

Challenges Confronting Nonprofit Housing Organizations' Self-Sufficiency Programs

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Abstract

In recent years, interest has grown at the federal level in strategies to combine subsidized housing with programs promoting household self-sufficiency. This article explores how nonprofit housing organizations conceptualize their self-sufficiency programs for their residents. A broad definition of self-sufficiency is presented—one that is not exclusively focused on the individual and, instead, also includes program strategies that are focused on changing the context in which individuals live and work.

The paper then analyzes the relationship between the self-sufficiency strategies being implemented in the nonprofit housing world and how these organizations will be affected by welfare reform, the shrinking and restructuring of federally subsidized housing, the emergence of block grant job training and workforce development programs, and the general devolution of government programs into ever more fungible pots at state and local levels. These transformations in the domestic policy agenda will present challenges to nonprofit housing organizations and to the goal of promoting self-sufficiency.

Keywords: Low-income housing; Nonprofit sector; Welfare

Introduction

In recent years, interest has grown at the federal level in strategies to combine subsidized housing with programs promoting household self-sufficiency. The U.S. Department of Housing and Urban Development (HUD) has articulated growing dissatisfaction with policies it perceives as fostering long-term dependency.¹ HUD's sweeping 1995 proposals, the *Reinvention Blueprint*, charted a new course.

¹ A report by the U.S. General Accounting Office (1993, 9–10) states, "Most welfare expenditures go to long-term recipients who, while being a small fraction of those who ever receive assistance, make up a large fraction of recipients at a given point in time."

Arguing that many past HUD initiatives ran counter to the goal of promoting self-sufficiency, the document noted:

Low- and moderate-income families should have greater power to make decisions about their lives, and government should support their quest for self-sufficiency. Public and assisted housing rules that have locked families into substandard housing have impeded their ability to move to self-sufficiency . . . [Thus, one of HUD's key goals is to make] affordable housing serve as a starting point for families working toward stability and self-sufficiency by emphasizing work, education and security (HUD 1995, 1, 4) [emphasis in the original].

HUD's concern for self-sufficiency was joined by the powerful force of welfare reform when the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) sent the message that traditional welfare programs worked against the goal of economic independence. The implications of time-limited public assistance added salience to the issue of self-sufficiency for low-income households in subsidized housing.

Over the past two decades, several attempts to promote self-sufficiency within a subsidized housing context have been initiated. Most of these programs have concentrated on public housing.² This article, however, is based on research that explored how nonprofit housing organizations think about and promote self-sufficiency for their residents. Over the past three decades, nonprofit development organizations have become increasingly important as providers of affordable housing. The nonprofits' agenda arose partly out of frustration with federal housing programs and a sense that nonprofits could do a better job than either public housing authorities or private for-profit developers. In addition, nonprofits often became involved in housing in order to improve the lives of neighborhood residents and the overall viability of their communities (National Congress for Community Economic Development 1995; Vidal 1992).

Our project was launched less than a year before enactment of PRWORA and in the midst of HUD's newly articulated commitment to self-sufficiency. As our study unfolded and welfare reform moved closer to enactment, we became increasingly aware of how closely nonprofit housing and welfare reform are intertwined.

² For a summary of these initiatives, see Bratt and Keyes 1997. The major program, known as Family Self-Sufficiency, requires public housing authorities that received new resources for public housing or Section 8 starting in fiscal year 1993 to develop strategies to coordinate federal housing assistance with public and private resources to enable low-income families to work toward self-sufficiency (Cranston-Gonzalez National Affordable Housing Act, 1990 Title V, Section 554).

Nonprofit housing organizations occupy an important position in both the welfare and housing worlds. With many of their residents dependent on public income support, such organizations will confront potentially serious problems as tenants forced to leave welfare find it difficult to pay the rent if they have not found jobs. On the positive side, the concentration of a low-income population in subsidized developments presents an opportunity to reach a large number of potential participants with training or workforce development initiatives.³

There is a compelling logic to combining subsidized housing and the efforts to move households off welfare. Nevertheless, coordinating the two systems is a complex undertaking with a long history of uncooperative, overlapping, and, in some cases, contradictory efforts. HUD administers more than 60 separate federal housing programs. And, before welfare reform, different federal agencies administered more than 80 welfare programs. There was often a mismatch between welfare programs and the problems facing families in need (see, for example, Pines 1991). That mismatch may be of a different kind in the post-welfare reform world, where “work first” rather than long-term training and job readiness programs are the order of the day.

