

**A Primer on
University-Community Housing
Partnerships**

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Introduction

Throughout the nation there are many communities where housing affordability has become a severe problem. This is particularly true in larger cities where major universities are located. University students, staff, and faculty add to the demand side of the market, driving down vacancy rates and driving up housing prices and rents. Where housing supply falls further and further behind housing demand, prices and rents tend to increase the fastest. This puts enormous strain on the budgets of low income families in almost all cities; it strains the budgets of working families and even middle income families in a number of metropolitan areas including Boston, San Francisco, and New York where demand is already outstripping supply. Even as universities and colleges provide jobs to neighborhood residents and add vitality to the local community, their students and their employees inevitably affect the housing market and the cost of living for community residents.

For this reason, a number of universities throughout the United States have tried to partner with community groups and city agencies to find ways of boosting housing production not only for their own students, but also for their own employees, and in some cases even for non-university related community residents. This brief report has been written to describe some of the efforts taken to accomplish the latter two. Given limited resources and limited time, it is far from encyclopedic. A more thorough research effort could describe in detail many more university-community initiatives.

The U.S. Department of Housing and Urban Development (HUD) recognized the importance of “town-gown” cooperation when it established its Office of University Partnerships in 1994. Under this program, *Community Outreach Partnership Centers* (COPC’s) were funded at a number of universities to address urban problems from those in the immediate neighborhood surrounding the academic institution to those that are citywide.¹ “The initiative’s premise was that the long-term futures of both town and gown were so intertwined that their mutual survival was contingent on greater cooperation.”² Citing the same reasons, the Fannie Mae Foundation has created the *University-Community Partnership Initiative (UCPI)*.³ Its focus is more directly targeted to affordable housing.

As Wim Wiewel and his colleagues have noted, partnerships around housing have “to be seen as part of a more general reconfiguration of the relationship between academia and its social hinterland, whereby its economic, physical, technical, and intellectual resources are on tap by, rather than on top of, local communities.”⁴ The university is in a position to offer technical assistance, applied research, training, financial assistance, staffing, assistance with organizing and advocacy, and housing development itself.

Clearly, these cooperative efforts are not without their challenges and shortcomings. Large universities often lack the flexibility needed for responding quickly to community concerns. Faculty and staff need to be encouraged to devote some of their energy to serving the community when the model for tenure and success at most universities

stresses teaching and research. For their part, community agencies and organizations often are not well organized to accept partnership with a university. Given past history, more times than not there is an antipathy toward the university as an institution that may be seen as having ignored the community's needs or explicitly harmed the community through its expansion into the community's neighborhoods. Fledgling community organizations often lack the experience to make strategic decisions in a timely manner. Simply determining who speaks for the community is often problematic, particularly when there are scarce resources at stake.

The key to success in university-community partnerships is building trust and mutual respect. This necessarily takes time and often enormous patience. Moving toward an understanding of common goals is critical in this process. Compromise is nearly inevitable and time-consuming. Clear benefits must exist for both the community and the university. As Wiewel, *et.al.* remind us, based on a 1999 HUD publication, successful partnerships possess a number of critical features:⁵

- A shared vision and philosophy of community development practice
- A way of working together that expresses this shared vision
- Partner relationships that address inequities in power, culture, class, and race
- Recognition and a striving to satisfy mutual interests
- Balanced roles between advocacy and cooperation
- A pledge to a long-term relationship between partners for the good of the overall community

In this report, we highlight cases where these features helped ensure the success of a number of university-community partnerships.

Models of University/Community Housing Partnerships

Universities that decide to play a role in housing issues have chosen a fairly wide range of options for structuring that participation. Some have taken a very hands-on role, while others have preferred to remain in the background and/or provide primarily financial support. Some have focused on their own faculty and staff, while others have reached out to the broader community of which they are a part.

In carrying out this research and analysis, there are two models which we have chosen not to describe in detail: the provision of housing solely for students (usually in the form of dormitories), and pure educational/research efforts carried out by universities regarding housing policy. In the case of dormitories, we feel that this is a normal part of university operations and -- although it can certainly have a positive effect in reducing the stress on the surrounding housing market -- it works primarily to benefit the university itself. In the case of educational and research efforts not connected to the community directly, as in the valuable work done by the Joint Center for Housing Studies at Harvard, this reflects less a university partnering with a community as it is the university providing the benefits of its research capability to the community. The fact that these models are not covered in detail here, however, is not meant to diminish in any way the importance of initiatives to provide student housing, or research and analysis on housing markets, programs and policy. We will instead, in this paper, focus upon direct relationships between universities and communities on housing issues and programs.

We have identified at least four different ways in which universities have partnered with communities in the housing arena:

1. Financial contributions to the community to assist in the production or preservation of housing
2. Employer-Assisted Housing for university faculty and staff
3. Direct production of affordable housing for community residents
4. Housing development and planning assistance using university resources targeted at specific communities or neighborhoods

While each model is different, and each example is individual, the partnerships all share certain characteristics:

- They are initiated to address a perceived problem and/or perceived opportunity that the university is facing (most of the models we found were initiated by the university, not by the community, probably due to the imbalance of power and money: the university has both and the community has little).

- They require a long time in the beginning for the university to build trust with a community that is usually skeptical at best of university initiatives and often openly hostile. Northeastern University's World Class Housing Collaborative very deliberately built in a preliminary period of almost 18 months just working on the trust equation. Clark University reports that "[t]he first four years of the partnership were dedicated to small projects and the establishment of trust between the community and the university."⁶ The Fannie Mae Foundation states, "when partnerships involve organizations without previously established working relationships, the planning phase introduces partners to each other and sets the tone for future relationships....The partnerships that followed that example are having the best results."⁷ This element is so important to the success of partnerships that we have devoted a whole section of this report to describing ways to implement it.

- They focus for the most part on comprehensive approaches which encompass more than just the bricks and mortar of housing development.

The remainder of this section will outline each of these models, including specific examples.

1. Financial Contributions to the Community

Of the four types of partnerships described above, this one is the least common. This may be because most universities do not have the financial resources to directly fund local housing initiatives. In addition, when a University commits financial resources to a project it almost always wants to have a say in how its money is spent. One example of this approach has recently been developed by Harvard University.

