



# VANTAGE POINT

## The 12th District Community Indicators Project

January 2013

# ABOUT THE INDICATORS PROJECT

The Community Development Department of the Federal Reserve Bank of San Francisco (FRBSF) launched the Community Indicators Project to collect input from community development professionals about the issues and trends facing low- and moderate-income (LMI) communities in the 12th District. We hope that by systematically collecting local viewpoints, we will be able to help our constituents gain a deeper understanding of the challenges facing LMI communities. This issue of Vantage Point synthesizes the key themes that emerged in the fall 2012 survey based on the responses of 365 expert stakeholders from the 12th District. Questions were open-ended, allowing respondents to raise the issues of greatest concern to them.

The Community Indicators Project is a semiannual survey conducted by the Community Development Department of the Federal Reserve Bank of San Francisco. The goal is to collect insights from community leaders about the conditions and trends affecting low-income households and communities within the Federal Reserve's 12th District. Respondents include representatives from banks, nonprofits and community based organizations, foundations, local governments, and the private sector. The survey is administered online, and combines both multiple choice and short answer questions. All responses are kept confidential. If you would like to participate in future waves of the Community Indicators Project survey, please email [gabriella.chiarenza@sf.frb.org](mailto:gabriella.chiarenza@sf.frb.org).

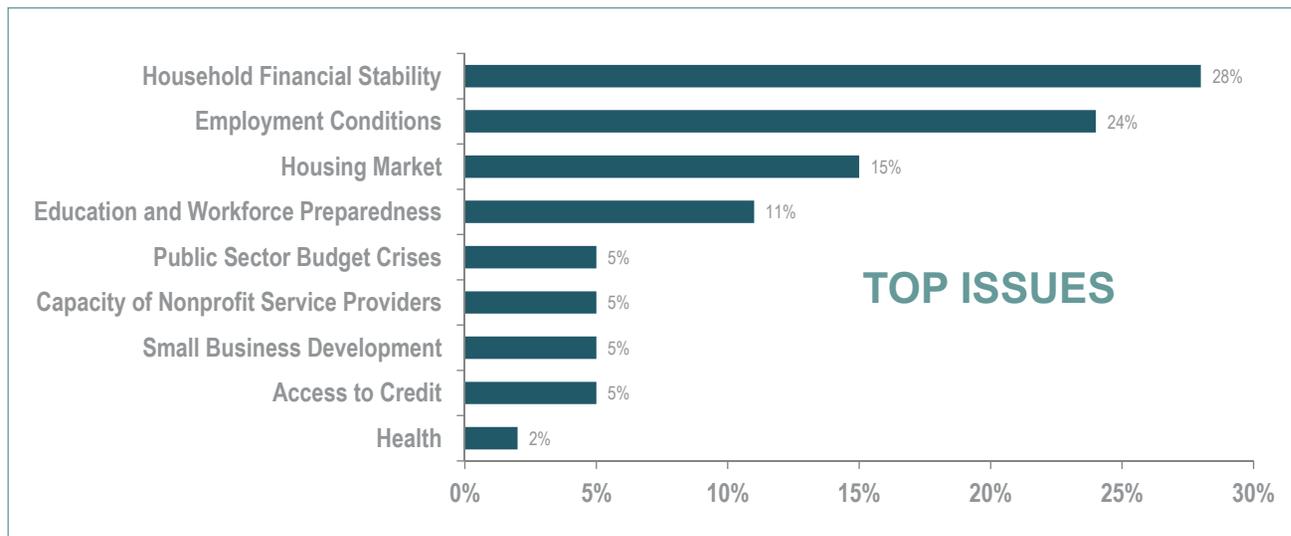
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*The views expressed in this publication are not necessarily those of the Federal Reserve Bank of San Francisco or the Federal Reserve System.*

