philadelphia LISC.

The Forum featured 31 different educational sessions, providing tools and techniques to address critical issues facing urban commercial corridors. They ranged from how to implement transit-oriented development and finance commercial real estate projects to the pros and cons of security cameras in commercial districts. Those attending Urban Forum II also toured several Philadelphia neighborhoods to see first-hand the work Philadelphia LISC, the Center for Commercial Revitalization and local community development corporations are doing in those communities. Representatives of the CDCs who have received financial and technical assistance from Philadelphia LISC conducted the tours.

"We heard from a lot of attendees that we filled a real need for professional development conferences that address the issues that are important—and often unique—to urban commercial districts," said Sheila Daniels, director of LISC's Center for Commercial Revitalization. "Even though people from big cities, like Boston and

Detroit, attended the Forum, we also had people from much smaller, yet similarly urban communities, such as Flint, Mich. There may be a difference in their size, but the issues they face are much the same. Our goal has been to make the Urban Forum a source of information and inspiration for solving many of their problems."

Pennsylvania Gov. Edward G. Rendell, who commended LISC for being a

great partner in Philadelphia's economic revitalization efforts, opened the conference. Kathryn Engebretson, Ph.D. and president of the William Penn Foundation, one of the Forum's cornerstone sponsors, also participated, as did inter-nationally respected community development experts Donovan Rypkema, Charles Buki and David Feehan.



Philadelphia LISC Senior Program Director Carlos Peraza, LISC CEO Michael Rubinger, and Pennsylvania Gov. Edward G. Rendell at Urban Forum II.

The Federal Reserve Bank of Philadelphia sponsored a networking reception at Philadelphia's Downtown Club.

Attendance at Urban Forum II was nearly double that of the first Urban Forum in Boston in 2002.

Foundations renew support for wide range of LISC work

Two of America's leading sources of home financing, Fannie Mae and Freddie Mac, have made significant new grants to LISC. Fannie Mae and Freddie Mac are both long-time LISC investors and their combined support over the past two decades has been an important part of LISC's \$4 billion investment in community revitalization. These new commitments continue an important partnership with government-sponsored private corporations that foster the rebirth and sustained vitality of inner city neighborhoods and rural communities.

Fannie Mae's new three-year, \$3 million grant will help LISC preserve and expand the supply of affordable rental housing and increase home ownership opportunities in 20 communities from Baton Rouge to the Bay Area. With Fannie Mae's support, LISC's Affordable Housing Preservation Program and Housing Authority Resource Center will continue working to keep rental housing affordable to low-income residents who have the least number of housing options. Also, important to these efforts is our ability to keep community

development and affordable housing on the policy agenda at the local, state and federal level. This grant is expected to generate an additional \$300 million a year in grants, loans and equity from other sources and result in the creation of 20,000 new homes nationwide.

Freddie Mac and the Freddie Mac Foundation are making a new \$750,000, three-year grant to LISC's Community Investment Collaborative for Kids (CICK). Since 1994, Freddie Mac has invested \$2.1 million in LISC's child care facilities developments. Freddie Mac and other investors have helped LISC contribute more than \$14.4 million to 96 quality facilities serving close to 9,000 children in urban and rural sites. The new grant will help CICK expand its activities and bolster Freddie Mac's support for healthy communities for children and families.

These national gifts demonstrate LISC's partnerships with a range of organizations dedicated to bringing opportunity and hope to America's poor and working class residents.

LISC also received additional grants from:

- The Annie E. Casey Foundation renewed its support of LISC's Housing Authority Resource Center with a \$200,000 grant. This grant demonstrates the foundation's faith in LISC's work with public housing authorities as they re-develop and improve housing for families with the greatest need or the fewest options.
- The Rockefeller Foundation made a \$300,000 grant to support LISC activities. That grant is in addition to the foundation's major commitment to community development through Living Cities.
- The Garfield Foundation granted \$150,000 to support LISC's public policy efforts.
- Mid-South Delta LISC received a second \$500,000 grant from the W. K. Kellogg Foundation.
- The Helen Bader Foundation has provided \$637,000 in grants to Milwaukee LISC, including a recent grant of \$75,000.

LISC, AND PARTNERS, ACROSS THE NATION



Msgr. William Lindner, of Newark's New Community Corporation, at the semi-annual Living Cities meeting in January.



Houston LISC Program Director Gloria Sanderson at the grand opening of a new NFL Grassroots community football field in Pasadena, Texas.



