Appendix IX: Inventory of "Best Practices" Housing Programs-Tools

Tompkins County Housing Needs Assessment
Tompkins County Planning Department
May 30, 2006

This appendix presents an inventory of "best practices" tools-actions that potentially could be used—in one form or another—to assist with easing the housing affordability pressures in the county. This inventory represents a list of options to help the county's housing sector-services infrastructure to augment current efforts to address its housing needs. The reader is cautioned that new programs and innovative approaches are being designed, proposed, and implemented every month and for all 12 months of every year all over the northeastern region and the county as a whole. Readers are therefore reminded that this list of possible new tools and options is a list of tools and options that is "living," and is in constant need of evaluation, re-evaluation, and augmentation over time. Moreover, the housing issues-circumstances and housing market of the region and the county are constantly changing. The nature of the needed tools and policies are also likely to continue to evolve as well. Readers of this report are encouraged to make additions and deletions to this list as may be appropriate to those constantly evolving dynamics and circumstances of housing needs in the county.

1. Inclusionary Zoning.
The first tool typically evident in housing-friendly municipalities and regions is inclusionary zoning. Briefly stated, inclusive zoning is a series of policies, adopted by local governments, which may differ in specific content between individual municipalities, but have the same effect of encouraging the construction of affordably-priced and workforce housing. In general, inclusionary zoning is an integrated approach that allows density bonuses, leaner parking requirements, flexible lot setbacks, and other policy exemptions for projects that will build a certain number of affordably priced housing. It could be mandatory or voluntary and has the flexibility to target a specific set of income levels—if desired.

In Tompkins County the analysis of zoning presented earlier found that while several communities in the county have selected elements of inclusive zoning, no municipality has a complete set of housing-oriented inclusionary zoning features. In the county, the path to more inclusionary zoning must begin with regional and municipal planning that promotes affordable workforce housing and designates areas where it can be supported ecologically and where municipal services are available or planned. Once the commitment of the county and its communities is made more clear as to the future location of housing, the application of the tools and tactics cited below will depend on the circumstances of each site and the initiative and creativity of the public and private participants.

2. Density Bonuses.
A Density Bonus is one component of an overall Inclusive Zoning approach, but also at times has been employed independently of a broader Inclusive Zoning approach. Like most tools, density bonuses must be used correctly to have the desired effect. Density bonuses can allow the developer to build more units on a parcel than would otherwise be normally permitted under existing zoning regulations. For example, a developer with a 10-acre parcel is allowed to build 10 units. A 50% density bonus would allow 15 units to be built resulting in an average density of one unit per every ¾ of an acre. In this way, density bonuses are attractive in that they have the effect of lowering the per-unit cost of the land. This would be a particularly helpful tool as the price of land escalates further in the county.

Numerous factors come into play to determine whether a density bonus program will succeed. The size of the lot and original density, the existence of municipal sewer and water, the size of the bonus, and local regulatory procedures all effect whether or not a developer perceives this as an incentive. Each municipality must design an incentive program that works in their jurisdiction. Some programs are a combination of mandatory and voluntary approaches. For example, Montgomery County, Maryland has a successful program that resulted in over 10,000 units to be built in the past 20 years.

A frequently mentioned disadvantage of the density bonus approach is that density bonus changes represent a substantial and unfair “mid-course” change of the local zoning rules in a neighborhood/community. While there certainly are issues of that nature to be thought through when proposing such an approach, the “after the fact zoning uncertainty” associated with such proposals is in many ways no more “unfair” than any other major proposed zoning change. That is why this approach is widely employed throughout the country to encourage public-private development of affordable housing.

Perhaps the potential site for affordable single family houses in Groton might present the opportunity for the county to gain first hand experience with a density bonus approach.

3. Regional-State Housing Trust Fund Approach.
Housing Trust Funds or Community Land Trusts as they are often called are established at either a state or local level, are specially earmarked sources of money to assist in the purchase of land and/or as part of a financing package to construct affordable housing units. Typically, such organizations are non-profit 501(c)(3) entities. They may be capitalized through development fees on higher priced homes and/or commercial development—especially if that business employs lower wage workers. Such a fund can also accept other sources of

revenue such as other taxes, grants or donations, and is typically administered by either: (1) an independent non-profit, a state or regional non-profit housing agency or (2) a local municipality or regional Council of Governments (COGs). In many cases, housing units remain perpetually affordable through Land Trust ownership and leaseback of land and other techniques.