## INTRODUCTION

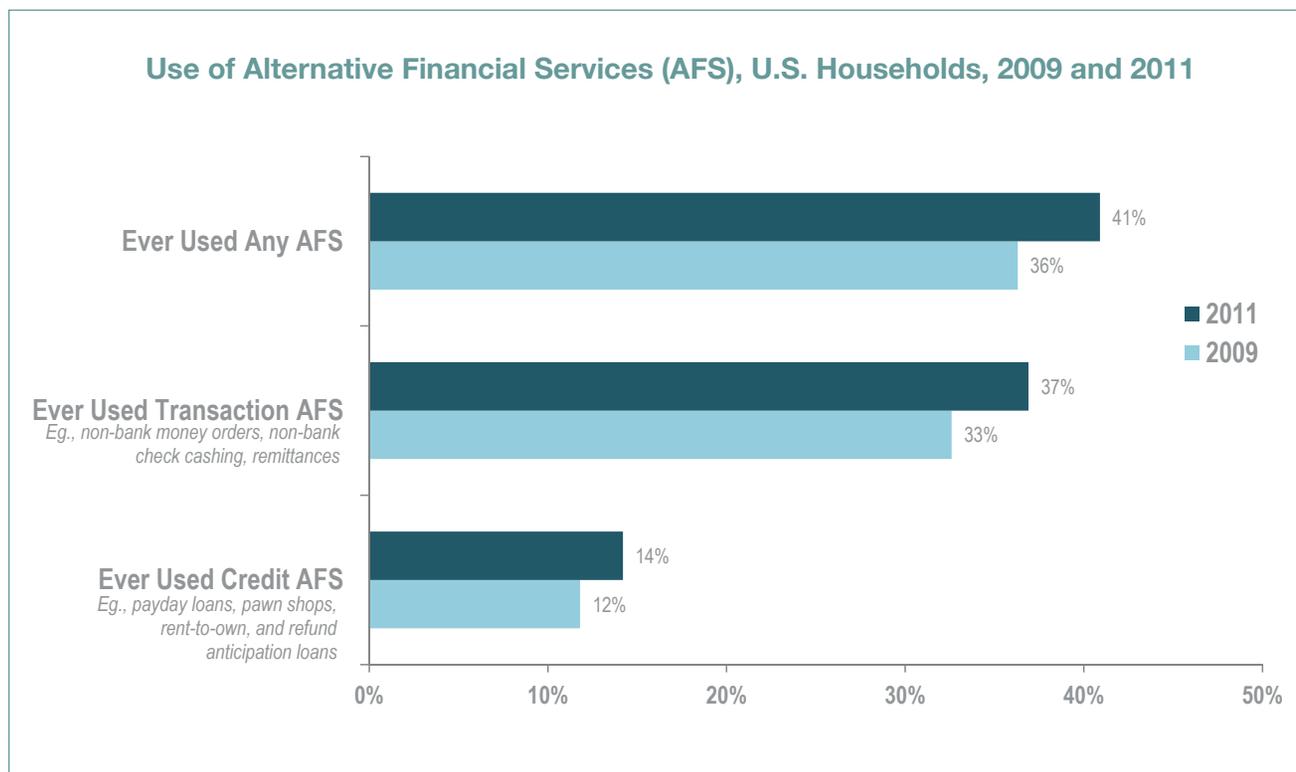
Responses to the fall 2012 survey focused heavily on employment and household economic concerns, once again emphasizing the key issue of job availability and its impact on the financial stability of LMI households. Respondents also noted that LMI communities across the District face a slower rate of growth and recovery in local job markets and household financial stability relative to other communities, placing them in a position of growing disadvantage as the nation continues to emerge from the recession. A major theme that emerged from responses was that strategic and coordinated delivery of interventions, whether in the form of workforce training, financial services, or affordable housing development, will be necessary to ensure that LMI households can more fully participate in economic recovery.



Source: FRBSF Community Development Indicators Survey, Fall 2012.

## HOUSEHOLD FINANCIAL STABILITY: REACHING THE END OF SAFETY NET SAVINGS AND STRUGGLING TO MAKE ENDS MEET

Respondents expressed great concern about decreasing household financial stability in the LMI communities they serve and noted that this issue is closely linked to employment conditions. Many households have depleted the savings, unemployment compensation, or other personal safety net measures on which they had relied through the recession, and are facing mounting debt and turning to alternative financial services in an attempt to stave off immediate financial crisis. Respondents noted that many of their clients no longer qualify for traditional bank products due to poor credit or a poor track record with a bank in the past, and that higher-cost alternative financial services (AFS) are readily accessible in LMI communities where traditional banks may be absent. Respondents explained that these AFS have led some borrowers into even greater debt and cycles of chronic borrowing. Several respondents described the frustration their clients experience as they struggle to manage mounting debt with low-paying employment and few other resources available.



Source: Federal Deposit Insurance Corporation, "2011 FDIC National Survey of Unbanked and Underbanked Households," 2012.

## EXPERT VIEWPOINTS

### HOUSEHOLD FINANCIAL STABILITY

"As Utah doesn't have any real usury laws, predatory businesses such as check cashing, payday lending, rent-to-own, and paid tax preparation continue to thrive." —Utah

"[LMI individuals] are not aware or educated enough to realize that by not repaying a debt in a timely manner, credit will continue to cost too much, if available at all. Low income families are also the target of more scams that may end up as collection accounts. Low income families tend to feel uncomfortable contacting a creditor, [and] wait until contact is made by the creditor or a collection agency. These families are the ones who use check cashing companies, payday lenders, rent-to-own furniture and appliance companies, [and] used car dealers who finance autos at exorbitant rates." —California

"There's a great need for financial education in school, starting in kindergarten and continuing on through at least high school. Right now on an adult education level, most families are facing issues that could have been avoided by just a little training when [they were] younger. A lot of time is taken up resolving these issues that, had there been basic learning tools in school, would not have happened." —California

"Providers of predatory financial products, such as payday lenders, are well capitalized to prey upon communities of low income. Banks are not willing to give people a second chance to establish a good relationship with the bank. People are overwhelmed by their financial instability and do not know how to get in control of their situation. Too much financial information is a mystery, such as credit scoring, and too much is intimidating, like the collections process. There is a need for flexible incentivized savings products to help people establish emergency savings and long-term savings." —Oregon

National data indicate that that use of AFS has indeed risen over the past several years. A 2011 Federal Deposit Insurance Corporation survey found that over 40% of all U.S. households used at least one AFS, including transaction products such as non-bank money orders, non-bank check cashing, and non-bank remittances; and credit products such as payday loans, pawn shops, and rent-to-own stores. This is an increase from 2009, when 36% of households had used such products. Nearly two-thirds (64.9%) of unbanked households – those without a checking or savings account – used such products in 2011, along with many households that are considered underbanked – those that have a bank account but also use AFS. Asked why they used a particular product or service, the vast majority of AFS users noted that the location was more convenient or the transaction faster and easier than with a bank. Several respondents to our survey mentioned that banks are using tighter standards or are not present in some LMI neighborhoods, which may be causing LMI consumers to turn to higher cost AFS products, and as a result perpetuating a debt cycle for these households.

