

HOUSING OPPORTUNITY GRANT

Greater Greenville REALTORS® Promote “Missing Middle” Housing

January 2019

In the rapidly growing city of Greenville, S.C., as in many others nationwide, the demand for housing is increasing, while the supply is shrinking – a trend exacerbated by a framework of outdated policies that limit housing diversity. Facing the problem head-on, the REALTORS® of Greater Greenville teamed up with a number of other community organizations to host a housing forum to address what kind of housing is needed, and the existing local land use and zoning codes that inhibit its construction. A Housing Opportunity Grant helped them to do it.

There’s no silver bullet to solve the affordable housing problem that so many communities face, asserts Chris Bailey, Government Affairs Director of Greater Greenville Association of REALTORS® (GGAR). “The solution has to be long-term, because there are often complex issues like education and transportation involved; yet politicians, who live from term-to-term, may not be all that interested in long-term thinking, and, of course, tax hikes are the kiss of death.” So the goal of the housing forum, he explains, was to show city administrators what they could actually be achieving if only their zoning policies weren’t so antiquated. GGAR partnered with a broad range of local charitable and advocacy organizations such as Upstate Forever (a local conservation organization,) Piedmont Health Foundation, and the Jolley Foundation, as well as Piedmont Natural Gas, the American Institute of Architects, and the City of Greenville, to present the half-day program to a capacity crowd of 200 stakeholders and municipal officials.

The event’s keynote speaker was Karen Parolek of Opticos Design, a firm renowned for its work on the concept of “missing middle” housing, the kind of multi-unit or clustered housing that is affordable by nature, and compatible in scale with conventional single-family homes. Break-out panels featured experts discussing shifting demographics, barriers to development, and the newly created Greenville Housing Trust Fund. “It may have seemed like a strange partnership, initially, pairing speakers from the Home Builders Association with affordable housing advocates,” says Bailey, “but if you really want to learn about the barriers to development, there’s no one better to ask than the home builders, who are the ones who actually have to pull permits.”

“There were a lot of ‘Aha!’ moments, and there’s strong momentum moving forward,” he continues, reporting that the Greenville City Council has already agreed to cut all permitting fees by 50% on housing projects under \$169,000. “That really helps,” he says, adding, “Now if we could just get them to reduce a handful of codes... there’s actually one on the books here that requires housing facades to be a certain percent brick. That’s the kind of low-hanging fruit we’ll be going after in the short term, the baby steps that will make it easier to provide the housing our city needs.”

The Greater Greenville Association was no stranger to the REALTOR® Party grant programs; in fact, Bailey is such a believer that he promoted them in a talk at last year’s

Association Executive Institute. “These grants are a great way for associations to meet the core standards,” he says. “They’re so user-friendly, no matter how small your association staff might be; there’s no reason to be intimidated. The applications are only a few pages long, and they help organize your thoughts, and ultimately, your project. Plus, the National Association has a great staff to help you every step of the way with advice and expertise. I can’t recommend them highly enough!”

To learn more about how the REALTORS® of Greater Greenville are using REALTOR® Party resources to encourage policy makers to reduce barriers to affordable housing, contact Government Affairs Director Chris Bailey at 864-992-1953.

**HOUSING OPPORTUNITY GRANTS AND SMART GROWTH
Is Smart Growth the Key to Preserving Montana's 'Big Sky?' Gallatin
REALTORS® Funds Study to Find Answers.
September 2018**

In a land known as 'Big Sky,' it should come as no surprise that there's a certain cultural resistance to development density. Yet in Gallatin County, Montana, which has been topping best-places-to-live and best-places-to-retire lists in recent years, tremendous growth is forcing a closer look at the best ways to accommodate the burgeoning population. A Smart Growth Action Grant recently funded a comparative analysis study that will inform the ongoing development debates by clearly quantifying the fiscal implications of dense development versus sprawl.

