Bridge City/Shrewsbury Community Development Project



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Jefferson Housing Foundation Revitalization Project for the Bridge City & Shrewsbury Communities

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Project in Community Economic Development (CED)

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Project Summary:

This project is a Single Family Home Development for low to moderate-income homeowners. This project takes place in Jefferson Parish Louisiana. The objectives and goals of this project were based on a need assessment that was performed by the non-profit sponsor three years ago. The project is being sponsored by the Jefferson Housing Foundation (JHF) a 501(c3) non-profit organization. This project is intended to develop single family homes that will be sold to first time homeowners in the Shrewsbury and Bridge City communities.

The lots that the homes will be constructed on will be purchased during project implementation phase of this project. The non-profit will work in conjunction with Opal Homes a for profit developer to develop this project. This development project will use \$630,000.00 of HOME funding that has been allocated by the local government jurisdiction to the non-profit for the redevelopment of these communities. This funding will be leveraged with private financing to acquire property and construct each home.

The developers of this project will work in conjunction with the community churches as well as the neighborhood organization to plan this project for these two communities. Opal Homes is a Limited Liability Corporation that is comprised of the non-profit sponsor and a for profit developer. This entity will sign a development agreement with the sponsor to develop this project.

Community Profile Background:

The Parish of Jefferson is primarily a middle and upper class residential community with only pockets of poverty. Shrewsbury and Bridge City are low to moderate-income communities. These neighborhoods are amongst the Parish's most economically disadvantaged areas and for all intents and purposes, sections in both neighborhoods are blighted areas -as defined by (Moskawitz, Landbloom, Illustrated Book of Development Definitions: 1985,N.J) as an area characterized by deterioration and/or abandoned buildings. Inadequate or missing public or community services, vacant land with debris, trash and junk accumulation and affected by adverse environmental nuisances such as noise, and heavy traffic.

These neighborhoods have experienced documented deterioration and economic decline, dating back to the late 1970's. During the mid-seventies (1970's) to late eighties (1980's), Jefferson Parish's heavy dependence on oil and gas extraction took its toll on the Parish's residents, especially low-income residents when the economy began to experience an economic downturn. The Parish experienced particularly high unemployment rates during this period. In 1988, Louisiana's unemployment rate was the third highest in the nation. Hence, the root cause of the problems in these areas has been the past economic development trends of the Parish coupled with systematic disinvestments over several decades.

The 2000 census data for (income, education and housing) for sections of the Bridge City and Shrewsbury pale in comparison to the surrounding neighborhoods and the Parish as a whole. Presently, the high unemployment rate, crimes against property and person, deteriorating commercial buildings and a dilapidated housing stock are the outward manifestation of years of economic decline and disinvestments in sections of Bridge City and the Shrewsbury neighborhood. Given the economic conditions discussed earlier, some community development practitioners would suggest that these neighborhoods had become slums long before the deterioration of their housing stock.

The entities that will be involved in planning and implementing this project will be the Jefferson Housing Foundation (JHF) is a 501(C3) private nonprofit organization, and community groups from the Bridge City & Shrewsbury neighborhoods. The Jefferson Housing Foundation was founded in 1992 and since its inception this organization has trained more than 2500 families to become homeowners. Of those families that have been trained more than 1000 families have purchased their first homes. This accomplishment has helped to deplete the supply of more than 3000 vacant and abandoned properties that existed in Jefferson Parish and has helped to create the need for the development of additional affordable housing in the Jefferson Parish Community. In positioning itself to continue to become a facilitator of helping to provide low cost housing, JHF has received Community Housing Development Organization (CHDO) status from the Parish of Jefferson thereby, enabling the organization to receive funding for the development of affordable housing throughout the Jefferson Parish Community.

The Bridge City / Shrewsbury Revitalization Project is intended to create affordable housing for would be first time homeowners in each of these communities. JHF worked with community groups in each of the neighborhoods to help them accomplish this task. These groups consisted of churches in each community as well as civic organizations. In the meetings with the civic organizations and church groups there were extreme differences of opinions between the groups regarding what actions should be taken first to revitalize the communities. While it was the initial plan of JHF to help each community develop an action plan for the total redevelopment of their communities because of the inability of these two types of groups to get along this goal was modified.

Problem Statement:

The Jefferson Housing Foundation (JHF) signed a contract with the Jefferson Parish Community Development Department to use a total of \$630,190.00 in HOME funding to stimulate revitalization projects in the Shrewsbury and Bridge City communities. In assessing the housing situation in the Parish, the Jefferson Parish five year Consolidated Plan indicated that there was a need for more affordable rental housing and lower cost less frills owner housing. For households with a housing affordability gap, efforts to become homeowners have failed due to poor credit histories, lack of market knowledge, and household economics.