Respondents to the 12th District Community Indicators survey also noted several other factors contributing to financial instability among LMI households in their regions, including: a lack of financial education and budgeting skills; the temptation of expensive and unnecessary products; an unwillingness to engage in financial education due to embarrassment or pride; and inaccessible or geographically scattered service providers. Several respondents expressed an immediate need for financial education at an early age in LMI communities to prevent a continued cycle of family debt.

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## EMPLOYMENT CONDITIONS AND JOB TRAINING: A LACK OF LIVING-WAGE JOBS AND AFFORDABLE TRAINING PROGRAMS

Many respondents noted that jobs are still scarce in their areas, and that the positions available tend to be part-time or seasonal and often do not pay wages that adequately cover even basic costs of living. In addition, several regions in the 12th District are dominated by single industries, such as timber in parts of Washington and Oregon, tourism in Hawaii, and gaming in some Nevada communities, which limits employment opportunities for residents. Respondents from these areas emphasized the difficulty of attracting new industries, and explained that as a result, the local job market is constrained to these single industries and the lower-wage service sector. Limited educational and vocational training opportunities, as well as scant resources for reliable transportation and child care, were also repeatedly mentioned as key employment barriers for LMI communities.

Nationally, employment and wage data bear out respondents' comments: for many of the largest occupation categories in the country, median wages are significantly below the levels needed to cover essential household costs. In 2011, the top four occupations in the country by volume of workers were retail sales, cashiers, office clerks, and food preparation and service workers. These four service occupations alone account for 12% of jobs in the United States, yet the median wage in each of these occupations is well below the national median household income level, and below the income needed to afford the median U.S. rent. Only one of these occupations lists a median income above the poverty level for a family of four. The top ten occupations in the United States also include customer service representatives, janitors and cleaners, and freight and material movers.

## EXPERT VIEWPOINTS

“The lack of credit worthiness has a tremendous impact on LMI communities because they are at the mercy of payday lenders, who escalate the poor credit ratings for individuals after they fail to meet the terms, due to the exorbitant repayment terms of their loans.” —Nevada

“Lenders have overreacted to regulators' criticism, and regulators have overreacted to the 'crises.' As lenders, we are asked to provide financing to build the economy, but criticized for taking risks and punished for defaults. As a nondeposit lender, I need to look at finances very carefully. If I don't lend in high risk areas I am criticized for not following the corporate mission, but if I do, then the regulators complain about credit standards and lack of collateral. I have been asked to place loans on a watch list because they were modified, even when the borrower has never missed a payment.” —California

### EMPLOYMENT CONDITIONS

“Many [families we serve] have had hours cut or lost their jobs all together.... Those who have lost their jobs and who were fortunate enough to find a second job had to take a job with a much lower salary, and now cannot cover the cost of rent, car payments, etc.” —Hawaii

“Many working class families have lost their jobs. Reduced income has resulted in a ripple effect that includes: loss of housing, displacement, poor credit, mental health issues, domestic violence issues, substance abuse issues and other serious economic and social impacts.” —California

“There is a new face to the poor and low wage earners: they are more educated, experienced, and employable, which only moves those without these attributes even lower.” —Washington

Together, these occupations are crucial to the support and growth of major industries across the country, but many of these workers do not earn enough to adequately support their families, even at a subsistence level. The gap between state median household income and median incomes for these low-wage service jobs is even greater in some 12th District states, including Alaska, California, Hawaii, and Washington.<sup>1</sup>

## EXPERT VIEWPOINTS

“The variety of jobs for undereducated, low and moderate income individuals is very limited. Major employers in agriculture prefer to seek out experienced workers, do not provide training or incentives, and do not provide long-term opportunities to attract new workers to the field who have a desire to make careers in agricultural fields. On the other hand, oilfield employers provide many of the aforementioned benefits and incentives, but do not do enough to recruit from low income environments.”  
—California

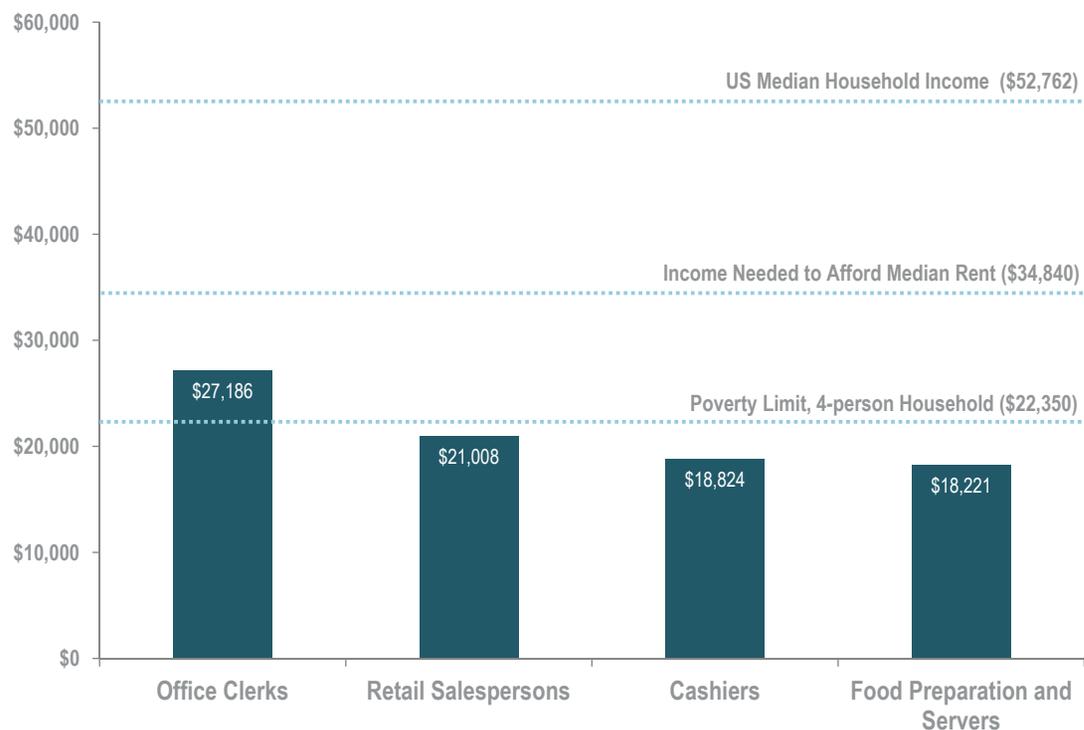
“Although we are seeing an increase in hiring right now, they are retail and/or seasonal jobs. Pay rates are insufficient and do not provide living wages to families.” —Oregon