In fact, the 1,100-member Gallatin Association of REALTORS® (GAR) received two grants to contribute to the complex process of developing a growth plan for the greater Bozeman region: a \$15,000 Smart Growth Action Grant supported the study by an Asheville, NC-based urban planning consulting firm called Urban3; and a \$1,500 Housing Opportunity Grant helped to fund an Affordable Housing Summit that brought stakeholders together to begin discussing goals for Bozeman.

"I have a handwritten note of thanks from the mayor on my desk right now," says Ellen Beck, GAR's Government Affairs Director. Between the in-depth analysis that was provided by the Urban3 study and the data collected at the Housing Summit, she says, the REALTORS® have earned not only the gratitude of City Hall, but also recognition as a serious partner in discussions about the region's future growth.

The comparative analysis study, which was completed in July, highlighted the significant return of property tax per acre that would be realized by reinvesting in urban centers and historic commercial corridors; the findings were illustrated by a series of colorful 3-D images that convey relative land value, tax value, and value-per-acre at a glance. On July 11, Joe Minicozzi, principal of Urban3, presented the study results to three different Bozeman audiences: at a breakfast for the REALTORS®; at a City Hall luncheon for city staff, the local homebuilders association, and developers; and once more in the evening for the general public. Beck, who attended all three sessions, says "The primary goal was to educate the public with this very clearly reasoned analysis. I think a lot of minds that had been skeptical were opened, when presented with the tax implications of building up the urban core, as opposed to on the outskirts, or way out in the country. The graphics made a very compelling argument for Smart Growth."

Two weeks later, GAR joined the city in hosting an Affordable Housing Summit that gathered representatives from the university and the local hospital, the region's largest housing consumers; AARP; the Department of Transportation; the school district; the local land trust; and, of course, REALTORS®. A facilitator from the university had small groups work together to answer a series of questions ultimately seeking to determine an acceptable definition of 'affordable housing' beyond the HUD standard. "It was a fascinating and highly effective exercise," says Beck, "and by having teams from such

different sectors working together, it really made us all think in broader terms.” City Hall was so thrilled with the results, she says, that it asked the REALTORS® to follow up with an even more comprehensive summit.

“We could not have achieved all this without the support of the National Association of REALTORS®,” notes Beck. “Our goal, going in to these programs, was to inform the growth policy planning process, which will promote Smart Growth development standards and spur an uptick in compact, walkable neighborhoods,” she says. “Another really positive outcome is that the city is looking to us as partners with valuable resources, expertise, and information.”

To learn more about how the Gallatin Association of REALTORS® is working as a valued partner of City Hall to plan the region’s Smart Growth, contact Government Affairs Director [Ellen Beck](#) at 406-585-0033.

HOUSING OPPORTUNITY GRANT

Laguna REALTORS® Help Seniors Age-in-Place

August 2018

'Aging-in-Place' is a concept that's gaining traction across the country, but in Laguna Beach, Calif., where the quality of life is so attractive, it's especially hard for many seniors to face leaving their beloved longtime homes in favor of safer options. The area's steep topography and strict environmental zoning mean that building senior housing developments for residents who have contributed so much to the community's appeal is out of the question. So, over the past two years, the Laguna Board of REALTORS® has used Housing Opportunity Grants to partner with the local agency for senior services, Laguna Beach Seniors, in addressing the challenge.

The Laguna Board of REALTORS® has a long history of community involvement and believes in giving back; in fact, it has supported Laguna Beach Seniors, a non-profit agency, for more than a decade. Says Association Executive Bobbie Jordan, "Securing the first grant in 2017 was part of our ongoing mission to lend a helping hand and be part of the solution to assist seniors with staying in their homes." That initial Housing Opportunity Grant supported Lifelong Laguna, an aging-in-place program administered by Laguna Beach Seniors. This was augmented by a second grant earlier this year; all told, the funding has enabled Lifelong Laguna to conduct focus groups with numerous partners throughout the community, and to engage in outreach about the Lifelong Laguna Home Modification Assessment. More recently, it has supported workshops on Accessory Dwelling Units, which, once a revision of municipal ordinances is complete, could benefit seniors wanting to age-in-place.