According to the Harvard University website, “The initiative, designed to assist both low- and middle-income residents consists of three distinct programs – (1) Harvard 20/20/2000 -- a \$20 million low-interest loan program managed by several Cambridge and Boston nonprofit agencies, (2) Housing Innovation and Policy -- a \$1 million fund for one-time grants aimed at housing development, and (3) the Harvard Housing Advisory Committee -- a faculty-based research and advisory group to support nonprofits in their affordable housing efforts.”⁸

The Harvard 20/20/2000 program provides 20-year loans (at two percent interest) to area nonprofit agencies. The funding is managed by three Cambridge and Boston housing intermediaries that provide resources to nonprofit organizations. Partnering with Boston Community Capital (BCC), the Cambridge Affordable Housing Trust (CAHT), and the Local Initiatives Support Corporation (LISC/Boston Chapter), Harvard has provided half of the \$20 million in loans to Cambridge nonprofit agencies and half to Boston nonprofit agencies since university facilities are located in both cities that lie across the Charles River from each other. These nonprofit organizations then use the money to create or preserve housing for local residents.⁹

Other financing programs exist at Yale and at the University of Delaware. Yale University helped establish the Dwight Fund -- a \$1.225 million revolving community development loan fund with \$850,000 from HUD, \$225,000 from Yale, and \$150,000 from the Local Initiatives Support Corporation (LISC). This fund provides the Greater Dwight Development Corporation (a local CDC Yale helped to create more than fifteen years ago) with discretionary money to finance priority real estate projects.¹⁰

To promote the development of a stronger housing delivery system in Delaware, the University of Delaware’s Community Development Resource Center provides predevelopment funding to support CDC physical development efforts. The Center collaborates with several organizations including the Center for Community Development and Family Policy, the Delaware State Housing Authority, the Delaware Community Foundation, and a consortium of banks, in order to provide information, training, technical assistance, and funding for CDC core operating support. Twenty-eight nonprofit housing organizations statewide have been awarded \$156,000 in grants to date. These grants are used to address a variety of housing development needs, such as purchasing computer and office equipment, and providing predevelopment funds and architectural services.¹¹

2. Employer-Assisted Housing

Employer-Assisted Housing (EAH) is usually defined as a program of assistance to employees of an institution to help them learn about homeownership, or to locate or afford suitable housing for themselves and their families. As described below, EAH can encompass a broad range of initiatives, some of them representing very low cost to the university. Simply stated, EAH can be a valuable benefit to university employees. Some universities have used EAH as a tool for community revitalization, encouraging staff and faculty to locate housing in often distressed neighborhoods near the campus. However, EAH can also be a strong component of a university/community partnership in strong housing markets; in these situations, the community often sees a real value in helping university employees to become part of the immediate neighborhood, which is otherwise not affordable for those employees without some help.

Many universities in today's economy have experienced serious challenges in dealing with the difficulties of recruiting and retaining employees. Especially in housing markets where salaries have not kept pace with the escalation of housing costs, it is often very difficult to attract new employees to the community, or to retain experienced employees over time. In high-cost areas, even very highly-regarded institutions have seen desired faculty members "vote with their feet" to locate instead in communities or states that offer lower costs of living. Universities may find that the benefits of creating an EAH program, and the expected increase in employee loyalty that accompanies EAH, far outweigh the considerable costs of recruiting and training new staff.

At the civic level, of course, in overheated housing markets (such as Boston, New York and San Francisco), the public notices and applauds efforts by employers to become part of the solution to the lack of affordability. And in situations where a university would like to expand a facility, or participate in public programs, the provision of EAH benefits may be seen by public officials as part of the public benefit that they would like to receive.

A wide range of assistance can be included in an EAH Program. Anything that helps an employee to learn about, find or afford suitable housing can be part of EAH. All of the following examples qualify as EAH programs.

1. The university, usually through its Human Resources department, can refer interested employees to sources of information, counseling and training about housing resources and homeownership available in the community. These services can be provided by the university itself, or -- more usually -- by a proprietary or nonprofit entity in the community. We are aware of a successful program of this type facilitated by Bentley College in Boston's suburbs. In this case a local real estate company offers the training.¹² Most colleges that we talked to have some sort of housing office to help employees with this type of information, at least at a minimal level.

2. The university can create a program of matched savings, under which the employer matches -- in some predetermined ratio -- funds saved by the employee toward housing costs.
3. The university can provide financial assistance to renters by providing or guaranteeing the payment of security deposits and last month's rent, where required. This will relieve the renter household of having to come up with hundreds or thousands of dollars at the beginning of occupancy. This assistance can be structured by the university as either a grant or a loan.
4. For employees desiring homeownership, the university can provide down payment assistance or a "soft second loan" (a loan which is secured by the real estate but does not create a first mortgage lien on the property and often does not need to be repaid until sale or refinancing). This can often mean the difference between a family being able to afford a home or not. These loans can be structured so that if an employee remains with the university for a period of time, repayment of the loan is forgiven over a number of years.

Yale University in New Haven, Connecticut established the Yale Homebuyer Program in 1994, specifically to encourage Yale faculty and staff to buy homes and live in New Haven.¹³ Currently, the program is open to any Yale faculty member with an appointment of at least one year at half-time or more OR any permanent Yale employee scheduled to work 20 hours or more per week. The university imposes no cap on the number of faculty or staff that can participate.

The program has evolved over its almost 10-year history. Currently, the benefit consists of ten annual payments. The first payment is \$7000 (a first payment of \$2000 and a \$5000 bonus). The remaining nine annual payments are \$2000 each. Further, employees may qualify for an additional \$5000 incentive payment (for a total of \$30,000 over ten years) if they choose to purchase a home in a designated area of New Haven. Annual payments are made if the participant remains an eligible employee of the university, continues to own and occupy the house, and remains in good standing with the first mortgage lender, if applicable.

As of May 7, 2003, 546 Yale faculty and staff have benefited from this program, representing a financial commitment by the university of over \$12.5 million toward home purchases of more than \$65 million. Areas eligible for the special \$5000 incentive have been expanded over the years.¹⁴

Clark University in Worcester, Massachusetts has had a very successful program of this type since 1995.¹⁵ Called the University Park Partnership, their plan was structured initially to encourage employees to live in the Main South neighborhood near the campus. At the inception of the program, the neighborhood was considered to be distressed, and the EAH program was an incentive for employees to seek homes there and to participate in the revitalization of a community just outside the Clark campus. Ironically, now with an

overheated housing market, homes are priced beyond the reach of many Clark faculty and staff, and the program has become a means for them to afford a home in a neighborhood that might otherwise be beyond their reach. Beginning as a neighborhood stabilization program, this plan has now become a tool for recruitment and retention of employees.