All of the dwellings in each of these communities that are habitable are currently occupied. The opportunity to develop affordable housing in this community will help to stimulate additional investments into these communities as well as provide suitable employment opportunities for those residents that are currently unemployed. Of course for the residents in these communities providing a supply of affordable housing only attacks part of the problems, insuring that the communities organize themselves through their community organizations will allow these areas to stabilize and grow.

The groups that would benefit from this type of project will be the homeowners that already live in the area. The renters that will have the opportunity to become homeowners will also benefit from this project. Additionally, the community organizations as well as

the churches will benefit as per this will not only be a brick and mortar project, attempts to help these communities organize themselves and become proactive in their community's development will be performed.

Project Goals:

This project fits with the mission of the organization. The organizations defines the goals with the establishment of suitable affordable housing and the ability to organize and motivate the community organizations as well as the residents to take control of the things that occur in their communities. These goals were to be met when this starts to occur. This project intended to produce a total of thirty-two single-family homes that were to be sold to first time homebuyers from each of these communities. However, latter in the project the number of houses that would be produced from this project was modified to sixteen.

The project was also suppose to leverage the \$630,000.00 in HOME funding to attract additional funding from local lenders that was to be used to provide the interim funding needed to construct these homes. This project would also provide first time homebuyer training to each of the families that obtained one of these homes. This development was also expected to coordinate the home mortgage loan that each family will make to acquire their home with low interest bond money that will be provided by the Jefferson Parish Home Mortgage Authority (Financing Agency) to help provide them with the lowest monthly payments possible.

Additionally, this project would allow each would be purchaser to receive a soft second grant of up to \$20,000.00 to help make each home more affordable. Therefore, each home will have a development cost of \$87,000.00 however; a new homeowner could

qualify to purchase this home with a \$67,000.00 first mortgage. This project will also require the development of a subsidiary corporation to accomplish the housing development responsibilities of this project in a timely manor. The new corporation will outline the duties and responsibilities of its members while maintaining the integrity and responsibilities that are necessary for JHF to maintain its CHDO status while utilizing HOME proceeds. The relationship between JHF any subsidiaries, for profit partner and the contractor were to be governed by contractual documents that were developed during this project.

This project would also try to stimulate additional investments into this community. Although this goal will probably not be measurable during the time that this CED Program is being offered the stimulation of additional investment into these community by the private sector will be essential to the development of each community. The organizing of these communities is also a primary goal that must be accomplished in order to insure the long-term viability of each neighborhood. The organizational activities will include meeting with the civic associations in each community as well as meetings with the churches in each area.

Professional goals I expect to develop as a result of this project, include contractual development skills that relate to the governing agreements that this project will generate. I also expected to expand on my community organizing skills that would result from the meetings that would be held with the stakeholders in each community. This will include developing skills that will allow me to develop survey instruments that can serve as

measuring devices and tools that will help in assuring that communities are included in these types of projects.

The feasibility of this project will be measured continuously against the timeline goals that will be established by the project as it begins. While my role in the project will be as Project Manager/ Developer, I will also play a role in the community organizing that will take place throughout this project. However the community organizing will be the primary objective of the non-profit co-developer so the measuring tools that will need to be developed to insure this portion of the project is progressing as planed has not yet been defined. This process will come into better focus once the organizing objectives are clearly defined.

Once the project is allowed to move forward there will be monthly meetings held in each of the communities with the community organizations in each neighborhood. The primary objective in these meetings will be to give project updates as well as work on community organizing issues that the neighborhoods wish to address. This process as well as the construction timetable that will be developed will insure that this project stays on course.

Objectives:

The project hopes to have the first meetings with the communities and local governing authorities by the end of this month. Land acquisition and construction is anticipated to start before the end of February. The first homes should be constructed by April 2001. Monthly meetings were expected to be held with each of the community groups with the intentions of helping them organize to become more proactive in their communities. Financing of the first home purchasers was expected to be concluded by the end of April 2001. The additional resources for the project will come through interim financing from a local lending institution.