### EDUCATION AND WORKFORCE DEVELOPMENT

“While our county shows 16% of the population with less than a 9th grade education, we have cities where that number is as high as 48% - or twelve times that of the state.” —Washington

“There are not enough technical trades being taught at the high school level. As a result, people graduate with limited skills and have to spend significant dollars at trade schools or community colleges to learn necessary skills.”  
—Oregon

Median Annual Incomes of the Top Four Occupations in the United States, 2011

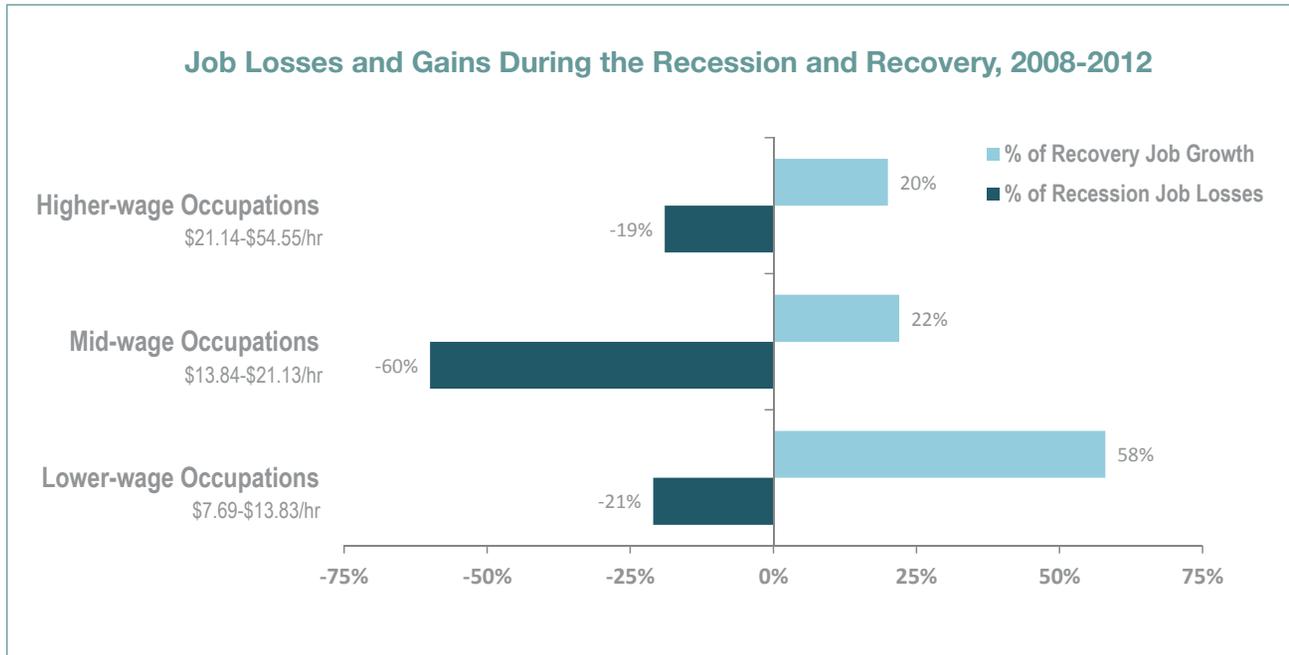


Sources: U.S. Bureau of Labor Statistics Occupational Employment and Wage Estimates, May 2011; US Department of Health and Human Services Poverty Guidelines, 2011; American Community Survey 5 Year Estimates, 2011. Note: Median monthly rent for the U.S. in 2011 was \$871; affordable rent is defined as no more than 30% of income.

