

Editors' Introduction

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Motivation for the articles

In this issue of *Housing Policy Debate* and the next, we publish articles that were presented at a conference held June 9–10, 1994, in Kenilworth, England. The conference, "Social Housing Policies through the Year 2000," examined national low-income housing policies for the United States, Canada, and the United Kingdom. More than 50 participants (see the listing at the end of this introduction) from the three countries were invited, including practitioners, government officials, and representatives of business. Third in a biennial series, the 1994 conference was sponsored by the National Association of Housing and Redevelopment Officials, the Canada Housing and Renewal Association, and the Institute of Housing (now the Chartered Institute of Housing), membership organizations that represent the interests of social housing providers in the United States, Canada, and the United Kingdom, respectively. The Tri-Country Conference series evolved from a recognition of the value of having practitioners from the three countries meet to examine the broad context of the housing challenges they face. Designed to provide a working forum for exchanging ideas on general approaches to these challenges, the Tri-Country Conferences have had three objectives:

1. To explore social policy and program approaches in each country, particularly those relating to the provision and management of social housing assistance
2. To determine the efficacy, efficiency, and transferability of approaches used by different countries
3. To develop an understanding of what new approaches may be appropriate in the evolving context for social housing policy

In the two previous conferences (1989 and 1992) initiated by the three member organizations, delegates from the United States, Canada, and the United Kingdom increased their understanding of each country's housing situation. Out of the presentations and deliberations from the 1992 conference, held in San Francisco, a consensus emerged on the need for understanding the broader influences on housing policies for the next decade, as well as more rigorous thinking on three specific policy issues.

From this consensus, 12 research articles were commissioned by the Fannie Mae Office of Housing Research and the Canada Mortgage and Housing Corporation. The first set of articles, "Influences on Housing Policy through the Year 2000," was intended to produce a framework and context from each country for the discussion of the three identified issue areas. Each country then contributed an article on each of three themes:

1. Beyond Providing Shelter: An Analysis of Housing in the Broader Context
2. Financing Social Housing: Mechanisms, Constraints, and Opportunities
3. Managing Social Housing: Improving the Social Environment through Best Management Practices

The 12 articles are described in more detail below.

In supporting the conference through commissioning research articles, the Fannie Mae Office of Housing Research and the Canada Mortgage and Housing Corporation sought to facilitate an informed discussion of the key housing policy issues and potential remedies and to further housing policy through rigorous analysis and debate. Conference participants from the sponsoring member organizations would critically assess conference deliberations and extract the lessons and experiences that will inform their policy efforts in their own countries.

Policy research charge and article summaries

Influences on housing policy through the year 2000

Authors were asked to describe the major factors affecting housing markets and policies in the three countries. Current status, historical trends, and projections related to these factors were analyzed. On the housing demand side, major demographic,

social, and economic factors, such as household configurations and income, were reviewed, including an examination of growth in special-needs populations such as the elderly and single-parent households. On the housing supply side, the major types of housing investors and suppliers were examined. Trends in the affordable housing stock and major preservation issues were also identified and assessed. Finally, the intersection of these demand and supply factors was considered, and broad implications for housing policies were discussed.

In outlining the Canadian housing policy context for the remainder of the 1990s, Stephen Pomeroy, formerly of the Canada Mortgage and Housing Corporation, highlights the largely exogenous influences on the housing policy arena. These key influences reflect the nature of the Canadian federation and the broader policy agenda of the federal government—notably deficit reduction and social policy reform. The broader Canadian policy environment is now strongly affected by macro-level changes in demographics and immigration, the economy, and employment prospects in a restructuring global economy; income trends; and levels of dependence on government transfers. Recent trends in housing construction activity, social housing volumes, and the availability of relatively affordable housing within the private stock are reviewed. Pomeroy finds that a sufficient, albeit eroding, stock of affordable private housing may be an important resource in the context of program spending reductions. Since resources are held largely in private and community hands, housing policy for the 1990s must adapt, with senior levels of government accepting a new leadership role that is facilitative, enabling, and nurturing.

Duncan Maclennan of the University of Glasgow argues that demographic and economic changes are likely to be favorable to the U.K. as the millennium approaches. Baby boom pressures on the housing system are easing, but the retired and dependent share of the population will not rise significantly until 2010. The economy is recovering sharply, income is rising, and unemployment will fall significantly but remain high by North American standards. Budgetary pressures will remain, and restraint on public spending will continue.