Under the Clark plan, typical of many, Clark provides \$5000 to an eligible employee as a deferred loan accruing interest at a market rate. Every year, on the anniversary date of the loan (and if the borrower is still employed by Clark), the balance is reduced by \$1000, or 20%. This is typical of most EAH down payment assistance plans. Clark has, however, gone a step further. For the first seven years of the loan, if the borrower is still employed by Clark, he/she receives a check representing 12% of his/her salary, up to a cap of \$4000. For employees with annual salaries higher than \$36,000, this feature represents a total benefit of \$33,000 (the initial \$5000 plus 7 annual installments of \$4000).¹⁶

In terms of employees to be served, EAH may also be customized in many respects. A few examples follow:

- A university may choose to focus EAH benefits on employees above or below certain income levels
- A university may peg employee eligibility for EAH to those who “score” above a certain level on a performance evaluation system
- A university interested in increasing retention of employees may limit eligibility to those employees employed for at least a couple of years, and may make financial benefits forgivable over time
- A university interested in community revitalization may make EAH benefits available only in connection with housing units in certain neighborhoods (or may offer more generous benefits in those neighborhoods)
- A university interested in reducing tardiness due to very long commutes may make EAH benefits available for housing only within a certain radius of the university’s campus
- A university with other special employee programs, such as upward-mobility, may target EAH benefits to employees in those programs
- A university may begin EAH with the very basic information-referral model and may expand benefits over time

Additional employer-assisted housing programs are in place at the Ohio State University, Loyola University at Chicago, the University of Pennsylvania, Marquette University, Washington University and Howard University.

3. Direct Production of Affordable Housing for Community Residents

University-community partnerships that are created to produce affordable housing for local residents come in a variety of shapes and sizes. Some universities create their own CDCs to support their efforts, others work through established local nonprofit organizations, and still others join with faith-based groups to realize common goals. The following are specific examples of ways communities and universities have worked together to address this issue.

- After receiving its first \$500,000 HUD grant for Historically Black Colleges and Universities (HBCU) in 1993, Norfolk State University in Norfolk, Virginia established a long-term partnership with Urban Revitalization CDC and Plumblin Ministries, a local faith-based organization. Over the next two years, the university spent \$200,000 to renovate eight single-family homes in the community with help from unemployed and underemployed residents who were trained through the university's Department of Construction and Technology.

According to a U.S. Housing and Urban Development report (HUD), "The CDC then teamed up with Plumblin Ministries to build 60 new homes throughout the community during the next seven years. Plumblin uses its building expertise to manage the actual construction of the homes, and the CDC provides financial and technical assistance. The university has used about \$1 million in HBCU funds to acquire building lots and to subsidize the purchase price of new homes so they remain affordable. Other partners in the revitalization project include the Norfolk Redevelopment and Housing Authority, which has donated land, and the city of Norfolk, which has spent more than \$8 million bringing Brambleton's infrastructure up to date so that it can support the new housing."¹⁷

- Johnson C. Smith University in Charlotte, North Carolina founded the Northwest Corridor CDC in 1991 in an effort to change the look of the Lincoln Heights neighborhood near the campus. By using HBCU funds to carry out revitalization activities in 12 city neighborhoods during the past 10 years, the CDC has replaced a rundown supermarket and dilapidated neighborhood housing units with a mixture of new stores and has constructed rental housing for low-income elderly residents along with market-rate townhouses.

In 1995, the CDC partnered with private investors and the NationsBank CDC to build the University Village Shopping Center in the University Park neighborhood near the school. The CDC has also constructed a new 60-unit elderly housing project, called LaSalle Homes at Lincoln Heights, and has just completed two other townhouse developments. According to the HUD report mentioned above, "Vantage Point, a 26-unit development located next door to the LaSalle, will feature three-bedroom homes that will sell for \$95,000 -- after homeowners receive a \$15,000 subsidy. Phoenix Rising, located across the street, will include 25 smaller three-bedroom units that will sell for \$85,000 after buyers receive a \$10,000 subsidy. About 40 dilapidated housing units have been purchased and

demolished using bank financing and private investments to make way for apartment building and townhouses. The new construction was financed with a mix of private investment, tax credits (for the elderly housing project), city loans, and bank financing. The city of Charlotte and the North Carolina Housing Finance Agency are providing the homeowner subsidies.”¹⁸

- In the late 1960's, Harvard University bought a number of houses in Boston's Roxbury neighborhood, and announced plans to evict the families living there and to demolish the buildings. Neighborhood residents along with three Harvard students formed the Roxbury Tenants of Harvard Association (RTH), which met with Harvard officials to find a way to preserve the residential neighborhood. This partnership, after several years of hard work, supervised the construction of Mission Park.

According to the Mission Park website, “By 1970, Harvard agreed to retain some of the buildings as permanent housing and to reorient their rental, management, and maintenance policies so the RTH neighborhood would remain attractive for family living. At that time, Harvard also agreed to provide suitable replacement housing for any of the older homes which would later have to come down to allow for future institutional needs.”¹⁹

After Federal urban renewal funds were eliminated, Harvard agreed to assist RTH in developing new housing on Harvard-owned vacant land. Harvard also “provide(d) many of the financial commitments necessary for Mission Park to obtain both mortgage and equity funds, thus becoming a major stockholder in the Mission Park Corporation which owned the housing.”²⁰ Harvard and RTH received tax-exempt bond financing from the Massachusetts Housing Finance Agency (now MassHousing) with mortgage insurance from HUD and rental assistance under the federal Section 8 program. Construction was begun in October 1975 and the 775-unit project remains a major example of successful mixed income housing. In late 1999, Harvard transferred ownership to RTH, assuring long-term affordability for its tenants.²¹

- The construction of Northeastern University's Davenport Commons is a unique example of university-community partnership. By combining student housing with affordable housing, the project addressed the needs of both parties while helping to reduce the upward pressure on rental prices in the immediate neighborhood. As this project is located at Northeastern University, we are able to provide specific details regarding the project.²²

Taking over four years to complete, Davenport Commons, a \$51 million project providing housing for 595 students and 75 families and creating 4000 square feet of commercial space was built on two and a half blocks of blighted, vacant land in the heart of Lower Roxbury adjacent to the Northeastern campus. Begun in an atmosphere of community hostility, today the project, which was finished in

August 2001, is considered an unqualified success by both the university and the community. Since its completion, more than 700 area families have applied for one of the 75 at or below market rate condominiums and townhouses.