Compounding this issue, a majority of jobs lost in the recession were middle-wage jobs, with hourly wages between \$13.84 and \$21.13, while the greatest job gains since 2010 have been in lower-wage employment, with hourly wages of \$7.69 to \$13.83. Fully 60% of job losses during the recession were middle-wage, while only 22% of job gains during the recovery were in middle-wage occupations. Lower-wage occupations constituted only 21% of total jobs lost during the recession, however, and accounted for 58% of jobs gained

1. U.S. Bureau of Labor Statistics Occupational Employment and Wage Estimates, May 2011.

during the recovery period.<sup>2</sup> Thus, many middle-class workers have lost their jobs and, if they have been able to secure new employment at all, find themselves earning far lower wages post-recession. Many of those who were employed in their previous jobs for at least three years find new employment within one year, but on average over the next 25 years, these workers will earn 11% less than similar workers who retained their jobs through the recession.<sup>3</sup>



Source: National Employment Law Project

Respondents also voiced significant concern about the cost of education and training in some LMI communities, an issue directly linked to employment challenges. They noted that many unemployed LMI individuals, seeing few employment opportunities for which they are qualified on the job market, return to school to improve their qualifications. When students graduate from vocational training programs or community college coursework, however, they must compete with one another in a tight job market. Respondents explained that some students do not graduate or complete their training programs before dropping out due to expenses, household demands, or other conflicts. Additionally, whether or not they have graduated, these students now have varying degrees of student debt, layered on top of existing debt accumulated while they were unemployed.

2. National Employment Law Project, “The Low-Wage Recovery and Growing Inequality,” 2012.

3. Michael Greenstone and Adam Looney, “Building America’s Job Skills with Effective Workforce Programs: A Training Strategy to Raise Wages and Increase Work Opportunities,” The Hamilton Project of the Brookings Institution, 2011.

## EXPERT VIEWPOINTS

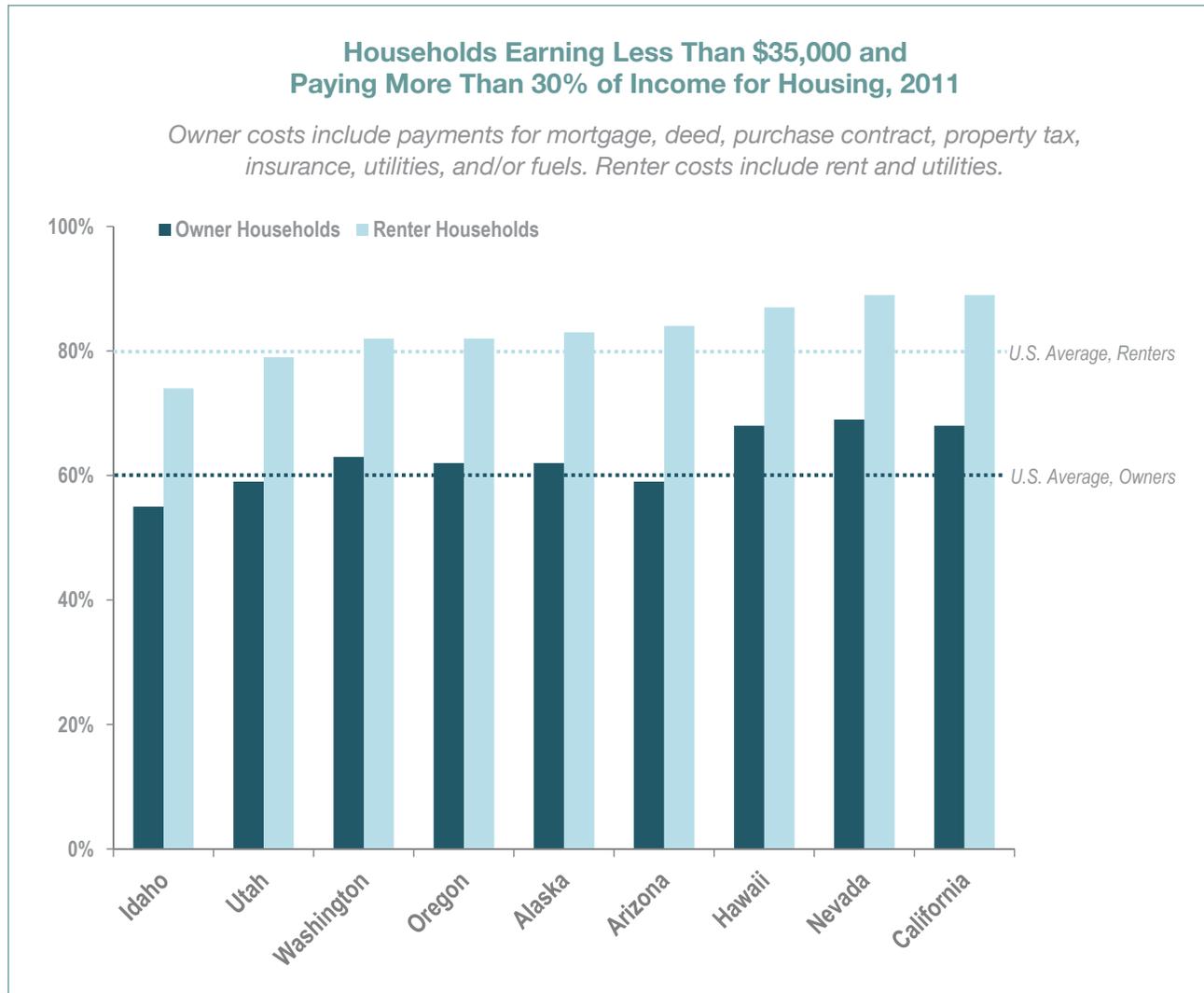
“Many workers have been unable to find work in their chosen field, and so have sought new job opportunities through further education. Unfortunately, these educational opportunities are full of others searching for work, so upon graduation or certification, job searchers are finding their employment market very competitive. These workers often end up with an education that has not been useful in helping them find employment, and they have usually attained the education with the accumulation of educational debt.” —Oregon