One such housing trust fund approach is currently being employed in the development review process at the state level in Vermont and was developed by the authors of this study. During the mid-1990s, Stratton Mountain Resort (owned by Intrawest Corporation of British Columbia, Canada) developed and submitted a Master Development Plan proposal to state and local regulators to expand its operations, and to more than double the vacation home real estate inventory at the resort. During the development review process, the resort negotiated a collaborative deal with state and local officials that involved making payments into an escrow account in the amount of a certain percentage of the sale price each time a vacation home was sold by the resort. The prescribed amount reflected a subsidy level that would be necessary to close (through subsidization) the affordable price gap between existing single-family home sales in the housing market area that encompasses the Stratton Mountain resort and 80% of the household income average for the same region (comprised of 2 counties).

This payment system has been in place for over two years, and the payment in lieu of construction escrow account is currently being administered by the Vermont Housing and Conservation Board. The proceeds from this program so far have supported the development of 16 units to-date through October of 2005. This approach has subsequently been adopted in the state development review process as a template for three other major resort expansions in the state.

Another model is the Burlington (VT) Community Land Trust. It is an independent non-profit corporation. It has a mission not unlike Ithaca Neighborhood Housing Services: to ensure access to affordable homes and vital communities through the democratic stewardship of land. However there are significant operational differences. It is a membership organization that raises money through donations, municipal government, federal and state grants, and property sales and development fees. It acquires properties suitable for new construction or rehabilitation. It retains ownership and a major role in the development of the land but sells existing buildings on the land or rights to build new buildings to an individual homeowner, a non profit developer or a private developer. A long term ground lease is provided to the buyer. The lease provides the Land Trust an option to buy back the property with a resale price set by formula. The system also gives the Land Trust incentives to see that property is maintained well. The Burlington Community Land Trust has provided 270 rental units and 370 single family houses or condominiums.

The Trust Fund approach has also been effectively used in many other local jurisdictions throughout the country, including: (1) Sacramento City-County, CA, (2) King County, Washington (State), (3) Columbus/Franklin County, Ohio, (4) Dayton, Ohio, and (5) Montgomery County, Maryland. This approach could be successfully employed in the county as well.

4. Workforce Housing Coalitions or Roundtables.
A workforce housing coalition is typically an assembly of housing advocates and business and industry representatives of a given region that seeks to expand housing availability for the purposes of ensuring a stable labor pool and healthy regional economy. Over the past decade, it has become increasingly clear that when labor struggles to afford housing in a region, businesses find it difficult to attract and retain employees. In that context, housing policy becomes inextricably linked to economic development and the creation-retention of high quality job opportunities in a region. Simply put, if households are spending more income on housing they have less discretionary income to spend in other sectors of the economy especially those things that improve their lives such as health care, education, clothing, and transportation, not to mention incidental services, retail, and entertainment. A workforce housing coalition recognizes the interconnectedness between housing and the economy, and they typically work to advance both in collaborative public-private partnerships. Such a housing coalition or roundtable focused on expanding the supply of work force housing in the county could be an option for the county's housing tool kit.

5. Live/Work Homebuyer Programs.
Live/Work Programs are intended to create incentives for people to buy homes either in or near the communities where they work. They can be valuable tools for regions that seek to reduce commuting traffic and for urban municipalities that would like to encourage increased homeownership that strengthens neighborhoods. The program stimulates homeownership in target areas by providing mortgages at below market rates, down payment assistance, closing cost subsidies, and mortgage insurance to qualified buyers. Such a program can also be used to rehabilitate structures in the same target areas. Qualified buyers are usually earning below 100% of the median income and are buying real estate at less than the median regional price.

6. Accessory Units.
Accessory dwelling units are another widely used tool to expand the supply of affordable housing through the development of fully functional apartments built on a parcel that has an existing primary dwelling unit. Typically, accessory units can be attached or unattached, built new or come from a remodeled garage, be a carriage house or involve a basement. Accessory units must meet all local and state building codes for occupancy and have separate entrances. Permitting accessory units is entirely a local government decision. Their sizes, quantity, location, design and ease at which they are permitted is regulated within

municipal zoning. The units are not sold but rented and the original parcel is not typically subdivided.

Accessory dwellings are often employed to help to meet the market demand for rental units without necessitating any government subsidies. They also typically provide homeowners with additional income to help ensure their ability to afford their home in the event of personal financial problems.   Finally these accessory units help the families provide affordable housing options to relatives such as elderly parents or recent graduates first entering the job and housing markets.