Davenport Commons was developed in partnership with the Madison Park Development Corporation (MPDC) and two for-profit housing entities (Trinity Financial; Housing Investments, Inc.). These two for-profits served primarily as consultants, construction project managers, and financial brokers. Davenport Commons is essentially two complementary projects (student dorms and family condos) built on one extended site. A neighboring site (Shawmut) was added to help alleviate community concerns and to make the project more financial viable.

The project underwent several incarnations before an agreement was reached which served the needs of the community and the university. Proposed in 1997, the original plan called for 50 units of community housing along with 167 dormitory units housing 835 students. Over the next year, many neighborhood leaders and residents reacted negatively to the plan, feeling that the community-housing component should be larger relative to the student component. In addition, there was a strongly expressed desire for homeownership housing instead of rental. Through an extensive process of outreach and discussion with residents and community leaders over 1997-1999, MPDC and Northeastern revised the project to address the strongly felt community need for affordable home ownership. As a result of these careful negotiations, in the end all of the community's resident leaders and elected officials supported the revised project.

According to internal documents provided by the Madison Park Development Corporation (MPDC), "The arrival of new homeowners at Davenport Commons in 2001 added to the City's annual property tax revenues, and brought vitality to a blighted set of blocks and fresh faces to local businesses, after-schools, and community associations. These families are a diverse group, mostly persons of color, reflecting the economic and racial diversity of Lower Roxbury. The student component of Davenport provides housing for 595 students, taking them out of the local private housing market and thereby easing pressures on rents for low-income households. For the new condo owners, almost all of whom are first-time buyers, the Davenport development allowed them to buy into the American dream of homeownership."²³

MPDC documents describe the unusual financing required to support the project, "A creative ownership structure, and Northeastern's ability to draw on tax-exempt bonds, was the main support of affordability. MPDC, as lead developer, owns the dorm buildings, which it leases back to NU. The lease supports a Massachusetts Housing Finance Agency (MHFA – now called MassHousing) tax-exempt loan, only part of which was needed to develop the dorms. After proceeds of MHFA taxable debt of \$5,401,000, the remaining gap was filled by: public sources (State HOME program, City of Boston Linkage funds, and a Boston Redevelopment Agency contribution), grants and awards from the Federal Home Loan Bank

FHLB), a Neighborhood Housing Trust award, substantial developers' equity (\$500,000 from Northeastern, \$400,000 from MPDC), and a deferred developer's fee of \$1,068,000.

Without subsidies routinely available to rental housing, the Davenport homeownership sales revenue could only support conventional debt of approximately \$6,780,000. To close the gap between sales revenue and total development cost, the developers captured the remaining \$4,757,000 in tax-exempt debt financing through a mortgage on the student component with debt service paid by Northeastern through a 30-year lease. Northeastern also contributed some modest equity for the family units. The City contributed the condo land at no cost, a savings of some \$40,000 per housing unit compared to market rate land acquisition in Boston. A combination of over \$2 million in grants from the City, the state, and the Federal Home Loan Bank rounded out the necessary sources."²⁴

Because the partnership served two of the City's primary goals – the building of additional dorm space and an increase in local Roxbury homeownership – the City awarded the site for only \$500,000. It also refunded a further \$250,000 towards project financing. This resulted in a net acquisition price of \$250,000, or \$1,350 per unit, which was entirely absorbed by the student dorm portion of the project.

Even with adequate planning there was initial concern when final construction cost estimates exceeded project budgets. In the end, Northeastern pledged \$500,000 in additional equity and Trinity and MPDC deferred all of their overhead costs.

There are several other university-community collaborations that are worth mentioning, but the limited scope of this project prevents us from discussing them all. However, it is important to note that the University of Illinois at Chicago (UIC) has done a significant amount of work in this area. Their many programs include the Affordable Housing Fund begun in 1996 that provides resources, matched by the City of Chicago, for rehabilitating 1-4 unit homes in the Pilsen and Near West Side neighborhoods. UIC's Great Cities Institute should be considered one of the pioneers and current leaders in university-community collaboration.²⁵

4. Housing Development and Planning Assistance

In creating partnerships with communities, one key role for universities involves planning for housing and urban revitalization, usually in communities adjacent to or near the campus. Universities are particularly well suited to do this, since unlike many businesses, they cannot easily move to another location. Thus, they have a strong self-interest in assuring that the neighborhoods surrounding their campuses are attractive to students and faculty and provide housing opportunities for a broad range of income levels. Ira Harkavy at the University of Pennsylvania has written, “The problem of the city has, in my judgment, already become the most pressing problem facing urban colleges and universities. Simply put, higher eds [*sic*] cannot move (as other more mobile institutions have increasingly done) to escape the poverty, crime, and physical deterioration at their gates. The impact of a declining physical environment on a university's ability to recruit and retain students, faculty, and staff is obvious. Perhaps less obvious, but no less important, is the impact of faculty flight to "safer ground" (with better public schools and services) on a university community itself.”²⁶

Further, universities have incredibly valuable resources in their schools of urban planning, architecture, law, education, medicine, and business and in such programs as social welfare and criminal justice. Faculty often view community relationships as great teaching opportunities, and students benefit from real-world experience to add to academic theory. Community partnerships can bring “book-learning” to life.

Community leaders, for their part, recognize that they have much to gain by engaging universities in the seemingly intractable problems confronting them in today's world of shrinking resources at all levels of government.

This section will describe in outline form some examples of comprehensive planning assistance. The following section of this report will discuss the process of engaging the community.

The most innovative and effective of these partnerships draw upon expertise throughout the university and are structured as multi-year commitments from the university to the community.

World Class Housing Collaborative (Northeastern University)

The articulated vision underlying one such effort, the World Class Housing Collaborative (WCHC) at Northeastern University, embodies the comprehensive character of many of these initiatives: “For housing to provide a strong and secure investment, it needs to be connected to the activities that make neighborhoods vibrant, safe, and creative – transit connections, parks and civic spaces, shopping and job opportunities, social services, educational programs, and recreational opportunities for young and old alike. The World Class Housing Collaborative thus involves much more than the production of housing,

for it will also assure that revitalized neighborhoods provide a range of social and community services to assure that no resident gets left behind in the transformation of blighted streets and sidewalks.”²⁷

The Northeastern model relies upon development ideas being brought from the community to the university (never the other way around), with Northeastern then responding with all the tools available to it: architecture students working on graphic visions of new neighborhoods as described by community residents; law students working to overcome barriers encountered on brownfield sites; engineering students helping with difficult development sites; and affordable housing experts helping to guide the community through the complicated process of housing development.

