Sketching Out the Strategy: Affordable Housing

Needs

Hubbub County

Lack of income as compared to cost of living.

Affordable housing and homeownership opportunities are unavailable to many residents.

Cultural and linguistic barriers

GOAL: Make homeownership obtainable and sustainable for more area residents.

Strategies

STRATEGY: Make loans available to enable or preserve homeownership.

• **OBJECTIVE:** In FY 2009-10, additional staffing will be hired to assist in the expansion of capacity for the loan program, starting with a loan processor/assistant.

STRATEGY: Preserve affordable housing through the creation of a Community Land Trust (CLT)

• **OBJECTIVE:** Guarantee permanent affordability of more homes by initiating Community Land Trust (CLT) program and acquiring one property.
• **Objective 1**: Reinstate CLT Task Force for oversight of CLT program**.**
• **Objective 2**: Evaluate, and decide whether to establish, a program commitment for CLT.
• **Objective 3**: Educate staff, board, local lenders, funders, partners and the public about the features and benefits of CLT**.**
• **Objective 4**: Identify funding to support CLT program and land acquisition.
• **Objective 5**: Finalize and implement all legal documents needed to operate CLT**.**

STRATEGY: Create materials and mechanisms that make homeownership obtainable and sustainable for people with linguistic and cultural barriers.

• **OBJECTIVE 1:** Translate all current materials into Spanish.
• **OBJECTIVE 2:** Translate all key, current materials into other languages that are commonly spoken locally, such as Russian.
• **OBJECTIVE 3:** Create other mechanisms for assisting people with barriers.

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