The zoning analysis in Chapter 7 found that accessory units are at least partially allowed in 14 of 16 municipalities in the county. Only the Village of Cayuga Heights and the Village of Dryden currently do not allow accessory units. A total of 8 more of the county's municipalities have some restrictions on accessory units.

7. Low Income Housing Tax Credits.
Low-Income Housing Tax Credit is a federal program that provides developers additional construction capital when building affordable rental housing for low income households. Tax credits are a critical part of many low-income, multifamily financing proposals. This is so, because without them, the rental income generated by an affordably-priced project-complex would ordinarily be insufficient to cover the costs of construction and maintenance on the property. Developers who receive tax credits typically sell them to private investors who, in turn, benefit from a reduction in tax liability. The proceeds from the sale generate equity for the development, reducing the need for debt financing, and enabling the owner to charge more affordable, often sub-market rents. Programs typically require a developer to maintain affordable rents for a significant length of time (e.g. 20 years) when taking advantage of this program.

The State of New York has a Low Income Housing Tax Credit program. Some developers in the county already participate in the program. However, those participation levels could always be increased in order to help expand the supply of affordably-priced housing in the county.

8. Employer Assisted Tax Credits.
Employer Assisted Tax Credits are a tool that is very similar to Low Income Housing Tax Credits, except they are targeted toward local employers. Under this approach, the employer typically applies for an allocation of tax credits from the Housing Finance Agency in the state. The employer establishes a revolving loan fund with as little as $1,000 to as much as $100,000. Employers who do their part would receive a dollar for dollar tax credit on the investment. Employees borrow from the fund for their housing purchase or rental needs. Unused tax credits can be carried forward or back, usually over a 5-year period. After a period of 6 years, the initial investment is returned to the employer. Although several of the county's major employers are not profit seeking entities,

this is still a viable option for the many businesses in the county that are profit-seeking enterprises.

9. Tax Increment Financing Districts for Affordable Housing.
A Tax Increment Financing (TIF) District is a tool designed to address areas of blight and low property values where a municipality is seeking to generate increased levels of private investment. State legislative authority enables municipalities to establish TIF districts. Once established, the assessed property values are frozen for a period of 10 years. TIF Districts can be effective development tools because as new investments are made in the area, the incremental property taxes that would otherwise be generated can be used to fund abatements for TIF district investors or to help leverage public investments such as sewer, water roads, and other public amenities within the district.

A TIF district for Affordable Workforce Housing would allow a municipality to invest the incremental property tax revenue that would otherwise be due from investors into providing an expanded inventory of housing options and infrastructure within a targeted area within a community. Our analysis indicated that the State of New York and Tompkins County do not currently have enabling legislation for housing TIF districts or TIF districts to support the development of infrastructure to support high density housing development—unless these districts are located in areas of "urban blight."

10. Fair-Share Approaches.
One affordable housing tool which has been employed around the country over the past two to three decades has been the so-called "fair share" approaches to expanding the supply of affordable housing in regions or groups of individual communities surrounding a metro area. State and regional housing studies over the 1980s and into the 1990s which have attempted to deal with this issue have tended to focus on identifying needs for certain types of housing and to develop "fair share" allocation plans patterned after the precedent setting affordable housing Supreme Court decisions in the State of New Jersey in 1975 and 1983 (the so-called Mount Laurel decisions).

There are a wide variety of fair share approaches in place throughout the country. The State of Connecticut has a state-wide "fair-share"-like program that could be applicable to the state and the county. That program publishes a list of "exempt" communities every year of municipalities in the state that meet a state guideline requirement that a minimum of "10% of the units in a community being affordable." Although sometimes imprecise, the program uses information such as a unit inventory of affordable units and Section 8 vouchers to determine the number of units that are "affordable" in a particular community. In communities where the state's 10% of the total number of units in the municipality as affordable" is not met, affordable housing projects are "exempt" from local development guidelines and review. Like the other tools listed above, such a program could be implemented in Tompkins County as well with the approval of the county and/or state legislature.

11. Other Options of Applicability to the County.
In addition to the above, there are a multitude of other initiatives in place around the country that deal with many of the same regional economic-housing issues that the county is experiencing. They encompass a broad range of options ranging from land use, to cost reduction and other funding tools. The following is a listing of several other programs that have not already been mentioned above by type:

a. Short Summaries of Additional Zoning Tools:

1) Affordable Housing Overlay Zones
This is a zoning tool that offers developers any number of incentives in one or more existing zoning districts. If a developer agrees to meet the conditions of the community in terms of building affordably-priced units, the overlay zoning applies instead of the existing zoning.