The U.K. housing system is costly and reinforces macroeconomic instabilities. The principal limitation of the system is the lack of an adaptive rental sector—social or private. Policy has been too focused on maximal rather than sustainable homeownership. The U.K. needs a new housing policy vision for enhancing economic flexibility while addressing income distribution and urban

decay. Emphasizing homeownership and competition as the central pillars of U.K. housing policy, Maclennan discusses a renewed focus on rental housing and producer subsidies. He argues that the U.K. can do better in housing policy and provision through improved deployment of existing funds.

Robert W. Burchell and David Listokin of Rutgers University trace the forces that will affect housing policy in the United States for the rest of the 1990s. These forces include broad and varied demographic and economic factors, government, and shifting societal values that are both encouraging and disturbing. An improving economy generally bodes well for housing, but lingering unemployment, an inadequate social safety net, and other problems suggest that the benefits of better economic performance may not be evenly distributed. Blatant housing discrimination is receding, but significant housing separation by race persists. The United States will continue to produce high-amenity housing for which affordability is a problem, especially among ethnic and minority populations. The federal government will likely not increase its support for assisted housing, but there is a growing involvement of state and local governments and a third sector that includes foundations and community organizations.

Beyond providing shelter: An analysis of housing in the broader context

In addition to providing decent and affordable housing for needy households, housing policies in each nation have assumed a greater role and function and operate in a broader context of policies. Authors for this set of articles were asked to consider three roles for housing policies: as a macroeconomic employment stimulus, as a key element of community revitalization, and as a critical component of efforts to foster household stability and advancement. Understanding the broader functions that housing does well can expand the support for these programs and their basic mission, and understanding where housing falls short offers the opportunity of tailoring programmatic approaches and making them more rational. These articles examine the extent to which housing policy should address the overall needs of housing residents, positively affect the local employment situation as well as the employment needs of residents, and be a major factor in overall neighborhood improvement. Findings are then to be used to assess the need for public intervention.

Michael J. Prince of the University of Victoria finds that, beyond providing shelter, housing policies can serve other functions. He examines the roles of housing policy in Canada as a macroeconomic stimulus, as a component in fostering community development, and as a support for family self-sufficiency. Linking housing policy with other social policy fields and broadening the political constituencies for housing programs are addressed. Macroeconomic stimulation has been an episodic function of Canadian housing policy for 73 years, and federal and provincial policy makers continue to use housing for this purpose. Housing programs have been, and continue to be, used to support communities, neighborhood revitalization, and social integration, suggesting an increasingly vital role for housing policy.

The history of Canadian housing policy contains a paradox familiar to all three countries: While housing programs are integral to social well-being, they have operated quite separately from other social programs. Closer coordination of social housing with social policy is desirable but not inevitable. Building support for social housing seems most promising through the community functions of mutual support, integration and social stabilization, and the possible link in welfare reform between housing and family economic opportunity.

Peter Williams of the Council of Mortgage Lenders examines U.K. housing policy and the housing market context in the broader social, economic, and political environment. He focuses on the relationships between housing and major changes in the economy, the labor market, health, welfare, inequality, and the social climate. Government has reshaped housing policy by reducing and redirecting subsidies, by introducing market prices and private financing, by fundamentally altering the role of local authorities as direct providers, and by boosting the level of homeownership.

The new system is considered to be less stable and more vulnerable to economic shocks because of subsidy reductions and greater reliance on the private market. Evidence mounts of residualized populations in the social rental sector and a serious homelessness problem. U.K. housing policy is also poorly integrated with other social and economic objectives. Overall, the current housing system may be marginally more efficient, but its impact on the economy suggests increasing instability and inequality.

Anne B. Shlay of Temple University connects housing to people's social and economic well-being. Housing, she argues, is central

to the ability to participate in the economic mainstream. Yet historically housing policy has been fragmented, with competing, contradictory goals and objectives. Shlay proposes expanding the development of an integrated housing policy that links housing and economic inequality. Housing policy should be viewed as a tool for economic development, for strengthening families, and for building community.