WCHC has developed and implemented a Developers’ Clinic to teach both nonprofit and for-profit entities the basics of affordable housing development. This 3-session series of symposia, attended by 25 to 30 community people each, proved to be extremely valuable to those who would like to become local developers, but really did not know where to begin.

WCHC has also developed a close working partnership with a grass-roots community organization, the Dorchester Housing and Open Space Action Team (DHAT) in Boston, and is assisting them in a diverse range of activities designed to revitalize their distressed neighborhood in one of Boston’s neighborhoods of color. These activities range from architectural visioning of key areas of their neighborhood and negotiating with landowners to acquire sites for housing development to assisting in assessing the viability of various housing strategies and projects for their community. This relationship with DHAT, however, was never envisioned to be an exclusive one. WCHC has also partnered with community development corporations, neighborhood associations, social service agencies, and community-based for-profit developers.

It has become increasingly clear that one of the major strengths that WCHC brings to this partnership is the depth of its relationships with high-ranking officials throughout City and State government and within advocacy and foundation circles. The leaders of WCHC bring decades of credibility in public arenas in Boston and Massachusetts. This has proved invaluable in opening doors for DHAT and other community groups, in identifying the “pressure points” for successful advocacy with private sector entities as well as public officials, and in attracting seed funding for the effort.

University Park Partnership (Clark University)

Similarly, senior officials at Clark University in Worcester, Massachusetts are passionate in their description of the comprehensive strategic planning that has been central to its partnership with the local community development corporation in the Main South neighborhood in Worcester for almost ten years. Called the University Park Partnership (UPP), this model began with the CDC and the university jointly trying to take action against abandoned multifamily units that were blighting the area around the university. Initial assistance took the form of direct investment by Clark in specific multifamily

development projects. Second and third mortgages from the university served as a catalyst to encourage conventional mortgage financing in the neighborhood. Prior to this investment by Clark, local banks had refused to lend on real estate deals in this area. Along with financial investment came expertise from the university in planning and development, making neighborhood visions a reality over time.²⁸

Echoing the same philosophy as that underlying Northeastern's WCHC, Clark's UPP brochure states that it focuses upon four major areas of urban redevelopment:

- Housing and physical rehabilitation
- Education
- Economic Development
- Social and recreational activities for neighborhood residents.

Also critical to this initiative is what Clark calls civic engagement: "creating and supporting opportunities for faculty, students, staff and alumni to contribute their time and talents to the neighborhood. These learning and service activities reflect Clark's reputation for social activism. They also support the University's mission of teaching students civic responsibility and moral integrity."²⁹

Over the past fourteen years, the Main South CDC has renovated more than 200 units of housing and sold 18 homes to first-time homebuyers. There is currently a waiting list of more than 250 families. Approximately 22 Clark faculty and staff bought homes in the neighborhood through Clark's employer-assisted housing program. Clark has itself bought and renovated property in the area, and a Center for Community Revitalization has been established.

Underscoring the comprehensive approach taken to neighborhood stabilization, Clark has supported extensive activities relative to education, economic development, and social and recreational programming in the target area. Significant attention from the beginning has been paid to quality-of-life issues such as lighting, code enforcement, and public safety.

Atlanta COPC (Georgia Institute of Technology; Georgia State University)

In the early 1990s, frustrated by the seven years it took for the city to take possession of tax delinquent property, Georgia Institute of Technology faculty developed the Land Bank Authority (LBA) model to expedite the process. In addition, they drafted the required changes in legislation, which made it easier for nonprofit developers to acquire property for affordable housing projects.

The Atlanta COPC, made up of Georgia Tech, Georgia State University, and the Community Design Center of Atlanta, helped several CDCs use LBA to develop 350 units of affordable housing between 1992 and 1996. COPC has provided technical assistance to several CDCs to develop and finance many projects, including demolishing a large, decrepit, vacant apartment complex to facilitate the construction of 74

townhouses. Financing for this project was provided by the Enterprise Foundation, the Olympics, the Atlanta Braves, and through tax credit/syndication assistance. LPA techniques are currently used by approximately 15 CDCs in Atlanta to acquire and rehabilitate distressed properties.³⁰

Financing Strategies

Financing strategies for university-community partnerships in housing is an enormously complicated subject. Given the limited scope of this report, this section is devoted to identifying those activities that require funding and some of the available sources for these efforts.

1. Funding for University Planning and Collaborative Initiatives

As described herein, enormous amounts of work go into university-community partnerships, often for years, before ground is broken for the first housing project. Building a trust relationship is difficult at best, and made more challenging by the fact that often town-gown relations have deteriorated and hardened over many years. Funding is needed to retain experienced professionals with proven credibility to create the community liaison strategy and to implement it in a sensitive and effective manner.

In some cases, universities have self-funded these activities. More often, universities look to local and national foundations, local businesses, and civic associations for funding for this work, usually supplemented by significant in-kind contributions by the university.

For Northeastern's World Class Housing Collaborative, initial funding support has come from the Fannie Mae Foundation, the Boston Foundation, and from Fleet Boston, a major lender. Clark University has received significant funding from SEEDCO (a New York-based agency originally affiliated with the Ford Foundation), the Greater Worcester Community Foundation, the U.S. Department of Housing and Urban Development, and from the City of Worcester. Other universities have also turned to planning funds from HUD and the Fannie Mae Foundation.³¹

2. Funding for Housing Development and Assistance

It is a truism in the field of affordable housing development that no two projects are alike. This is particularly true when it comes to describing housing financing. The following sources are examples of funding available for this purpose, and are used to one extent or another in most affordable housing developments:

- Tax-exempt bond financing for both multifamily and single-family housing, including construction and permanent first mortgage loans usually through the State's housing finance agency
- Tax-exempt bond financing by the university or through a State intermediary
- Private ("conventional") bank financing, for both construction and permanent first mortgage loans

- Low-Income Housing Tax Credits, both Federal and State (where available)
- Historic Tax Credits (as applicable)
- Brownfields remediation funding (as applicable)
- Weatherization grants
- State or local housing trust funds
- State or local linkage payments (generated from commercial development)
- HOME funds provided by HUD to State and City agencies
- Community Development Block Grant funds through State and City agencies
- Federal Home Loan Bank Affordable Housing Grants
- Section 8 vouchers, both individual and project-based
- Foundation grants (Local Initiatives Support Corporation (LISC), Enterprise Foundation, local foundations, etc.)
- Other private equity, including value of contributed land
- Direct university funds for employer-assisted housing programs, usually in the form of loans or grants to employees

3. Funding for Ancillary Community Facilities to Support Housing

Most of the university-community partnerships for housing explicitly acknowledge that successful housing involves more than bricks and mortar. Thus, as development plans mature, there is interest in providing recreational facilities and programming, after-school programs, mentoring, day care, enhanced public safety, etc.