By the end of my academic program I expect to have 16 singly family homes developed and sold to new properly trained first time homeowners. Each purchaser will have a below rate mortgage that will be issued via the Jefferson Parish Financing Authority. The community organizations in each community will become better organized either through the civic associations are through a collaboration of churches in each community. This organization will include internal organizational structures that will allow for committee development to address the issues in each area. I believe that the project possesses all of the resources to fulfill the prerequisites that are necessary to construct and sell the 16 homes to the first time home purchasers. However, the revitalization efforts that the project will inevitable stimulates by the way of additional private investment will be dependent on the organizational structures that are developed in the community groups. These efforts will evolve throughout the project and I think that a structured community

that has the capacity to develop and process their plans will determine the extent of future private investments.

Project Product and Expected Outputs:

- 1) Community organizing in both communities, resulting in proactive planning
- 2) Future investments into each community by private sources.
- 3) Development and sale of 16 homes to low-to moderate income purchasers.

Community Organizing:

There were monthly meetings held in each neighborhood with the civic organizations. The first meetings in each of these communities were very well attended. The non-profit organization spoke about the project in terms of the homes that were to be constructed as well as about the social services that it offers. In each community the non-profit as well as the developer committed to work with the community groups to offer the highest quality cost efficient house and to set the tone for new development projects in these communities for the future.

While each of the neighborhoods had been neglected over the years and had suffered from a lack of proactive constructive leadership the makeup of the community groups in each community were in fact very different. In the Bridge City Community there were actually two groups one made up of residents that actually lived in the area and the other on was attended mostly by the ministers and clergy of the neighborhood of which many of them don't actually live in the community. The two groups only met with the non-profit sponsor at the same time once after that meeting, the meetings with each group were held at separate times.

In the Shrewsbury community you actually only had one organization. This organization was made up of many of the older residents in the community. This group included the ministers as well as the residents that lived in the neighborhood. There were other active younger people in the neighborhood that were operating independent from an organized structure. Some of them were operating their own bushiness or acting as pastor in their own churches. Each of these individuals expressed an interest in working to make this community a better place to live.

My role as the practitioner in working with the community organizing was to facilitate the monthly community meetings with each community organization. The issues concerning the houses to be produced would be addressed first and then each of the neighborhoods would define the 10 most important issues that needed to be addressed in their communities and the non-profit sponsor and I would help them to develop a plan to obtain satisfaction with each issues. In each of these neighborhoods, the development of decent affordable housing was one of the top issues.

The housing issues were defined within the first three months of the meetings. Different types of floor plans were submitted to each neighborhood organization, and the type of home, along with the price range of the homes were agreed to by everyone, including the local District Councilman. The biggest issue that plagued each area was gaining title to the land so that the homes could be constructed. A lot of the vacant property in each of the neighborhoods had never been through a succession and in the majority of the cases, clear title was difficult to obtain. While after maybe five months we were able to obtain the 10 land parcels we needed in Bridge City, obtaining parcels of land in Shrewsbury proved to be more difficult. We eventually went back to the Shrewsbury community organization and the local councilman and received guidance that actually allowed us to incorporate repairing vacant homes into the Shrewsbury project.

About six-months after this project got started the non-profit sponsor had some difficulties with the IRS regarding withholding tax obligations. The IRS placed a lien on the organization, this story was somehow leaked to the press and the non-profit actually moved away from its projects to handle the pending IRS problems. In addition to this problem the Social Service Director that worked for the organization left the non-profit during this period, therefore you had the sponsor of this project for all practical purposes shut down and the lead person in charge of community organizing vacated his position.

The tax lien was reported to be for more than \$200,000.00. The non-profit at that time was in the process of closing a \$7.8 million dollar project, and about to receive a 500-unit apartment complex from HUD along with a \$7.9 million dollar grant. The manifestation

of the IRS dilemma and the front-page newspaper articles were believed to be deliberate attempts to publicly embarrass the organization. Although after maybe forty-five days, the situation had been controlled and the organization was able to proceed with its closing take down its new apartment complex and continue this project. However, the community organizing portion of this project was never the same the non-profit began to miss many of the meetings and became more focused on the revenue that would be produced when the homes were developed. After several meetings with the director of the non-profit, I communicated my concerns to the councilman in this area. The councilman decided to fund projects that would be specific to community organizing for each of these two communities, in other words at this point he just wants the brick and mortar to be completed.

The meetings that we had been having with the community organizations after the IRS lien were to give them updates as to when the construction would start. They were informed in a meeting that was attended by representatives of the council office that future funding would be allocated to the community organizing needs in each of the communities. Although the community organizing products I had hoped for were not produced, I have learned that it would be better to work with an organization that focused on community organizing. I believe that this process has laid the groundwork for the development of a practical plan to organize each of these neighborhoods.