“Low to moderate income people do not have access to the job training required to move them in today’s workforce. Our city represents contrasting populations in this manner. We are home to some of the world’s best high tech employers, but our low income population struggles to earn a living wage.” —Arizona

“We love community colleges, but there are basic problems with this approach. Many of the people we see need a job NOW. They do not have the luxury of going to school for 6-18 months to gain wonderful job skills. What they need is WORK EXPERIENCE —like apprenticeship programs, on-the-job training, and the like. While community colleges are good at training, they have an abysmal record of PLACEMENT. And training without placement doesn’t help anyone.” —California

## HOUSING: RENTS ON THE RISE

Housing costs – particularly costs for renters – have been on the rise across the District, exacerbating the growing strain on reduced household incomes already affected by unemployment and debt. Respondents noted that typical rents and home prices in their regions are far too high for LMI households, many of which are spending more on housing costs than 30% of household income, the standard threshold for affordability. Although costs are high for all households, LMI renters are by far the most heavily burdened.



Source: American Community Survey, 2011 5-Year Estimates.

## EXPERT VIEWPOINTS

### HOUSING MARKET

“Market-rate multifamily housing production has increased in recent months, especially in Seattle, and is forecasted to continue increasing. Rent levels are also rising while vacancies decline. That adds up to an imbalance of market units to affordable units, and increases pressure on nonprofit developers to produce units while construction costs are increasing and the public resources to create affordability are declining.” — Washington

“Over half of the population of San Diego can’t afford to live in San Diego.” — California

“New housing construction is dangerously low. The rental vacancy rate is just 1.9% and recent housing reports indicate that Anchorage will need about 9,000 new homes built over the next 20 years just to meet projected population growth. At the same time, the three largest occupation sectors — retail sales, cashiers, and fast food workers — are making below \$25,000 a year. Nearly half of Anchorage families are spending 35-75% of their salary just to pay for their housing.” — Alaska

“LMI individuals have a difficult time finding affordable renting, much less buying opportunities. This affects not only LMI, but also the middle class in our area. For this reason, 50% of our police, nursing, and fire personnel live outside of the area, which creates a very tenuous situation when emergency situations arise.” — California

“The current housing market in Honolulu is not meeting the need of Hawaii’s low to moderate income families. The average cost of an apartment currently costs upwards of 60-80% of an LMI family’s monthly gross income.” — Hawaii

# EXPERT VIEWPOINTS

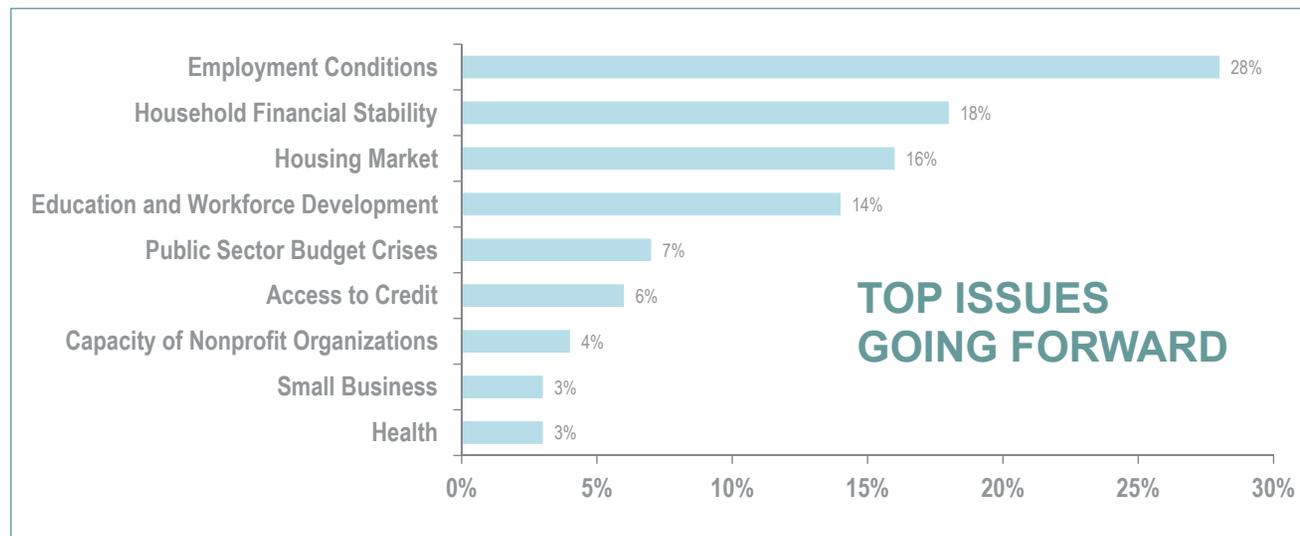
Respondents said they are concerned about how communities will be able to meet the need for units affordable to LMI residents, given the loss of resources in state and local government housing programs and the recent decline in funding for many nonprofits that develop and support affordable homes. Respondents from California particularly stressed the 2012 loss of state redevelopment dollars as a major blow to future affordable housing production, but responses from several other 12th District states reflected similar cutbacks and concerns. Comments from organizations in Alaska, California, Hawaii, and Oregon repeatedly mentioned sharply rising housing costs and short supply of units for renters.