2) Sewer Allocation Restrictions
This tool would reserve a certain percentage of the unused sewer capacity in a sewer district for affordably-priced dwelling unit projects.

3) Multi-Family Districts
Often all a community has to do to encourage affordable housing is to allow multifamily zoning. If the density is ample for the market and the units are "permitted by right" a developer would have support to combat NIMBY complaints and a shorter review process.

4) Design Standards
Often affordable housing is rejected because the community assumes the buildings will look bad. Writing design standards for the construction of multifamily housing, manufactured housing, and mobile homes can help alleviate those concerns.

5) Incentive Zoning
Density bonuses are one form of incentive zoning. Other incentives would be land set asides, waivers of site standards, waivers of fees, modifications of design requirements, or payments to land trusts.

6) Plan and Zone Areas for Manufactured Homes with Design Restrictions
Master planning certain site for manufactured homes help proactively plan for affordable housing. It puts all interested parties on notice as to the what, where, how and when of manufactured homes in the municipality.

b. Short Summaries of Additional Land Planning Tools.

1) Advocate Mixed Use Commercial/Residential Development

Mixed-use zoning helps increase the value of certain land markets. When downtown commercial markets only support ground level development but the owner needs to purchase the entire building it may not be profitable. Housing permitted on the upper floors may provide the additional income a developer needs to make a project with sub-market priced owner and renter housing more profitable.

2) Enact Building Caps to Slow Growth

Another option is a regulatory approach where the number of building permits issued would be capped at a rate that is tied to a housing unit growth target. Caps have been employed is several jurisdictions around the northeastern U.S. as housing demand pressures have escalated in some outlying jurisdictions.

This experience with building caps has been very much a “double-edged sword.” At first, caps may give the municipality breathing room to plan for more rapid paced development. However, caps also may have the effect of increasing land and housing prices by reducing the supply of available land. In addition, unless all or substantially all communities in a region (such as a county) also impose caps, then such caps typically do not have their intended impact of slowing the pace of development because they simply re-direct demand to adjacent communities where such caps do not exist.

3) Establish Community Land Trusts to Hold Property and Retain Equity

Land trusts can be used to hold land in perpetuity and thereby remove the value of the land from the building. This allows the housing unit to be resold to new owners at greatly reduce prices because the owner does not hold title to the land.

4) Housing Cooperatives and Limited Equity Partnerships Among Landowners.

This arrangement is similar to land trusts where a group of owners hold the assets for the express purpose of providing affordable housing. Deed restrictions are typically held on the property to ensure the agreements and purposes of the ownership remain.

c. Short Summaries of Additional Public Education-Relations Tools.

1) Workforce Housing Task Force

This is a specific purpose task force. It is made up of business owners who gather to counter the NIMBY opposition to housing. Business owners send the clear message that housing, affordably-priced housing, is needed to ensure that they can afford their employees and to address issues associated with housing and employee retention-recruitment. Task forces typically gather periodically to review housing proposals and attend local development review meetings at the municipal development review level. In this way, Workforce Housing Task

Forces can act as a counter weight to the prevalence of NIMBY opposition that typically develops—especially when prospective housing projects are promoted-publicized as being in the affordably-priced or lower end of the price-rental cost spectrum.

2) Costs Analysis of Not Building Both Affordably-Priced and Market Rate Housing

This tool takes the opposite approach of calculating the direct and indirect costs of not having housing choice across the complete home price-rental spectrum. Given current housing dynamics, this tool often focuses on the lower- to medium priced-rental cost portion of the market. At the lower- and middle priced-rental cost portion of the spectrum, costs are typically articulated as increased social services, lower household incomes that reduces the overall purchasing power of households in the local economy (these lower- and middle-income households tend to spend disproportionately higher percentages of their household incomes), lost local tax revenue, and increased demand on homeless services. These costs obviously can result in significant and negative fiscal impacts on municipal and county governments. If accurately accounted for the final results can be effective in educating the public on the value of having housing choice across the entire price-rental cost spectrum—and not just at the higher end.

3) Public Education Campaigns

A critically important strategy tool option, that almost always is an integral part of the implementation of nearly every successful regional housing strategy, is a coordinated educational-public relations campaign. Such campaigns typically utilize all media to raise the level of awareness on the need for housing—and below-market rate housing in particular. This approach is grounded presumption that a significant part –if not the majority—of local opposition to housing development projects is coming from a certain level of ignorance and/or misinformation around the issue. A public education-public relations campaign can reduce the stereotypes and false assumptions and eventually reduce the opposition to housing projects—and especially those that seek to develop below-market priced owner and rental housing.