Future Investments:

This output could not be measured during the course of this project.

The Development of the Houses:

The construction of three homes in this development project began in September of this year. Three of the homes have been sold and construction on the next four have begun. The goal of having 16 homes constructed and sold will not be met by the timetable that was set originally.

The governing documentation that organized this development project had never been utilized in Jefferson Parish before. This process included the development of a Limited Liability Corporation (L.L.C.). This L.L.C. was comprised of the for-profit developer and the non-profit sponsor. Each of the duties and responsibilities of each partner were defined in the operations agreement for this corporation. This entity signed a contract with the non-profit sponsor to develop the project. The responsibility of securing the financing and overseeing the project would be the responsibility of the newly created entity.

The non-profits responsibility in the L.L.C. was primarily related to the community organizing and community relations that were anticipated for the project. The for-profit partner had the responsibility of securing the financing and actually performing and managing the construction of the project.

Expected Inputs:

- 1) Input from the Jefferson Parish Community Development Department on the project as well as their support in the development of all governing contracts. Because the proposed development structure had never been attempted here in Jefferson Parish, the Jefferson Parish Community Development Department was very involved in the development of the documents. The primary focus of the department was to insure that everyone adhered to the spirit and the intent of the HOME CHDO contract.
- 2) Jefferson Parish Councilman Lloyd Giardina final project approval. Mr. Giardina's primary concern was that the residents of the neighborhoods got involved in helping to develop these projects.
- 3) The Jefferson Housing Foundation (JHF) and its Board of Directors had to approve the final organizational structure. This structure was not entirely new to JHF; they had formulated a similar structure in other projects they had done outside of Jefferson Parish Community Development Department.

- 4) Home Funding from the Jefferson Parish Community Development Department was utilized as leverage to bring additional resources to this project.
- 5) Extensive planning by the community groups that would lead to cohesive organizing amongst the different groups was expected. This input worked fine for the development and the defining of the homes, however the organizing effort fell short of its goal.

Actual Outputs:

- Created a Limited Liability Corporation between the non-profit and the for profit partner.
- 2) Developed governing documents that defined the duties and responsibilities of each partner.
- 3) Developed plans for the project with the community groups and received their support for the project.
- 4) Received the support from the Councilman and the Jefferson Parish Community Development Department.
- 5) Acquired ten properties to begin construction, six homes will be started and completed by January 2002.

Evaluation Methodology:

The success of the project would be measured based on the goals that were set and the goals that were accomplished. This process would also review the outputs that were expected along with the outputs that were generated. Finally a stakeholder analysis will be made to evaluate the project processes to determine how the project helped the communities. The evaluation process will reexamine the planning process that led to this project and based on the outputs that were generated, see how the planning process could have been improved upon to get more favorable results. The goals that were set for this project were definitively defined, there were suppose to be homes produced, homeowners created, and the development of a plan for each of the communities as to how they would precede with solving additional problems within their communities. The results of this yearlong project and the outputs define what occurred, the measuring of the results against the timeline that was generated for this project helped me to determine if goals were being met.

Project Analysis:

This analysis will be done specifically to access what was expected to happen in this revitalization and what actually occurred. The two most important outcomes of this project was expected to be the development of the sixteen single family homes and the organizing of the community groups helping them to become proactive in the planning that would be needed for their neighborhoods.

The development of a partnership between the non-profit developer and the for profit developer proved to be a good sound structure that worked for both entities. The formulation of the Limited Liability Corporation and the defining of each entity's responsibility in the governing documents allowed the construction of the homes to progress very smoothly. The financial problems and instability that plagued the non-profit actually contributed to the project having a late start. However all financial arrangements, bank funding, or startup cost that were necessary occurred in a timely manor as a result of the development structure. This element of the project performed as expected but for the stability problems of the non-profit.

The community-organizing portion of the project did not perform as well. The project was successful in getting the groups from each community to support the construction of new housing for first time homeowners. The communities helped to establish a projected sales price as well as to develop the style and sizes of the homes to be constructed. However, the project was never actually able to perform any continuous dialogue with the community groups that led to significant community organizing. Although there was

administrative money in the project for the non-profit to develop this project, the non-profit never gravitated to a level of organizing the community. While there were attempts to bring the civic organizations and the clergy led groups together in each neighborhood no significant changes in the way that they communicated with each other occurred.