The Home Modification Assessment, just emerging from its pilot stage, has been very effective on a fundamentally practical level, explains John Fay, Program Specialist at Lifelong Laguna. "We go out to a house and identify interior and exterior safety and accessibility issues that could be upgraded, often with slight modifications. Small fixes like installing handrails, improving lighting, even eliminating loose area rugs can all make a difference. Maybe a doorway needs to be widened to accommodate a wheelchair. Sometimes it's a matter of behavior modification, and we can help with that, too," he notes. "We have a team of retired contractors volunteering their time and their expertise, and seniors in the program can be matched with volunteers who provide support throughout the process, to build a sense of security and trust. Our volunteers are trained and guided by professional care managers. Our goal is to educate and empower our seniors, giving them the confidence to stay in their homes when it's possible."

"REALTOR® involvement brings so much value to what we do with Lifelong Laguna," continues Fay. "Many folks who bought their homes decades ago worked with REALTORS® who are still active, and several REALTORS® are now volunteering with us at Lifelong Laguna," he points out, adding, "The REALTORS® are the main funders and volunteers for this community model, and we really couldn't do it without them!" Jordan adds, "In addition to our volunteer participation, we have many seniors among

our REALTOR® members. This partnership between Laguna Board of REALTORS® and Laguna Beach Seniors/Lifelong Laguna is a wonderful way to stay connected with our seniors and to provide assistance where and when needed.”

To learn more about how the REALTORS® of Laguna Beach are using REALTOR® Party resources to help local seniors age in place, contact Association Executive Bobbie Jordan at 949-497-2474 or John Fay, Program Specialist at Lifelong Laguna, at 949-715-8107.

HOUSING OPPORTUNITY GRANT

Sun Valley Board Help Veterans with a Housing Opportunity Grant July 2018

Sun Valley, Idaho has a population of about 21,000. According to the latest census information, that includes roughly 1,500 military veterans, nearly all of whom live below the poverty line. Through the REALTORS® for Veterans program, Sun Valley REALTORS® are providing assistance ranging from finding housing and rent relief to repairs, alterations, and maintenance. A REALTOR® Party Housing Opportunity Grant is helping them reach those who need them most.

Amanda Ornelas is Executive Officer of the 320-member Sun Valley Board. She explains that the small mountain community has a high cost of living, and although there's an Air Force base about two hours away and a training ground for Navy Seals nearby, no real veterans' services operate in the area. The pride that comes with having served in the armed forces makes it hard for many veterans to seek help, she notes: "Again and again, we hear about individuals who are struggling with housing, but unwilling to admit it. We know there are veterans living quietly, less visibly – camping, even – who need a leg up. If anyone's going to do something about their housing needs, it's going to be the REALTORS®."

The Sun Valley Board has its own charitable foundation, Sun Valley REALTORS® Give, and in 2016 it established the REALTORS® for Veterans program, which it first funded through a 5K race. This year, the board registered the program with the annual IDAHO Gives Day, a statewide online fundraiser for non-profits, which brought in more than \$16,000. "Far more income for far less effort than organizing a 5K!" laughs Ornelas. The REALTORS® for Veterans fund was set to provide assistance with rent and deposits, and also supported an annual Repair Fair to help with maintenance, clean-up, safety features, and wildfire abatement. The difficulty was in finding candidates who would come forward and ask for help.

So, the REALTORS® applied for a Housing Opportunity Grant to have a professional marketing firm produce and distribute a video about the program. A young couple who'd struggled for years living in a camper agreed to share their story about how the REALTORS® for Veterans program had helped them to stabilize their family, consolidate debts, and eventually buy a home with a VA loan. A short version of the video was also created, airing as a public service announcement on local cable channels and on social media. "This video has been a huge help for us," states Ornelas. "We are not swamped with applications, but we're getting leads and identifying those who need us. That is the goal." Once the half-page application is submitted, it is reviewed by a panel of REALTORS® who are also veterans; the applicants are more comfortable talking with fellow vets, who in turn have the sensitivity and understanding that only those who have served can bring to the table.