In other states, including Arizona and Nevada, respondents observed that there are some affordable homes for sale, but offers from LMI bidders are often rejected in favor of investors buying up many properties at once, or purchasers who are not reliant on down payment assistance programs. Respondents from Hawaii and Guam explained that the real estate market on these islands is skewed heavily toward vacation properties, purchased by owners who use them as second homes and do not live on the island most of the year. This purchasing pattern leaves few homes available and affordable to the local workforce, year-round residents who are largely employed in lower-paying service and hospitality positions.

“Though prices are historically low in Maricopa County, there are many investors and/or cash buyers in the market with whom the LMI buyer is competing. A seller is much more inclined to accept cash offers or financing where the down payment assistance is not provided through a program.” —Arizona

“Most newer homes were built as large vacation rentals at the top of the market. There is very little housing for the workforce.” —Oregon

## NEXT STEPS



Source: FRBSF Community Development Indicators Survey, Fall 2012.

Respondents cited the same top three issues – employment, household financial stability, and housing – as key ongoing concerns. They emphasized the growing financial strain that LMI communities across the 12th District face from the combination of longer-term unemployment, limited adult education and workforce training opportunities, depleted household financial reserves, accumulating debt, and high housing costs. Overall, respondents expressed great concern for the LMI communities with which they work, fearing these residents are being

## NEXT STEPS

“Families are struggling and they are tired, as are we along with our fellow nonprofits. Families that need the help are unable to qualify due to funding reductions and related increases in eligibility requirements. Nonprofits are continually asked to do more with less and to meet continually increasing higher standards – all with the best of intentions, and yet without additional funding to help providers meet the new standards.” —Hawaii

“We are fortunate in the Bay Area to have a plethora of community based social services to support clients. However, the staff members of these organizations are similarly situated to the clients they serve. Our solutions are often “let...do it” (insert CBO staff, teachers, etc.) and we fail to recognize that they too are often in the midst of their own financial distress. Solving the issues we face will require a concerted effort and a continuum of services.” —California

left out of the national recovery and getting stuck in spirals of debt and financial hardship. The loss of income and personal financial safety nets weigh on LMI families and individuals, respondents said, contributing to problems with health, domestic stability, alcoholism, and drug abuse. Even as they see their client base growing, many organizations that serve and assist LMI communities are struggling to offer consistent services due to cutbacks in funding for nonprofits and government programs.

Encouragingly, though, respondents offered many suggestions on how to address and remedy the patterns leading to poverty and instability in their regions' LMI communities. In particular, respondents emphasized the following strategies.

### **1. Develop short-term, affordable workforce training programs with curriculum informed by local employers.**

Respondents widely noted that education and training options for those who are seeking immediate work opportunities are expensive, time-consuming, and poorly matched to the local job market. However, several respondents suggested that an increase in low-cost, short-term training programs in LMI communities would help unemployed individuals improve their skills without adding debt. Respondents note that to be the most valuable, training programs should be available and accessible within LMI communities, in high schools as well as in an adult education format, and curriculum should be coordinated with local employers so that LMI individuals are better positioned to apply for available work in local industries.

Programs incorporating these elements have shown strong success rates across the country. A recent study tracked three intensive, sector-oriented programs providing training in information technology in New York, medical accounting and billing in Boston, and manufacturing, construction, and health care in Milwaukee. Researchers found that 70% of those who completed these programs were employed with more consistent job retention, earning \$4,500 more on average than non-participants, within one year of program completion. Participants completed each program in fewer than six months, curriculum was developed in consultation with area employers, and programs included direct job placement or placement assistance.<sup>4</sup>

#### **12th District Promising Program: BankWorks**

*BankWorks, administered by Jewish Vocational Services of Los Angeles, is an innovative workforce development program developed in partnership with the business community. Over eight weeks, BankWorks participants move through an intensive training curriculum created in conjunction with major banks, gaining the skills needed to apply for bank teller positions upon completion of the program. JVS also provides job placement assistance and career coaching after participants complete their training. The organization also offers similar programs in Southern California in the health care and security fields.<sup>5</sup>*

4. Sheila Maguire, Joshua Freely, Carol Clymer, Maureen Conway, and Deena Schwartz, "Tuning In to Local Labor Markets: Findings from the Sectoral Employment Impact Study." Public/Private Ventures, 2010.

5. BankWorks website: <http://www.jvsla.org/programs-and-services/training-programs/bankworks>

## **EXPERT VIEWPOINTS**

"While we are improving our community cohesion and making strides toward improving services, the struggle is still evident that LMI families are still hurting in this community. Our tribe was just funded for a CDFI technical assistance grant, which can be so promising. We have two years to plan the nonprofit organization as a community development financial institution. We have been holding community financial literacy workshops already, but the process is slow. Will we be able to get the nonprofit CDFI up and running in order to be effective prior to major across the board cuts in financial assistance programs?" —Idaho

"Lyon County School District is in the process of developing articulated classes that are offered to high school students, geared towards workforce needs within Lyon County and the region."  
—Nevada

"We are partnering with the economic districts to try to open the opportunities for manufacturing trades for those who want to work with their hands and learn a skilled trade." —Idaho

"The local workforce development council in Spokane has a number of programs. They try to attract employers and try to match skill and needs." —Washington

## 2. Centralize services.

Both in urban areas and more remote regions, respondents observed that the various services that LMI residents seek are too scattered to be accessible. Unreliable or non-existent transportation, child care responsibilities, long work hours, and stress and exhaustion were all mentioned as barriers that LMI households face in trying to access the services they need. Respondents suggested that where possible, services should be centralized in a “one-stop” facility, making it easier for those who face these limitations to quickly find the right service providers to meet their needs. A centralized location may also help service providers to exchange information more easily, reduce duplication, and ease the strain on overburdened staff.