12. Programs That Encourage the Partnerships to Reduce Housing Stress from Students and Employees of Higher Education Institutions.

In addition to the above, the presence of several higher educations institutions in the greater Ithaca and Tompkins County region has historically resulted in tensions between the housing needs of students and employees of these institutions and the housing needs of the population of the county that is not directly related to the operations of these higher education institutions. In this section of the report, several tools that have been employed in strategic partnerships between higher education institutions and their communities around the country are described. Where possible, web links have also have been provided for those wishing to dig deeper into these cooperative programs.

a. Short Summaries of Student Housing Tools.

1. University of Pennsylvania (Penn) – West Philadelphia Initiatives
   http://www.upenn.edu/compact/locally.html

The University of Pennsylvania's West Philadelphia initiatives has helped the university to partner with its neighboring communities to improve the quality of life in the city and in the neighborhoods surrounding the university. The program attempts to link the university's expertise and resources to accomplish the following objectives:

- Create clean and safe streets
- Increase housing and home ownership in neighborhoods
- Foster economic opportunity
- Promote commercial development

The program has been and continues to serve as a successful agent of change for a long-term vision, commitment, and a hard work. The university reports it has raised more than $50 million in capital to create the Neighborhood Housing Preservation and Development Fund to protect moderate cost of housing for students. Currently, the fund owns 200 rental units that will provide affordable rental options to attract students, faculty, staff, and local residents to live in the city at the affordable cost.

2. Cape Breton University, Canada - Affordable Student Housing Pilot Program
   http://www.gov.ns.ca/news/details.asp?id=20051124006

This program provides affordable rental housing to low-income single parents attending Cape Breton University. The program is created under the Canada-Nova Scotia Affordable Housing agreement and provides students with assistance with making rent payments. Qualifying applicants must be enrolled at university full-time, and a safety inspection must be done in the apartment for approval purposes before receiving rent supplements.

3. University of Guelph, Canada – New, Private Rental Housing for Students
   http://www.uoguelph.ca/mediarel/archives/001807.html

The New, Private Rental Housing for Students is an innovative university-private sector partnership designed to expand the supply of renter housing for students living off campus. Since 2003, the program reports that students at University of Guelph have had more options when it comes to living off campus. The partnership was a first-of-its-kind agreement between the university and a private-sector builder who specializes in constructing residential housing for students. The agreement called for the developer to provide up to 150 rental units for students.

In addition to the above, the university also has undertaken an effort to lease additional lands to construct new rental units away from campus and to improve pedestrian walkways to the campus from that location. The university's plans included a three phased development of additional student housing units designed to coincide with increases in the in-coming freshman classes. Early indications are that the program has so far gained wide support in the community where it is underway.

4. Duke University, North Carolina – Durham Neighborhood Initiatives
   http://www.dukenews.duke.edu/2004/01/grant_0104.html

Use the proceeds of an endowment grant to support ongoing affordable housing initiatives, youth programming, and nonprofits in the West End and Walltown neighborhoods. So far, the program has donated more than $3 million to Duke-Durham Neighborhood Partnership that works with residents to improve the quality of life in 12 neighborhoods closest to the campus since 1996. Over time, significant progress has been made, but the program acknowledges that assistance of this type is typically a slow process. One of the most significant initiatives that has received funds from the Duke-Durham Neighborhood Partnership is a Southwest Central Durham Organization. Hat organization includes 30 representatives of the Southwest Central area's six neighborhoods, nonprofits, and for-profit companies who work together to identify community needs and establishing future priorities.

A second program that is continuously funded by Duke-Durham Neighborhood Partnership is the nonprofit Self-Help Community Development Corporation. The corporation promotes affordable housing opportunities for low-income homeowners. About one-third of the first-time homebuyers assisted by the program have been Duke University employees. All programs funded by the program address the needs of families and children in local schools and neighborhoods.

5. University of California, Berkeley – Housing Initiatives
   http://www.cpberkeley.edu/ncp/goals/housinginitiatives.html

In 2002, the University of California, Berkeley New Century Plan developed six housing initiatives that were designed to: (1) help expand the supply of student housing close to campus, and (2) to provide peers and mentors with access to the campus resources they need to succeed. More specifically, the student housing initiatives that were part of this plan included the following:

- Provide two years of university housing to entering freshmen who desire it, and one year to entering transfers who desire it.