The definition of housing need should incorporate a broader vision for housing, going beyond minimum physical standards to include issues that are central to people's ability to participate in the economic mainstream. By going beyond the bricks-and-mortar approach, policy may be more coherently applied to pressing concerns by making connections between housing and other seemingly separate policy domains. To illustrate these connections, Shlay analyzes housing's connection to three vital areas: family life, community economic development, and social mobility. She finds that the most important contemporary housing problems are housing affordability, neighborhood underdevelopment, and spatial inequality.

Financing social housing: Mechanisms, constraints, and opportunities

Financing mechanisms used to construct, rehabilitate, and acquire social housing in the three countries are analyzed in this set of articles. Authors were asked to consider whether "creative financing" mechanisms have succeeded in increasing the supply of affordable housing in each nation. They examined the efficiency of the financing mechanisms used in each country and assessed what target populations can be effectively served by the resultant housing developments. Given the current emphasis in all three countries of attracting private investment into housing, incentives and barriers to alternative sources of investment in social housing are discussed. In addition, the level of ongoing subsidies needed to make up the difference between debt service and the limited rent-paying abilities of very poor households was examined.

Nick Van Dyk, a Canadian housing policy consultant, evaluates the financing mechanisms used since the 1970s in Canadian social housing production. Direct government financing, using government mortgage insurance and program subsidies, has proved to be the most cost-effective mechanism for funding social housing. Experimentation with alternative mortgage instruments such as the graduated-payment mortgage and the

index-linked mortgage has also been a central element of the Canadian attempt to minimize both subsidy and financing costs. Van Dyk concludes that further improvements to this social housing financing system are limited. The excessive gap between the cost of developing new social housing and the revenues generated from rents based on 25 to 30 percent of residents' low incomes persists. Various partnership approaches have been tried, but these have not been able to provide housing at the very low rent levels required. Refinancing older social housing developments and drawing equity out of them may be the only source of new funding available because of a freeze on further federal assistance.

Gregory Lomax, formerly of the Housing Corporation, describes the post-1988 Housing Act social housing financing by independent housing associations, now the main vehicles for the development of new social housing in the U.K. In a political context where support for public funding of social housing is limited, the current financial regime has attracted private financing into the social housing field, but at a cost of increased rents and thus increased revenue support necessary to remain affordable. Lomax examines the extent of the financial markets' involvement in the housing association market and future issues facing private and public funders alike. Key issues related to social housing financing in the U.K. include bringing more private lenders into the market, minimizing the culture of dependence in new developments, and creating balanced and thriving communities to maximize political support for social housing projects.

James E. Wallace of Abt Associates Inc. addresses the affordable housing gap and the efforts being made to close it in the United States. He describes major national policy debates on federal financial support for affordable housing and the roles of private, for-profit suppliers; local public housing agencies; and nonprofit, community-based developers in providing affordable housing. Wallace assesses the current financing tools available to U.S. social housing providers while emphasizing that the primary vehicle for affordable housing production is the low-income housing tax credit. While producing nearly 350,000 units of low-income housing, the system has inherent inefficiencies relative to a direct capital grant and the assembling of mortgage financing from a number of sources. The government has been reluctant to encourage much additional development by public housing agencies, and the capacity of nonprofit, community-based developers is still limited. Experiments are under way on a variety of credit enhancement and risk-sharing techniques.

Managing social housing: Improving the social environment through best management practices

Social housing is unique in that its residents have needs that go far beyond bricks and mortar. Traditional property management functions have focused almost exclusively on maintaining the physical plant and sound financial management. But social housing is an environment in which a broad array of social needs must be met. Authors were asked to identify and describe the key elements and best practices associated with a broader definition of good social housing management and to assess the statutory, regulatory, and attitudinal barriers to effective management.

Public housing makes up almost one-third of Canada's social housing stock. Nancy Smith, formerly of the Ontario Housing Corporation, argues that public housing, as the earliest form of social housing, is confronted with the greatest set of management challenges. Using the Ontario Housing Corporation as a case study, she reviews the challenges confronting public housing and how housing management practices in Ontario have responded. These challenges include a general residualization of tenants, the aging in place of the seniors who occupy nearly half the stock, and the physical deterioration or functional obsolescence of much of that stock. Smith concludes that management reform is necessary through the development of more appropriate, adaptable, and modern organizational structures and systems.