The non-profit developer operates at a Parish wide level; there are no particular communities that this entity will concentrate within. JHF currently has projects on going in at least six different neighborhoods. The effort of the non-profit was more focused on gathering community support for the specific project. It was the position of the non-profit that the community-organizing portion of the project could not be performed to the degree the project had planed for due to the limited resources. This position is perhaps shared by me as I have had the opportunity to be involved with the community groups and I do have an appreciation for the time and effort that must be spent in order to properly organize them. The expertise to properly perform these duties did not exist in this organizational structure. In the recommendation portion of this document I will give more detail as to what needs to occur for future projects.

Strengths, Weaknesses, Opportunities, and Threats

- The \$630,000.00 in HOME funding. These resources will be leveraged to generate nearly 1.4 million dollars in direct economic activity in these communities.
- II) The experience of the developer. This developer has developed and constructed more than 2000 homes. This project once started will produce a quality project within the budget and on time.
- III) The experience of the non-profit to train homeowners and perform outreach in each of these neighborhoods. Since JHF serves as sponsor of this project their involvement in all areas of the project will be a plus to the communities.
- IV) The experience of the project manager, as a contractor, real estate broker, developer, and now CED student, who will insist that the needs of the community are addressed.

V) Support of local politics from Councilman Giardina. Both of these neighborhoods are located within his council district.

Weaknesses:

- The newness of this kind of project here in Jefferson Parish. The joint venture concept whereby the sponsor and developer formulate a limited Liability Corporation and contract with the non-profit as developers is a new concept. This situation has caused the local Community Development Department (CDD) to have concerns regarding the governing documents that created the entities and their relationships. The CDD concerns evolved around the HOME regulations and weather or not the structure violated the HOME guidelines regarding the project and weather or not the non-profit had control.
- II) There is a lack of available sites in the Shrewsbury community. Although there are quite a number of vacant sites, people that have died owned many of the sites and most of the families never opened a succession.
- III) The challenges of getting the residents interested in organizing. In both of these communities there has never been an organized attempt to help these residents become proactive in their communities. Helping them to

understand that their neighborhoods were probably left behind because of their inactivity will be a challenge.

Opportunities:

- There will be an opportunity to directly affect the property values of the residents in this community. Since there has been no economic development activity in any of these communities the property values of the residents that own in this community are very low. The new housing that would be developed will increase the values of the current real estate in these neighborhoods, and thereby stimulate additional investment in each of these communities.
- II) The opportunity to create new homeowners. These affordable homes will be sold to first time home purchasers only. This will increase the supply of affordable housing in Jefferson Parish.

 Currently demand for affordable housing in this community far exceeds supply.

III) The opportunity to help each of these communities to develop an action plan to retake their communities and to become proactive participants in planning its growth.

Threats:

- Having the community not embrace the project as the first step in recapturing their neighborhoods. This will be needed in order for the project to be a success. If the project is not accepted as a community activity it will be harder to complete the construction without vandalism and it will be more difficult to sell the homes once construction is concluded.
- Insuring that the real estate community and the lending community stay involved with the project of helping this neighborhood's residents to become empowered.

Recommendations:

It was the recommendation of the practitioner and the participants involved in this project that there be additional funding for the community organizing that is needed for this community. It is also recommended that a group or a combination of groups be selected as the lead facilitator for the organizing that still needs to occur. It is further recommended that the Parish Councilman continue to support HOME funding for these areas. So that future projects can be started. Both of these areas would also benefit from an economic development study that can be commissioned by the Parish.

In performing these kinds of projects for the future I would also like to recommend that local government include actual stakeholders in the funding award. While the Jefferson Housing Foundation has developed a track record of achievement in completing projects, I believe that this project would have benefited from having local community groups actually being involved on the development team as an owner/developer. It is further recommended that the structure of a joint venture between a non-profit developer and for profit developer be encouraged in future projects for this area.

Based on the processes that have been introduced to me through the CED experience that I have had since entering this program, one of the most important things that I will recommend is that all future projects go through a detailed planning process before they are begun. As I conceived this project at the beginning of this program, I now realize that the desired results from this project were already anticipated by me. Had there been more

planning done with the stakeholders of this community the non-profit probably would have stayed in the project, but an additional lead community facilitator in the form of a group or association would have been brought in from the beginning as well. This situation would have allowed the positive attributes of the Jefferson Housing Foundation, and the for-profit developer to be used while insuring that the stakeholders input from the very beginning of this project was significant and apart of the shaping process of the project.