The third annual Repair Fair recently helped a 93-year old WWII veteran and his wife to live in increased comfort and safety in their home, with tree services and contractor

services donated by community members, as well as lots of elbow-grease from REALTOR® volunteers. Thanks to the video, the Sun Valley Board is exploring partnerships with like-minded organizations that have come forward eager to help veterans own their homes, and even build them, in light of the local housing shortage, says Ornelas.

“The Housing Opportunity Grant has helped us to change lives,” says Ornelas. “The awareness it’s created will have an ongoing impact, connecting us with neighbors who need the kind of assistance we’re equipped to give. We’re so grateful that the REALTOR® Party has made that possible.”

To learn more about how the Sun Valley Board of REALTORS® is helping its local veterans to secure and maintain housing, contact Amanda Ornelas, Executive Officer, at 208-726-7764.

HOUSING OPPORTUNITY GRANT

West Central Minnesota REALTORS® Help to House the Homeless

March 2018

The REALTORS® of West Central Minnesota believe it's important for everyone to have a home, and that doesn't always mean homeownership. Late in 2016, the 398-member board received a Housing Opportunity Grant that it used to partner with the Southwest Minnesota Continuum of Care (CoC), a clearinghouse of resources and aid for individuals and families experiencing homelessness. Thanks to a new system the grant has been promoting, a total of 72 new households have been established in the region, including at least 16 with school-age children.

It all began, says Sue Blumhoefer, Chief Executive Officer of the West Central Association of REALTORS® (WCAR), when one of its members, who serves on the board of the Southwest Minnesota Continuum of Care (CoC), wondered if there was a REALTOR® Party grant that could help support the work of the regional aid organization. Blumhoefer investigated, and met with the CoC to determine how possible funding assistance from the REALTORS® could best meet its needs. With guidance from Christine Berger, the Minnesota REALTORS® Vice President of Political Affairs, and the staff at NAR, WCAR applied for and received a Housing Opportunity Grant to promote and help implement the CoC's new Coordinated Entry System.

This initiative, explains Blumhoefer, streamlines, standardizes, and shares information among the 20 separate agencies within the Southwest Minnesota CoC, which spans 18 different counties. "When a person or family is homeless or about to become homeless, they receive an intake assessment to be considered for all potential housing assistance from all CoC agencies. This will keep clients from having to go from agency to agency seeking help and having to go through a different assessment at each one. It also helps to match clients with the most appropriate assistance based on their level of need."

The Housing Opportunity Grant, together with a contribution from WCAR, was put to work informing the public in the region about the new Coordinated Entry System. A new website, posters, and brochures in four languages, newspaper and billboard advertising, and a radio spot recorded by WCAR's President Ann Anderson, got the word out: to date, the combined efforts of WCAR and the Southwest Continuum of Care have helped create 72 stable households for clients in a previous state of homelessness. The funding from the REALTORS® also supported a training event for those performing the new assessments, and provided starter kits for clients, containing Walmart gift cards for basic household supplies.

"This means stability for those housed, which means better school outcomes for the kids, better chances at finding work, and generally better health outcomes," says Blumhoefer, noting that, "Ultimately, the goal is to get them to a point where they will be strong enough to move to homeownership."

One 19-year old who was assessed by the new program had been couch-hopping, spending nights in Walmart and Cashwise, and was housed in a hotel a couple of times. He recently received keys to his own apartment, and with his gift card, was able to buy a shower curtain, garbage can, dish soap, broom/dustpan, bathroom rug, cooking pot, paper goods, and an oven mitt. “How awesome is it to know we helped from day one with the program used to qualify him, and then, made sure he had some basics to set up a home,” says Blumhoefer.

Now that it’s in place, the system the Housing Opportunity Grant helped fund will continue to help those in need in the 18-county area, and the REALTORS® are maintaining an ongoing partnership with the CoC, sponsoring community immunization fairs and a cell phone drive for senior clients. Says Blumhoefer, “We definitely couldn’t have done this without the grant from NAR!”

To learn more about how the West Central Association of REALTORS® is working to get all its neighbors into stable housing situations, contact Chief Executive Officer Sue Blumhoefer at 320-235-6881.