John Perry of the Chartered Institute of Housing demonstrates that the debate about the nature and purpose of housing management in the U.K. has shown frequent tensions between a narrow, property-based approach and a broader, welfare approach. He assesses the factors influencing the debate, particularly those relating to recent social developments and government policy changes, reporting the housing profession's responses to these pressures as well as the way the profession has sought to develop a broad-based agenda of its own. Perry argues that these initiatives are not a sufficient basis for effective management unless government addresses major questions such as the residualization of social housing, the government's current approach to the public sector generally, and, most important, the levels of investment in the housing stock.

Vincent Lane, formerly of the Chicago Housing Authority, argues that traditional housing management in the United States has focused almost exclusively on maintaining the physical plant and

on financial concerns. Public housing is unique in that residents' needs extend far beyond bricks and mortar. Crime, socio-economic disparity, deteriorating physical conditions, and the absence of links to other communities require a new approach to management and a revised allocation of resources. Resident involvement, increased reliance on public and private assistance, provision of supportive services, and a restructuring of the socio-economic mix of public housing developments and their neighborhoods must be incorporated into planning for public housing communities for the poor.

Conference conduct and summary observations

The conference began on June 9 with a plenary session, "Influences on Housing Policy through the Year 2000," in which three articles were presented to outline the broad context for housing policy in each country for the remainder of the decade. These articles and the session's general discussion informed participants of the current and emerging policy environments across the three countries to provide for a common understanding and framework for conducting their subsequent working groups. The weak integration of housing into both economic and social policy was remarked on by speakers and discussants. This lack of integration was noted not just as a housing issue: Ill-conceived housing policies have reverberated across other policy areas. For example, strong homeownership policy has exacerbated the economic recession in the U.K. through high defaults, and the private financing approach in the U.K. has increased the cost of the shelter allowance system (Housing Benefit). Despite similar fiscal challenges facing each nation, one participant noted the differing preoccupations of each country. The U.K. was seen to be concerned mainly with tenure, persisting in efforts to promote ownership as well as resurrect a private rental sector. The U.S. focus seems to be on the concentration and segregation of deprived households. In Canada, real housing issues appear to have been sidelined by ongoing jurisdictional conflicts.

Many of these issues were captured within the three working group themes and were subject to further elaboration as the participants divided into groups around the themes "Beyond Shelter," "Financing Social Housing," and "Managing Social Housing." Each group spent two half-days discussing and deliberating these topics. Each working group sought to identify commonalities and differences in approaches among the three countries, assess the potential transferability of policies and strategies, and examine the policy implications of their

conclusions. These findings were discussed in a final plenary session.

Beyond shelter

The working group examining the broader roles of social housing found consensus on a statement of context, shared beliefs, and tactics for affirmatively promoting affordable housing.

Group members identified a characteristic common to all three countries: an increasing recognition that government cannot provide all solutions. With the general erosion of support for housing programs, issues of housing quality remain for some households, while housing affordability problems continue to increase. Effective responses to housing issues have been hindered by the start-and-stop funding patterns of programs, although most problems now appear to be on permanent stop. Any serious proposals must therefore recognize and confront these fiscal and political realities. In this context, group members identified a set of shared beliefs that they argue must form the basis for any general tactics. Moreover, these tactics must embrace a marketing and communications strategy. While voicing a simple, shared vision of “a decent home and sustainable living environment for every family,” housing advocates and providers are isolated and need to do more to promote their product. The broader impact of housing development, management, and financing on employment, household well-being, economic factors, crime, education, and health must be demonstrated and marketed. Working group members expressed the view that institutional reform is necessary to create frameworks for integrating services at the local level and policies at the national level. Given the changing values reflected in changing national policies in all three countries, these frameworks must also embrace the public, private, and voluntary sectors.

This context and these shared beliefs mean that housing has to be approached in a businesslike manner using effective measurable outcomes. Opportunities to explain and demonstrate the potential returns on investment in good, affordable housing must be aggressively pursued. Both successes and failures must be recognized and frankly dealt with to address myths and misconceptions about what social housing represents and to rebuild confidence. To these ends, housing providers must maximize use of scarce resources by making linkages with other social and private sector investments and demonstrating value to these sectors through measurable outcomes, particularly in community

and economic development. Affordable housing must be recognized and defined as a national asset worthy of preservation and must contribute to the creation of sustainable development patterns.