Roy Priest, president and CEO of the National Congress for Community Economic Development, with LISC CEO Michael Rubinger and LISC Detroit Program Director Anika Goss-Foster at NCCED's 33rd annual conference last fall.



Ray Ocasio, executive director of La Casa de Don Pedro CDC, with Annie E. Casey Foundation President Doug Nelson and Gabriella Morris, president of the Prudential Foundation, at the semi-annual Living Cities meeting in Newark.



LISC CEO Michael Rubinger autographs a jacket at the grand opening of a new NFL Grassroots community football field in Chelsea, Mass. last November.



Betsy Pugh, LISC's executive vice president and CFO, on the bus with LISC board member Franklin Cole, during a tour of Detroit neighborhoods.

LISC PUBLICATIONS

LISC, through its Knowledge Sharing Initiative and other national departments, publishes a variety of reports, studies and manuals designed to inform nonprofits, businesses and government agencies about various aspects of community development. The following are available at no cost. Please e-mail requests to publications@liscnet.org.

A Road Map to Revitalizing Urban Neighborhood Business Districts (8 pp., published 11/03) Since 1996, Local Initiatives Support Corporation (LISC), the National Trust for Historic Preservation's National Main Street Center (NMSC), and community development corporations have been working together to revitalize urban neighborhood business districts. In *A Road Map to Revitalizing Urban Neighborhood Business Districts*, we describe the techniques that LISC and NMSC used, the results they achieved, and how LISC plans to build on this experience to help revitalize business districts in urban neighborhoods around the country.

Reaching Emerging and Underserved Home Ownership Markets (25 pp., published 2/03) The U.S. is experiencing a rapid increase in the number of racial and ethnic minority households, many of which encounter unique obstacles in their pursuit of affordable housing and home ownership. This paper presents recent developments on how financial institutions, community-based organizations and other housing industry factors are reaching emerging and underserved markets to create home ownership opportunities.

Mapping for Change: Using Geographic Information Systems for Community Development (27 pp., published 11/02)

Mapping for Change documents the many ways in which GIS can support community development efforts. It also shares the hard-won lessons of those who have pioneered the use of this technology in the community development field, including in-depth case studies of mapping projects in Richmond, Virginia and Minneapolis, Minnesota.

Smart Communities: Curbing Sprawl at Its Core (30 pp., published 11/02)

In *Smart Communities*, Tony Proscio explores the relationship between community development and smart growth. It examines the ways in which these two movements -- community development and smart growth -- are components of the very same effort to promote comprehensive planning for efficient and equitable development. It also highlights concrete examples of how neighborhood revitalization efforts are helping to reverse sprawl.

Bridging the Gap: LISC and the New Markets Tax Credit (2 pp., published '02)

This two-page fact sheet includes an overview of the New Markets Tax Credit program, a \$15 billion federal tax initiative designed to increase the amount of investment capital in low-income communities. The fact sheet also outlines how LISC can help investors and CDCs benefit from NMTCs.

Stemming the Tide: A Handbook on Preserving Subsidized Multifamily Housing (76 pp., published 9/02)

Stemming the Tide, authored by nationally-recognized expert Emily P. Achtenberg, offers nonprofit developers, lenders, public officials and others a comprehensive overview of HUD-assisted multifamily properties, the programs that support them, and what can be done to protect these units to preserve their affordability for low-income households. The handbook is a compilation of information covered in LISC's 4-part Experts Online series on preservation.

The Whole Agenda: The Past and Future of Community Development (25 pp., published 5/02)

The Whole Agenda is a LISC publication commissioned to foster a better understanding among community development supporters, advocates and practitioners of the diverse activities community development corporations (CDCs) are involved in nationwide. It is a celebration of CDCs' achievements and tells the story of LISC's role as a catalyst for innovation, growth and change in community development.

Renewing Public Assets for Community Development (20 pp., published 4/01)

Renewing Public Assets for Community Development, written by Emory University Law Professor Frank S. Alexander, provides a concise description of the nature of tax liens, the ways in which most municipalities deal with tax delinquent and publicly owned properties, and specific reforms that can help convert these properties into productive and performing community assets.

The LISC Link is a publication of Local Initiatives Support Corporation. LISC is a national nonprofit dedicated to providing financial and technical support to community development corporations improving hard-pressed neighborhoods.

Editor:
Gordon Walek (gwalek@liscnet.org)



Local Initiatives Support Corporation
501 Seventh Ave., 7th Floor
New York, NY 10017
212.455.9800
www.liscnet.org

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