Funding for these needs typically comes from available State and local funding, sometimes targeted to the designated neighborhood, from local and national foundations, from private donations, and from the university -- often in extensive in-kind contributions and student/faculty volunteerism. States and localities are more likely to target funding to a neighborhood in recognition of the university's contributions to its revitalization.

Two of the major sources for funding historically have been HUD's Community Outreach Partnership Center (COPC) Program, and the Fannie Mae Foundation University-Community Partnership Initiative (UCPI). Although the latter has not funded new programs since 1999, COPC has recently issued a Request for Proposals for a set of targeted initiatives in the current year.

The Community Engagement and Planning Process

As mentioned earlier, university-community partnerships require a long lead time for the university to build trust with a community before it can make progress toward a true collaboration. In most cases, engaging in an extensive planning process before jumping into implementation has proven to be essential to success.

Historically, many relationships have suffered to some extent from typical “town-gown” rivalries, with the university either ignoring the community entirely (the ivory tower or gated community syndrome) or acquiring large amounts of land for university expansion with little regard for community input or sensitivity to community priorities for development. In the case of inner-city campuses, the surrounding community may have become increasingly distressed over time, with the “rich” university having done little to stem the decline. It is hardly surprising that these communities greet university offers of help the same way that they greet governmental offers of help: prove it!

This section will describe in some detail the processes followed by Northeastern University in the development of the Davenport Commons development, Northeastern University’s World Class Housing Collaborative in the Roxbury-Dorchester area of Boston, and Clark University’s University Park Partnership as they sought to develop trust relationships with their neighboring communities.

1. Davenport Commons (Northeastern University)

Nothing captures the complexity of community engagement more than the opening statement of the press coverage of the groundbreaking for Davenport Commons: “Eighteen months of sometimes bitter negotiations ended last week when Northeastern and the Lower Roxbury community signed a deal to develop a Davenport Commons they can both be happy with. Both sides declared victory, with NU getting more beds for its students and the community winning more home ownership units.”³²

The negotiations had been long, confrontational and very public. Northeastern had announced its intention to build 835 student beds, 25 units of home ownership and 25 rental units, with very little initial discussion with the community. Calling this a classic university land grab of a very desirable (although long-vacant) parcel, members of the Lower Roxbury community, who came to be known as the Parcel 14 to 16 Working Group, felt strongly that many more units were needed for community residents, and especially that more homeownership units should be part of the mix. The final plan, following months of heated discussion, includes 595 student beds and 60 home ownership units. Madison Park CDC, Northeastern’s community development partner, would agree to build an additional 15 residences at another location, as well as 4,000 square feet of retail space on Tremont Street not far from these new homes.

The path from initial proposal to final design is instructive. Although Northeastern had engaged experienced development partners (including the well-respected Madison Park CDC) and had garnered significant support from the City of Boston, few community

groups had been consulted in advance. The partnership was caught unaware by the extent and vehemence of community opposition to the initial proposal. Northeastern faced opposition on many fronts: unhappiness about the process of decision-making, opposition to the unit mix and types of housing to be produced, complaints about the physical design proposed, and deep-rooted fear in the Lower Roxbury community that this would be the start of wholesale gentrification of a community of color. Rarely had Boston seen such intense opposition to a proposed housing development in the inner city.

The logjam was broken when, partly through the efforts of Boston Mayor Menino, a working group was called together consisting of the most high-profile political leaders in the community, along with representatives of community residents and the local community development partners of Northeastern. At that point, the University recognized the importance of the community process, and fully engaged with the neighborhood. Following months of meetings, with many ideas being “tried in the local press,” agreement was reached. In the process, Northeastern agreed to institutionalize a master planning process for the university (which is designed to prevent this kind of impasse in the future), increased the number of homeownership units in the project (and decreased the number of student units), and committed to long-term affordability for many of the community units at Davenport Commons.

Now fully completed and occupied, Davenport Commons is a major success. Davenport’s student units continue to be in great demand. Its developers have recently won a Fannie Mae Maxwell Prize for excellence in developing affordable housing, and the project is being hailed as a model of innovation for university/community housing. But Northeastern in many respects learned the hard way that community engagement from the very beginning is essential for successful housing planning and development. That lesson became a guiding principle of Northeastern’s World Class Housing Collaborative that would follow shortly.

2. The World-Class Housing Collaborative (Northeastern University)

The World-Class Housing Collaborative was initiated in 2001. It was named by Doris Bunte of Northeastern University’s Center for Sport and Society. In her previous career as Executive Director of the Boston Housing Authority (and before that, as State Representative for areas of Roxbury), Doris had seen firsthand that successful housing cannot be just the physical structures, but must include social and recreational services, public safety, employment opportunities, day care, etc. -- hence “World Class”. Further, she understood that the process of housing development must be in collaboration with the community of which it is a part -- hence “Collaborative”.

The group identified a target area in the Roxbury-Dorchester area of Boston’s inner city and recognized that the first barrier would be acute distrust of the University by neighborhood residents. The neighborhood is one of the most distressed among Boston’s communities of color, with a highly diverse population including African-Americans, Hispanics, recent immigrants from Asia and the Caribbean, and a small number of

whites. The neighborhood was targeted after consultation with City officials who viewed this area as having been overlooked in the revitalization of neighborhoods surrounding it in recent years. Approximately three miles from campus, the area is not immediately adjacent to the Northeastern campus. However, other universities in the Boston area had been acquiring land for university expansion, and WCHC knew that residents would first assume that the WCHC effort was masking an expansion goal.