Overall, while the principle of equal access to and opportunity for appropriate, secure, and affordable housing must be upheld, there is a need to be practical and to emphasize strategies that pursue economic self-interest.

Financing social housing

In contrast, the working group examining the financing of social housing found vast differences among the three countries' systems of providing subsidized financing for supply-side interventions. These differences reflect primarily the different institutional framework in each country. With such differences, the transferability of approaches from one country to the next is severely constrained.

In the U.K., recent changes in financing for housing programs have raised the specter of increasing residualization of social housing tenants as less disadvantaged residents move into homeownership. While there has been an imperative to operate in a more businesslike manner, local authorities still face many regulatory barriers to doing so. While equity in the public stock has been unlocked somewhat by encouraging voluntary transfers of housing estates owned by local (municipal) authorities to nonprofit housing associations, U.K. delegates felt that more could be done to unlock this resource.

Canada has had what many group members felt was the best social housing financing system; the subsidies are simple and transparent, and the transaction costs have been relatively low, especially with new policies implemented since 1989. Ironically, budgetary considerations have forced the system to essentially shut down any major level of production, except for the innovative use of any funds that can be saved on existing investments. Concern was expressed that the excellent nonprofit infrastructure that has been supported by the Canadian social housing financing system may decay over time because of the moratorium on funding. The reality is that the cost of producing new housing for rent to low-income households is unsustainable without either ongoing subsidies or an initial capital grant. Yet the political will to provide funds for this purpose has dissipated in the face of fiscal constraints.

Much of the discussion on the United States centered on tax concessions offered by the low-income housing tax credit and the complicated deal making necessitated by this credit. Creative financing is a very time-consuming, inefficient process when compared with, say, a direct capital grant. However, this system is producing a significant amount of new housing. The lesson to the other countries is that broad political support is more important than simple cost-effectiveness. The low-income tax credit is supported by a broad and vocal constituency, and much of this support has little to do with support for social housing. However, the United States does need to move this system of creative financing to the next level with better standardization of both process and product. This will then reduce intermediary expenses and risk premiums and improve the cost-effectiveness of these complicated mechanisms.

Major programmatic approaches in both the United States and Canada have stimulated private development with conditions on occupancy and rent levels to ensure access for lower income households. In both countries this has involved a 15-year restriction, the expiration of which releases the owner from this obligation, effectively eroding the stock of private affordable housing. As each country is forced to examine ways to entice the private sector to fill the void created by reduced government funding, a number of participants expressed concern about these approaches. Yet they may be among the few mechanisms to encourage development of new rental housing.

Two points of commonality, however, did ultimately emerge from the discussions. First, the national trend in all three countries was reduced funding from the central government, with a concurrent need to search for alternative sources of capital. Second, where housing shortages exist, the working group argued that capital grants and tax concessions were the best tools, while demand-side subsidies were more appropriate if the issue is simply affordability. However, where the demand side is emphasized, complementary policies must be established to ensure the ongoing availability of rental housing prerequisite to a sustainable demand-side program. Experience in the U.K., where the expenditure on Housing Benefit has escalated almost uncontrollably, reinforces this more comprehensive policy approach.

A common framework within which to consider housing financing schemes was also articulated. One clearly enunciated principle was a decent home for every family and subsidies for those who cannot afford homes on their own. This principle should be pursued in a manner that minimizes costs, provides value for

money, is appropriately targeted and affordable, attracts private investment, and is politically acceptable. In the current political context, leveraging and packaging financing sources are critical in all three countries, and attracting private investment is the major challenge.

Managing social housing

The final working group, which focused on managing social housing, found a number of common concerns and issues. In all three countries, housing management has taken a much broader role than just a bricks-and-mortar focus, although regulatory barriers often hinder the flexibility necessary for managing this broader social role. Funding is often inadequate to perform these additional functions, so it is critical for housing managers to become the leading brokers, bringing critically needed services together for their tenants.

Brokering must often be done in the context of high concentrations of deprivation and poverty because of greater targeting of access to poorer and poorer households. Using limited funding to serve those who need the most help makes sense in the abstract. However, the resulting or anticipated spatial concentration of poverty in social housing developments leads to a concurrent concentration of all the problems, such as crime and welfare dependence, often associated with poverty households. This, in turn, has stigmatized social housing and the people it is intended to serve. It is difficult to rekindle public support for social housing, as recommended by the first working group, while these examples of failed housing initiatives persist. That is, management efforts in the existing stock directly affect the ability to pursue new initiatives.

