

GOLDEN MANOR AND SAXONY TOWNHOMES >

Developers: Hammond Housing Authority and Herman & Kittle Properties, Inc.
Major Funders: *Golden Manor:* Wachovia Securities; Indiana Housing and Community Development Authority; Wachovia Affordable Housing Community Development Corp.; City of Hammond
Saxony Townhomes: RBC Capital Markets Tax Credit Equity Group; Fifth Third Bank; RBS Citizens/Charter One; Indiana Housing and Community Development Authority; City of Hammond



URBAN FINALIST

A Fresh Start in Hammond

HAMMOND, IND.

Golden Manor and Saxony Townhomes are erasing the stigma of public housing. They are the first two phases in the redevelopment of Columbia Center, a 1940s-era public housing project that stretched across 40 acres in this town.

The new developments introduce mixed-income housing to a site that has been entirely public housing, according to Maria Becerra, executive director of the Hammond Housing Authority. The streets have even been renamed to signal a new beginning.

The 80-unit Golden Manor serves seniors and features 76 affordable units for those earning between 30 percent and 60 percent of the area median income. The 68-unit Saxony Townhomes is open to all ages and has 55 affordable apartments that also serve a range of incomes.

The complexes serve as an example of a public housing redevelopment done without federal HOPE VI funds. The HOPE VI program aims to replace the nation's most distressed public housing complexes. Although Columbia Center was old and obsolete, its apartments were still functional, making it an unlikely candidate for those funds.

Partnering with Herman & Kittle Properties, Inc., an experienced affordable housing developer, the housing authority assembled other sources, including \$300,000 in city gambling revenues. This was the first example of Hammond using the funds for affordable housing.

The team also received about \$7.7 million in low-income housing tax credits (LIHTCs) for the \$8.2 million Golden Manor and \$8.7 million in LIHTCs for the \$9.6 million Saxony.

"The developments show what can be done when public and private organizations work together," says Jeff Kittle, executive vice president and managing director at Herman & Kittle.

The design embraces the principles of new urbanism, and a variety of social services are offered to residents. ■

—Donna Kimura

Photo: Tim Griffin (bottom)

URBAN FINALIST

Families, Former Foster Youths Find Common Ground

OAKLAND, CALIF.

Young adults who have nowhere to go when they age out of the foster-care system have found a home at the Madison at 14th Street Apartments.

"The development provides beautiful, stable housing for young people who have been up against the odds their whole lives, many of whom have never had a stable place to live," says Susan Friedland, executive director of nonprofit developer Affordable Housing Associates (AHA).

Twenty of the 79 units are dedicated to former foster youths while the other units provide affordable housing for families.

The eight-story urban infill project is the first new affordable family housing in downtown Oakland in nearly a decade. More than 3,000 people applied to live at the property. Household incomes are from 30 percent to 50 percent of the area median in-

come (AMI), but because there are some Sec. 8 units, the actual income averages are lower.

AHA worked with First Place for Youth, a local nonprofit, to pioneer a new model to address the challenges. They created a progressive rental program in which the youths pay an increasing portion of their rent over a two-year period as they become more financially independent. After two years, they become inde-

pendent tenants and are responsible for their rents, which have been set at 30 percent of the AMI. An on-site services program provides tools to help the youths succeed.

The \$31 million project incorporates green features, including solar panels that provide roughly 40 percent of the electrical common load. The property also utilizes a three-tiered parking lift system to provide 51 spaces where only 17 would otherwise fit. ■

—Donna Kimura



MADISON AT 14TH STREET APARTMENTS

Developer: Affordable Housing Associates
Major Funders: Enterprise Community Investment, Inc.; California Municipal Finance Authority; U.S. Bank; City of Oakland; California Department of Housing and Community Development; California Tax Credit Allocation Committee; California Debt Limit Allocation Committee; Federal Home Loan Bank of San Francisco with Mississippi Valley Life Insurance; Corporation for Supportive Housing; Northern California Community Loan Fund; California Energy Commission