Accordingly, the first step was to hire a community liaison person with deep roots in the target community and then to meet with the full State legislative and City Council delegation representing the target (and neighboring) areas. WCHC Leadership spelled out the goals and objectives of the new collaborative, emphasizing that only priorities and projects initiated by the community itself would be taken on as projects of WCHC. The Northeastern team was surprised and gratified by the success of this initial meeting; the political leaders were grateful to have received advance news of the initiative and felt well prepared to respond to constituents' questions concerning this new outreach from Northeastern. As a result of the discussion at the meeting, WCHC was able to formally support a programmatic initiative identified as important to the community. An immediate letter of support for the community from WCHC to the Mayor of Boston underscored Northeastern's intention to (1) take the lead from the community and (2) be responsive to community concerns.

Over the first year of operation, WCHC leadership and the community liaison met with dozens of City and State officials, community planning and development organizations, social service organizations, and both nonprofit and for-profit developers. With constant reinforcement of the mission of WCHC, and continuing responsiveness to provide assistance to local initiatives, a trust relationship began to evolve. All were made to feel welcome to participate in the overall planning of the initiative. At the invitation of neighborhood community groups, WCHC staff attended virtually every relevant community planning meeting.

WCHC also joined with City of Boston officials, particularly those from the Boston Redevelopment Authority and the Department of Neighborhood Development, to assist with the planning and implementation of the "Housing on Main Streets" initiative. This program, centered on mostly city-owned sites surrounding the WCHC target area, brought scores of neighborhood residents together with city staff and WCHC to brainstorm the best housing uses for those sites. This brought great exposure for WCHC and -- through the series of both formal meetings and working sessions -- generated a significant level of comfort between neighborhood residents and Northeastern.

With the presentation of the Developers' Clinic for area organizations and individuals, the community saw first-hand both the degree to which WCHC wished to play a helpful role in neighborhood development and the degree to which a community relationship with WCHC could help local residents realize their own personal goals and aspirations.

Community engagement kicked into high gear when the WCHC brought students and faculty into the effort. Responding to DHAT's (Dorchester Housing and Open

SpaceAction Team) desire to “see what Geneva Avenue could become,” faculty and students from Northeastern’s architecture department took on the challenge. In a studio assignment involving more than 20 architecture students for several months, students interviewed residents on this distressed street, documented youth patterns of “hanging out,” documented commuting patterns, identified green spaces, and catalogued building types and conditions. The result, a graphic “visioning” of the future of Geneva Avenue, was presented at several large public meetings in the community, as well as at a private meeting with the Mayor of Boston. Since that initial work, succeeding classes have taken on other sites, expanding to include an examination of brownfields legislation and clean-up liability by Law School students, a financial feasibility study for a large mixed use building by Business School students, and multidisciplinary work on potential development projects in the neighborhood. All have been done in close consultation with the residents and at no cost to the community.

As WCHC moves into its third year, it is fair to say that a trust relationship has been established and community engagement has been achieved. As the work moves forward, this process of community engagement will remain high on the list of priority activities.

3. The University Park Partnership (Clark University)

Under the banner “there are no fences here,” Clark University introduces the University Park Partnership (UPP) by saying that “a university and a community have traded barriers for partnership and collaboration.”³³

This partnership began as much due to enlightened self-interest on the part of the university as any other motivation. The University Park neighborhood immediately adjacent to Clark University had declined significantly over the years prior to 1995. Properties had deteriorated or been abandoned and crime levels had risen. Clark was increasingly hearing from the parents of prospective students that the environment was neither attractive nor reassuring. Using Clark’s term, the university could either take the “moat” approach and wall itself off from its surrounding community, or it could seek to participate in community revitalization. It chose the latter.

UPP began almost ten years prior to its formal designation in 1995. In 1986, Clark came together with the University Park and Main South communities to begin to establish a trust relationship that, as at Northeastern, it recognized as critical to the success of any joint planning effort. Clark University is the largest single institution in the Main South neighborhood but prior to 1986 relationships between Clark and its surrounding neighborhood were, as self-described, “strained”. Encouraged by SEEDCO, an affiliate of the Ford Foundation, Clark responded to SEEDCO’s invitation to develop a mutually beneficial relationship between itself (representing a large urban institution) and community groups trying to deal with urban decline. Clark and SEEDCO initiated a planning process with the neighborhood, the outcome of which was the birth of the Main South CDC and a commitment by Clark to long-term engagement with the new CDC and community residents.

Clark reports that “[t]he commitment shown by this diverse group of residents, who pursued their [planning] goal over a period of two years, was the critical element of all the successes that the [group] has since accomplished. Meeting after meeting was held to identify common goals. Objectives were laid out and inroads were made into allaying mutual suspicions between university representatives and residents. A working consensus is the essential ingredient to any long term sustainable success.”

The CDC’s first office space was provided by Clark University, an Executive Director was hired, and the process was institutionalized in the neighborhood.

Looking back over the past seventeen years, Clark’s University Park Partnership has resulted in significant physical revitalization of the Main South neighborhood as well as extensive improvement in the quality of life for both community residents and the university itself.

Summary and Conclusions

Universities have chosen various ways to improve the housing environment around their campuses for their own students, their staff, and for the community at large. Chief among these have been:

- Provision of financial contributions to community organizations to assist in the production or preservation of housing for community residents
- Initiation of Employer-Assisted Housing Programs for university faculty and staff, usually involving financial benefits to the recipient to assist in home purchase or rental
- Participation in the direct production of affordable housing for community residents
- Provision of housing and planning assistance to leverage university resources to benefit the community

In undertaking these activities, academic institutions have relied on a wide variety of financing strategies. Chief among these have been:

- Planning funds from HUD, national foundations, and community-based foundations
- Tax-exempt bond financing
- Tax credits
- Miscellaneous federal, state, and local grants from weatherization programs, housing trust funds, Community Development Block Grants, and Section 8 rental vouchers
- Internal university funds

Although each model is unique, successful university-community housing efforts appear to share the following characteristics:

- Universities engage in community-based housing development out of enlightened self-interest. Since academic institutions cannot easily relocate, a successful university must be concerned about the condition of the community surrounding it. Attracting students requires a safe and secure neighborhood and affordable housing within a reasonable commute for faculty and staff.