Suggested solutions to these problems, which cut across country boundaries to varying degrees, included such actions as establishing areawide waiting lists, increasing income mixing and diversifying tenant characteristics, reducing the tension between statutory preferences for access and the need for local flexibility, and improving links to communities and neighborhoods. Dispersal strategies for linking low-income households with better places to live were also raised as possibilities, although tenant choice was emphasized. Increasing the professionalism of housing managers was also seen as a clear priority, with an emphasis on performance monitoring, certification, and increased accountability. Finally, a more bottom-up, tenant-oriented management style, with real tenant participation—and even tenant

management, where appropriate—was encouraged. Again, the challenge is to engineer meaningful tenant participation as a process of community development while presenting a business-like image.

The final dilemma the group faced was, again, the ongoing shortage of adequate funding for all housing and related needs. The key question, which remained unresolved, was whether housing managers should invest time in advocating for adequate resources or should accept the political reality of funding levels and invest more time in reconstructing positive public opinion and support for housing and seeking more effective use of existing funds through mutually supportive initiatives with non-housing agencies.

Conclusion

One clear thread ran through all the articles and the conference deliberations. The United States, Canada, and the United Kingdom all are experiencing, or have experienced, major reductions in the level of central government support for new social housing. Regardless of the reason for these changes, reduced funding represents an entrenched reality that is unlikely to change in the near term.

In this context, creatively packaging and layering a multitude of increasingly shallow subsidy sources has become the state of the art for new social housing financing. Key to extending the reach of these subsidies is attracting private or foundation funding and capital investment. Assessing creative financing schemes and their impact will be the focus of the 1996 Tri-Country Conference, to be held in Canada.

The conference also reinforced the need to pursue any new financing efforts within a more integrated framework. While there was a strong consensus among participants on housing policy's broader role, in both economic and social spheres, this feeling may not be shared by those outside of housing. Indeed, the isolation and narrow constituency of the social housing sector—at least in North America, where social housing forms a much smaller part of the housing stock—was highlighted in a number of articles and discussions. The best form of advocacy is to work toward common goals with other sectors.

There is also a need to raise awareness of how housing-based initiatives can reinforce other policy domains, most notably

social development and economic self-sufficiency. To be an effective tool for economic development, as well as for strengthening families and building communities, housing policies and programs must be designed to work in conjunction with a broad range of policy areas. Housing policy, by working within a broader framework to reduce high housing costs, can be an effective tool for addressing poverty, particularly child poverty. It can also provide the stability and support critical to getting and keeping work. When isolated from other social policy concerns, such as child care, income security, and retraining, housing policy and programs can exacerbate social inequality and undermine the objectives of other programs. This negative impact was evident in the review from the U.K. focus on promoting homeownership. Similarly, as articulated by Duncan Maclennan, ill-conceived housing policy can undermine the overall economy.

The housing sector in each country, while cash poor, is asset rich, although in some cases the existing stock may be more a liability than an asset. The careful management of these assets is required both to improve the living environment for poor households and to optimize the use of these assets. The future of social housing must be built on the development of stronger alliances and partnerships. The existing housing assets are a strong feature in packaging new financing vehicles and leveraging investment. Participants in the Tri-Country Conference will pursue this challenge over the coming years and will reconvene in 1996 to review their progress.

Appendix

Tri-Country Conference delegates (current affiliations)

U.S. delegates

Armstrong, Robert	President and CEO, Omaha Housing Authority
Burchell, Robert W.	Distinguished Professor, Center for Urban Policy Research, Rutgers University
Creager, Kurt	Executive Director, Vancouver Housing Authority