### 12th District Promising Program: SparkPoint Centers

*The ten Northern California SparkPoint Centers run by the United Way of the Bay Area are strong examples of the benefits of centralizing services. These centers offer access to a wide range of services in one location, including job training and placement assistance, public benefits screening and enrollment, financial education and counseling, and affordable housing assistance, among others. Data on SparkPoint Center outcomes during 2011 and 2012 reveal that clients who take advantage of SparkPoint’s multiple services are much more likely to achieve household financial and employment goals. Of the clients who utilized more than one service at SparkPoint, 40% increased their income by at least 5%, compared with 19% of those who only used one service. Fully 74% of participants engaged in multiple SparkPoint programs improved their budgeting, 79% attained a degree or certificate, and 71% increased their job skills, versus 26%, 21%, and 29%, respectively, for single-service participants.<sup>6</sup>*

## 3. Increase opportunities for LMI households and small businesses to access traditional bank products and maintain bank accounts.

Respondents indicated that financial hardship in LMI communities is exacerbated by the use of short-term financial solutions and AFS products, which often keep individuals out of the financial mainstream. Similarly, they noted that small businesses in LMI areas are increasingly struggling to access credit due to tightening standards. Respondents suggested that stable and inexpensive access to financial education and services would help LMI households alleviate debt and rebuild financial reserves, while making their financial situations easier to manage and more secure. They also noted that small businesses in LMI communities could similarly benefit from responsible loans and business services easily accessible within their neighborhoods.

“Non-profit entities that serve the LMI community are spread all over the county instead of centralized. Therefore, a person struggling has to try to get to multiple locations and is continually referred from one [service provider] to another and then another... If the entities could be a ‘one-stop shop’ than the people in need would only need to get to one location, instead of traveling all over the place when public transportation is limited or private transportation is not as reliable.” —Idaho

“There is tremendous duplication of efforts in multiple public and privately funded agencies. A central clearing house of programs and agencies would go far toward being a ‘one-stop shopping’ center for assistance. I see too many people running around trying to contact too many agencies to access the necessities. It doesn’t have to be this difficult to assess and assist people.” - Oregon

6. “Ladders to Success: Center-Based Strategies for Moving Working Families into the Middle Class.” United Way of the Bay Area, 2012. SparkPoint website: <http://www.uwba.org/cut-poverty/sparkpoint/>

#### 12th District Promising Program: Innovative Changes

*Innovative Changes (ICS), a Portland-based financial education and assistance program, provides access to small-dollar loans, financial literacy training, and credit building opportunities. With a referral from an ICS partner service provider, clients may qualify for loans specifically designed as stable AFS alternatives for LMI individuals facing financial emergencies, wishing to pay down existing debt responsibly, or working toward building their assets. ICS also offers one-on-one financial counseling and group workshops, and ICS staff provide assistance with credit repair and link clients to “second chance” bank accounts and other traditional financial institution products and services.<sup>7</sup>*

#### 4. Establish partnerships to pool resources to preserve existing affordable housing and develop new affordable homes.

Many respondents expressed frustration with local housing markets that price out LMI residents or require them to spend the majority of their income on housing costs. While this combination of a housing shortage and rising rents continues to be a significant challenge across the West, respondents also described some creative efforts to increase the affordable housing stock despite diminished resources. These respondents stressed the importance of innovative financing strategies and pooled resources in the form of partnerships and coalitions of developers, funders, and others involved with affordable housing. Others described programs that make it easier for low-income renters and homeowners to find and stay in affordable homes.

#### 12th District Promising Program: Na Hale O Maui Community Land Trust

*Na Hale O Maui (NHOM) is one of Hawaii’s first community land trusts, working with local developers, financial institutions, land owners, nonprofit organizations, and local government to help address the affordable housing shortage on the island. Founded in 2006, NHOM acquires and rehabilitates abandoned foreclosed properties, converting them into single-family homes resold at affordable prices to LMI families. Additionally, NHOM provides free homebuyer seminars that are open to the public, to help LMI residents to learn mortgage basics and decide if homeownership is the right option for their family.<sup>8</sup>*

## EXPERT VIEWPOINTS

“The emergence of asset building coalitions is helping to share information through member networks.” —Washington

“Some credit unions have created payday exit programs that provide small dollar loans at much more affordable prices and allow households to exchange the burden of payday balloons for monthly installments.” —California

“Elfrida Citizens Alliance is using funding from HUD’s Rural Innovation Fund to provide small business training, one-on-one technical assistance, and a small revolving loan fund to help businesses finance their retention or expansion efforts.” —Arizona

“Promising strategies were recommended by the Mayor’s Kitchen Cabinet Work Group on Affordable Housing, a volunteer group of community and business leaders whose goal was to look for policy changes to spur housing development in Anchorage. I served on this task force. One important step we identified is to empower a partnership or existing entity to specifically plan for, encourage, and coordinate housing development.” —Alaska

“MDC and Associated Ministries are working with landlords to establish partnerships that are willing to negotiate better with renters on expenses and in mitigating problems before they lead to foreclosure. Additionally, Pierce County funded a database and a website so people can search for housing that fits their budget.” —Washington

7. Innovative Changes website: <http://www.innovativechanges.org/>

8. Na Hale O Maui website: <http://www.nahaleomaui.org>