- Through collaborations with local residents, community based nonprofit organizations, and community-based developers, universities can initiate, finance and/or direct programs that have a positive impact on the quality of life of the surrounding neighborhoods.
- An effective collaboration cannot be created overnight. The primary ingredient in developing a successful partnership is establishing an environment of trust and respect, often needed to overcome past suspicion and animosity. Patience and persistence are virtues without which these collaborations cannot be successfully realized.
- The university can lead both by example and by using its position of authority and prestige within the community to focus attention on its urban partners and specific issues such as affordable housing.

Where universities have embraced this approach, they have become important and powerful instruments of urban revitalization, gaining support from the communities that surround them, and helping to build an attractive environment not only for their students, faculty, and staff, but for neighborhood residents as well. The leveraging of university resources -- both financial and intellectual expertise -- can become a vital force for neighborhood stabilization and improve the quality of life in urban America.

Endnotes

¹ The following colleges and universities were awarded COPC grants from HUD in FY 2002: University of Arkansas at Little Rock, Claremont Graduate University, San Diego Community College District, Colorado State University, Mercer University, Northern Illinois University, Morehead State University, Frostburg State University, Northern Essex Community College, University of Massachusetts-Lowell, University of Michigan-Dearborn, Rutgers University, SUNY Binghamton, East Carolina University, Robert Morris University, Vanderbilt University, University of North Texas, University of North Texas Health Science Center at San Antonio, Virginia Commonwealth University, Spokane Falls Community College, University of Washington, University of Wisconsin-Milwaukee. Office of University Partnerships Website www.oup.org/about/copc02.html

² From M. Walshock, *Knowledge Without Boundaries: What America's Universities Can Do for the Economy, the Workplace, and the Community* (San Francisco, CA: Jossey-Bass, 1995) as quoted in Wim Wiewel, Frank Gaffikin, and Michael Morrissey, "Community-University Partnerships for Affordable Housing," *Cityscape: A Journal of Policy Development and Research*, Vol. 5, No. 1, 2000.

³ Laura Duenes, Michelle Ciurea, Eliza Edelsberg, and Rhae Parkes, "Building Partnerships for Neighborhood Change: Promising Practices of the University-Community Partnership Initiative," Fannie Mae Foundation, Practice Report, December 2001.

⁴ Wim Wiewel, et.al., p. 29.

⁵ Wim Wiewel, et.al. p. 39, based on N. Nye and R. Schramm, *Building Education-Community Development Corporation Partnerships* (Washington, D.C.: U.S. Department of Housing and Urban and Development, 1999, p. 9).

⁶ Introduction, "University Park Partnership Program Overview," Clark University, September 2002.

⁷ Laura Duenes, et. al., "Building Partnerships for Neighborhood Change."

⁸ "Harvard to Establish to Establish Affordable Housing Partnerships," *Harvard University Gazette*, November 11, 1999.

⁹ *Harvard University Gazette*, op.cit..

¹⁰ Nancy Nye and Richard Schramm, "Building Higher Education-Community Development Corporation Partnerships" (Washington, D.C.: U.S. Department of Housing and Urban Development, 1999), p. 43.

¹¹ Nancy Nye and Richard Schramm, "Building Higher Education-Community Development Corporation Partnerships," p. 43.

¹² Contact at Bentley College: Susan Glover, Human Resources Department: 781-891-2955.

¹³ "Yale University's Unique Employee Homebuyer Program Encourages Purchase of 280 New Haven Homes at \$28 M." Yale University News Release, December 4, 1997, and "New Haven Homebuyer Program," Human Resource Services, Yale University, May 7, 2003 (www.yale.edu)

¹⁴ Contact at Yale University: Bill Carney, Manager, HomeBuyer Program: 203-432-5535 or 203-432-5537

¹⁵ "University Park Neighborhood Restoration Partnership," Clark University, February 1, 1995.

¹⁶ Contact at Clark University: Jack Foley, Executive Assistant to the President, 508-793-7444

¹⁷ U.S. Department of Housing and Urban Development, Office of Policy Development and Research, Office of University Partnerships, *Minority-Serving Institutions of Higher Education: Developing Partnerships to Revitalize Communities* (Washington, D.C.: U.S. Department of Housing and Urban and Development, January 2003.), p. 18-19.

¹⁸ U.S. Department of Housing and Urban Development, *Minority-Serving Institutions of Higher Education: Developing Partnerships to Revitalize Communities*, p. 22-23.

¹⁹ "History of Mission Park," Mission Park website (www.missionpark.com/history.html)

²⁰ Mission Park website, op.cit..

²¹ Mission Park website, op.cit..

²² Material supplied by Jeanne Pinado, Executive Director, Madison Park Development Corporation; Northeastern University News Archive, Press Release, September 24, 2001.

²³ Material supplied by Madison Park Development Corporation, op.cit..

²⁴ Material supplied by Madison Park Development Corporation, op.cit..

²⁵ Wim Wiewel, et. al. p. 32-33.

²⁶ Ira Harkavy, "School-Community-University Partnerships: Effectively Integrating Community Building and Education Reform" A Joint Forum of the U.S. Department of Education, U.S. Department of Housing and Urban Development, Washington, D.C., January 8, 1998.

²⁷ World Class Housing Collaborative Brochure, Center for Urban and Regional Policy, Northeastern University, no date.

²⁸ "Annual Report 1998," Main South Community Development Corporation, Worcester, Massachusetts.

²⁹ "University Park Partnership: A University and a Community trade Barriers for Partnership," Clark University Brochure, p. 2.

³⁰ Nancy Nye and Richard Schramm, "Building Higher Education-Community Development Corporation Partnerships," p. 46.

³¹ The Fannie Mae Foundation has supported through its University-Community Partnership Initiative the following schools: Case Western Reserve University, Georgia State University, Michigan State University, Pratt Institute, University of Alabama at Birmingham, UCLA, University of Florida/University of South Florida, University of Illinois at Chicago, University of Maryland, University of Michigan, University of Pennsylvania, University of Texas-Pan American, University of Wisconsin-Milwaukee, and Yale University. See Laura Duenes, et. al. "Building Partnerships for Neighborhood Change."

³² Christine Walsh, "Davenport Commons: A Done Deal," *Northeastern News*, Vol. LXXIII, No. 10, December 2, 1998, and *Northeastern University News Archive*, Press Release, September 24, 2001.

³³ "University Park Partnership: A University and a Community trade Barriers for Partnership," Clark University Brochure, p. 1.