- Provide one year of university housing to entering graduate students who desire it.
- Partner with private and not-for-profit developers to continue to expand and improve the rental housing stock available to students.
- Provide up to 3 years of university housing to new untenured ladder faculty who desire it.
- Include the consideration of the development of child care facilities in future university housing projects.

The six initiatives described above were described by the plan as being ambitious and long-term. Therefore the plan indicated that successful implementation would require that many new housing units would need to be constructed on land presently owned by the university and also would require substantial investment of capital.

The plan also included a series of long-term benchmarks against which progress towards success would be measured. These included:

- By the end of 2020, increase the inventory of single undergraduate beds to equal 100% of entering freshmen and 50% of entering transfers and sophomores.
- By the end of 2020, increase the inventory of single graduate apartments to equal 50% of entering graduate students.
- By the end of 2020, increase the inventory of faculty apartments to 300% of the average number of new untenured faculty hires per year.
- Maintain the current number of university housing units suitable for students with children.

6. University of Maryland – Housing Needs for Graduate Students
   http://www.gsg.umd.edu/student/grad_needs.pdf

This effort involved the conducting a needs assessment by the Urban Studies and Planning Program (URSP) of University of Maryland in 2002 to address the housing needs of graduate students at the university. The research study showed that most incoming graduate students had a difficult time finding affordable and convenient housing, and were generally dissatisfied with the level of housing-related assistance they received from the university. The University of Maryland also reported that graduate schools often reported of losing prospective new students because of the difficult housing situation in the region. This effort recommended that UMCP's Off-Campus Housing Office make a commitment to develop a strategic plan to expand affordable housing opportunities for the universities graduate students. Programs at the University of California at Berkeley and University of Michigan were studied as models for the University of Maryland approach. The study's two principal recommendations Included:

- Establish a strategic planning process for expanding graduate housing opportunities, and monitor and evaluate the impact of the plan's impact on an on-going basis
- Upgrade the university's current system for providing housing-related information and assistance to current, incoming and prospective students to facilitate the smoother operation of the regional housing market.

b. Short Summaries of Tools for Employee and Staff Housing.

1. University of Miami, Oxford – Employer Assisted Housing
   http://www.units.muohio.edu/bussvcs/realestate/

The University of Miami, Oxford offers assistance to its faculty and staff who are buying their first homes within the community. The university provides a zero interest "forgivable loan" of $4,000 for first-time buyers when purchasing a home within the corporate limits of Oxford. If the purchase of home is located in the boundaries of "Historical Mile Square," then the loans of up to $10,000 may be available.

A forgivable loan under this program is the form of a second mortgage that is given at a rate of 14.25 percent per annum for the first six years of the loan. If the applicant chooses a seven year payback, then the rate is slightly higher at 14.5 percent. After seven years of owner occupancy the entire amount is forgiven. The forgivable loan must be applied when making a down payment, closing costs, and/or reduction in principal amount, or cost of renovation of property. The applicant must be a full-time, benefit-eligible employee of the university, with a salary of not more than $60,000 per year.

2. Ohio State University – Faculty and Staff Homeownership Incentives Program
   http://www.homeloan.buffalo.edu/

The Ohio State University offers down payment assistance to its faculty and staff to purchase homes within the neighborhoods of the University District. In cooperation with the City of Columbus, Fannie Mae, Campus Partners and North-side Community Development Corporation, the university continues to provide assistance with revitalization of University District neighborhoods. A total of $500,000 is targeted in two incentive areas within the University District. All full time employees except student employees, graduate associates, lecturers, and post-doctoral staff are eligible to receive down payment assistance that is limited to one $3,000 loan per household. Eligible property must be single-family or two-family home, and condominiums.

3. University of Buffalo, New York, New Home Purchase Assistance Program
   http://www.buffalo.edu/reporter/vol35/vol35n14/articles/HomeLoan.html

The University of Buffalo offers new home purchase assistance through its Home Loan Guaranty Program to encourage home ownership in University Heights—a neighborhood in the City of Buffalo bordering its South Campus. Through this program, eligible faculty and staff may finance up to 120 percent of the purchase price of a new home, including renovation and closing costs. Neither down payment nor private mortgage insurance is required. The program also covers refinancing of existing mortgages of homes in University Heights to cover renovation costs. In order to qualify for the program, an applicant must hold an appointment half-time (50 percent) or greater, or hold an adjunct/part-time faculty position with a term appointment with UB. Eligible property includes either a single-family or a two-family home.