Downing, Jane	Program Officer, Pittsburgh Foundation
Gentry, Richard	Executive Director, Richmond Redevelopment and Housing Authority
Helm, John	Partner, Housing Development Partners
Hornburg, Steven P.	Director, Housing Policy Research, Fannie Mae
James, Mary	Executive Director, Housing Authority of the County of Santa Cruz
Katz, Robert	Consultant
Lane, Vincent	President, American Community Housing Associates
Listokin, David	Distinguished Professor, Center for Urban Policy Research, Rutgers University
Nelson, Richard	Executive Director, National Association of Housing and Redevelopment Officials
Paumen, Mary	Development Officer, Community Action Agency of Delaware, Inc.
Sause, Helen	Project Director, Yerba Buena Center, San Francisco Redevelopment Agency
Schill, Michael	Professor of Law and Real Estate, New York University School of Law
Shlay, Anne B.	Associate Director, Institute for Public Policy Studies, Temple University
Simmons, Patrick	Manager, Housing Demographics, Fannie Mae
Tetreault, Bernie	Consultant
Wallace, James E.	Vice President, Abt Associates Inc.

Canadian delegates

Chisholm, Sharon	Executive Director, Canadian Housing and Renewal Association
Clarkin, William (Deceased)	Former Commissioner, City of Toronto Housing Development
Cohen, Robert	Former Director General, Société d'habitation et de développement de Montréal
Cook, George	Housing Management Consultant
Daoust, Normand	Director General, Office municipal d'habitation de Montréal
Maloney, Roger	Commissioner, Peel Non-Profit Housing Corporation
Mullin, Pat	Board Member, Peel Non-Profit Housing Corporation
Pomeroy, Stephen P.	Managing Director, Focus Consulting
Prentice, Maja	President, Peel Non-Profit Housing Corporation
Prince, Michael J.	Landsdowne Professor of Social Policy, University of Victoria
Roy, Claude	Agent de recherche, Direction de l'analyse et de la recherche, Société d'habitation du Québec
Serge, Luba	Consultant
Smith, Nancy	Member, Ontario Municipal Board
Stewart, Douglas	Vice President, Policy and Research, Canada Mortgage and Housing Corporation
Van Dyk, Nick	Housing Policy Consultant
Wexler, Martin	President, Canadian Housing and Renewal Association

U.K. delegates

Bennett, John	President, Chartered Institute of Housing
Black, Gerry	Director of Housing, Perth & Kinross DC
Butler, David	Director of Housing, Newcastle upon Tyne City Council
Dykes, Rodney	Managing Director, Rodney Dykes Housing Services, Ltd.
Garner, Kathy	Director of Housing Management and Research, Housing Corporation
Kilburn, Alan	Chief Executive, Home Housing Association
Kingham, Neil	Director of Housing Policy, Private Sector, Department of the Environment
Laird, Christine	Chief Executive, Chartered Institute of Housing
Lazenby, Mike	Head of Housing, Nationwide Building Society
Lomax, Gregory	Chief Executive, Thamesmead Town
Maclennan, Duncan	Director, Centre for Housing Research and Urban Studies, University of Glasgow
McGurk, Peter	Managing Director, Inside Communications, Chartered Institute of Housing
Patton, Eric	Chief Executive, Salford Community Housing Authority
Payne, Bill	Chief Executive, Yorkshire Metropolitan Housing Authority
Perry, Ian	Chief Executive, Manchester and District Housing Authority

Perry, John	Director of Policy, Chartered Institute of Housing
Sugar, Viv	Director of Housing, Cardiff City Council
Williams, Peter	Head of Research and External Affairs, Council of Mortgage Lenders

Authors

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The editors acknowledge the central role played by the three membership organizations—the National Association of Housing and Redevelopment Officials, the Canada Housing and Renewal Association, and the Chartered Institute of Housing—in sponsoring these conferences, which provided a forum for discussion and debate of the articles in these issues of *Housing Policy Debate*. In particular, the delegates selected by these membership organizations to participate in the conference deserve special recognition and are listed above. In addition, the editors recognize a number of individuals whose efforts were critical to the successful development and publication of these articles. Patrick Simmons assisted with the conceptualization of the article topics, the initial management of the articles, and the preparation of the first drafts for the conference. Susan Siettmann was primarily responsible for the production of the conference binder that contained the first drafts of the articles. Ellis Leslie and Karen Danielsen conducted the external review and comment process that developed the articles into their final form. Carol Bell oversaw the production of the articles as the two issues of *Housing Policy Debate*. And last, but not least, Mike Beaty, Debbi Smith, and Stacie Davis provided logistical, clerical, and administrative support during the development of these issues.