Research Used:

- 1) U.S. Census Data
- 2) Surveys

The results of this information in this development project were used to quantify the approaches that the project took. The survey information helped to determine the size and cost of the homes that would be constructed. The U.S. census data helped to quantify the need for the project.

Communication Technology:

There was no significant communication technology used other than the Internet via computers.

Project Budget:

The budget for this project included the \$640,000.00 in HOME funding along with the remaining dollars that would be needed to complete the construction. In the Bridge City community \$220,000.00 of HOME funding was allocated in the project. The remaining \$420,000.00 is what was allocated for the Shrewsbury neighborhood. The cost to develop a home in the Bridge City community came up to \$89,000.00. The appraised value for this house would only be \$87,000.00. This issue of having the appraised value be less than the cost to produce was the result of not having any construction activity in this community in the last several years.

The HOME funding was originally supposed to be used as soft second financing to support low-income homeownership in an amount that would not exceed twenty thousand dollars on each home. The original plan allowed for eleven homes to be built in this neighborhood thereby, using the entire \$220,000.00 that had been allocated. However, due to the disparity in the appraisal and the development cost the number of homes was reduced to 10 in this community, and the additional twenty thousand dollars was converted into a production subsidy to cover the cost of the project.

The same concept was also needed in the Shrewsbury community; as per the cost to develop a property and what a property would appraise for are very different. There was a \$17,400.00 difference in this cost. Additionally, because it had been more than twenty years since this type of development was attempted in this community, it was decided

that the first six homes to be constructed would be done using all HOME proceeds as per the local jurisdiction needed the funding to be utilized or they would have to return it to HUD. Therefore, instead of starting the sixteen homes we wanted to, the project will start with constructing only six properties leaving a subsidy of \$37,400.00 in each property. Once the first six properties are constructed and sold the remaining HOME funding will be recycled back for additional use in constructing housing in this neighborhood.

Timeline & Implementation Schedule:

January - March 2001

Met with the community organizations to introduce the project. Met with the local lenders to arrange interim financing. Met with the Jefferson Parish Community Development Department to facilitate the development of the governing documents. The meetings with the community organizations were held monthly.

April - June 2001

Selected the floor plans and final pricing for the homes that were constructed. Identified the land parcels that would be acquired to construct the homes upon. Met biweekly with the non-profit sponsor to insure the duties and responsibilities that were outlined are being adhered to. Met weekly with the for-profit developer to finalize the development of the Limited Liability Corp. Met several times during this period with the Jefferson Parish Community Development Department to insure that they were comfortable with the documents that will govern this project. (Primary Concern) The non-profit sponsor was not working with the community organization as I had hoped. The fact that the non-profit wasn't a true stakeholder in that community dictated their actions.

July – September 2001

Had to deal with a setback to the non-profit that involved the IRS. This situation was controlled by mid July unfortunately the non-profit was never able to get on track with the community organizing activities after that. The meetings with the community organizations continued on a monthly basis. Most of the meetings had regurgitated to

talking about when the project would start there was very little discussion on other community organizing related activity. Finalized the acquisition of the land to begin construction in Bridge City. Redefined the project scope for the Shrewsbury community to include the renovation of vacant dilapidated properties.

September 2001 – December

Started construction on the first houses in September. Prepared project final report.

Conclusions:

The Bridge City/Shrewsbury Redevelopment Project did not accomplish all of the goals that it intended to however, the structure for how future projects in these neighborhoods should proceed has been outlined. The construction of the new homes that will be developed in each of these neighborhoods was supported by the community organizations. Each neighborhood helped to determine the price, size and quality of the home that was constructed in their community. The goal of having the neighborhoods each develop work plans that would help them tackle problems within their communities was not fully accomplished however, the results of this project helped to underscore the need for additional funding for community organizing efforts in each of these neighborhoods.

The plan to form a Limited Liability Corporation between the non-profit sponsor and a for-profit developer worked well for both parties. However, this partnership should have included a community organization from each neighborhood as well. As a practitioner I believe that having a stakeholder in the ownership structure of this development would have helped to accomplish the other task of this project that had to do with community organizing.

As I review the project and after having completed this program, I believe that the conception of this community development project was driven by the funding that had been allocated to the non-profit sponsor. This process did not allow for the necessary planning between the stakeholders and the non-profit development team. While the results did produce affordable housing for each area the community organizing component of this project could have accomplished more, with more adequate planning.

The best lesson that I learned was that: A planning process that is inclusive of all of the stakeholders and participators in the project is just as important as implementing the project. All of the objectives will be met if the project is properly planed and all mishaps are considered in the planning process.

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