Prior to the project on which this article is based, self-sufficiency efforts by nonprofit housing organizations had not been the subject of systematic research. Of the three major initiatives aimed at investigating the social impacts of community development corporations (CDCs), none focused on self-sufficiency programs. The largest study to date on the social effects of community development (Briggs and Mueller 1997) did not use the concept of self-sufficiency at all. It did, however, focus on a key component of self-sufficiency as we define the term, community building. The pilot study to the Briggs and Mueller effort (Sullivan 1993) assessed a broad array of social outcomes on residents and local communities, with a focus on management issues, social services, and organizing. Another study (Leiterman and Stillman 1993) examined a host of CDC programs aimed at building and stabilizing low-income communities. Other research has examined how CDCs have created networks to provide employment training programs (Harrison and Gant 1995; Harrison and Weiss 1996). Our study focused not on evaluating individual organizations and their effectiveness or assessing their particular approaches to self-sufficiency but on understanding how leaders in the nonprofit housing field viewed the concept of “self-sufficiency” and

³ Newman and Schnare (1992, 94) note, however, that “the negative effects of continuing to reside in a high poverty concentration area may stymie a household’s progress toward independence, or at least slow it down.”

mapping the kinds of nonprofit-based self-sufficiency efforts being undertaken.

With the possibilities and problems of combining housing, welfare reform, and self-sufficiency programs as context, we designed a methodology for analyzing organizations that promoted self-sufficiency, and we struggled with how to define the term. As the research progressed, we realized that our original definition was severely limited. We also began to understand how the overall housing-based self-sufficiency agenda is coming under increased pressure from changes in domestic policy.

Research design

The first major phase of our research involved identifying a group of nonprofit housing organizations that were reportedly promoting self-sufficiency programs. Using a working definition of self-sufficiency (discussed below), we contacted nonprofit housing organizations and key informants and reviewed relevant research. We developed a list of 130 organizations for further exploration and interviewed staff members at 72 of those organizations, using questions developed to distinguish among key characteristics of self-sufficiency programs.

We identified three types of nonprofit housing organizations: those with their origins in social services, those that had started with housing as a focus, and those that originated with a focus on “place” (i.e., the neighborhood). We constructed a typology consisting of seven kinds of self-sufficiency programs (discussed below) operated or coordinated by these organizations.

We then selected a sample of organizations for field visits that were representative of these three types of organizations and that encompassed the seven self-sufficiency strategies we had identified. We visited 21 organizations in 13 cities; visits lasted from two to six hours, and we interviewed one or more staff members at each organization.

Our research was guided by an 11-member national advisory committee, which included representatives from the national nonprofit intermediaries, nonprofit organizations, and government officials. We presented our findings in a final report (Bratt and Keyes 1997).

Self-sufficiency: A definitional conundrum

“Self-sufficiency” turned out to be both a richer and a more complex phrase than we had originally envisaged. After review of a wide

range of academic literature and program evaluations and discussions with practitioners, we came up with the following operational definition:

Self-sufficiency strategies are aimed at reducing or eliminating the need for participants to stay on public welfare programs or to receive other kinds of assistance. They include initiatives that enhance an individual's capabilities as well as those efforts that are more directly and explicitly aimed at enabling individuals to increase their incomes. Programs and strategies will be included in the study that are self-consciously promoting the ability of residents to become economically independent, whether the intervention is in the early or later stages of moving an individual towards self-sufficiency (Bratt and Keyes 1997, 108).

This definition recognized that households may require one or more forms of public assistance, such as subsidized housing, for an extended period. Periods of unemployment may call for additional subsidies. However, the overall emphasis is on moving the household toward greater economic independence.

We anticipated examining self-sufficiency programs that met one or more of the following conditions:

1. Viewed part of their mission as moving individual households toward economic self-sufficiency and developing such a strategy for residents
2. Engaged in one or more program elements of that strategy
3. Had forged or were working to forge links with other organizations that provided program elements of a self-sufficiency strategy

At the outset of our study, we expected to include self-sufficiency strategies that incorporated program elements embodied in the federal Family Self-Sufficiency Program, enacted in 1990: child care, transportation necessary to access services, remedial education, education to enable participants to complete high school, job training and preparation, substance abuse treatment and counseling, training in homemaking and parenting skills, money and household management, and other appropriate services.

As our research progressed, we found broader definitions of self-sufficiency among our interviewees. A number of staff members we telephoned during our first round of interviews had serious objections to the term "self-sufficiency," even while they referred us to note-

worthy efforts or described their own programs as promoting the concept.

Many people felt that the term self-sufficiency evokes an image of “rugged individualism,” which is no more or less applicable to low-income people than to the rest of society. Self-sufficiency implies that people will, at some point, no longer require any outside supports. These interviewees argued that no one in our society is truly self-sufficient. Virtually everyone receives some form of special assistance, because of low incomes (means-tested) or through one of our many entitlement programs that are available either to anyone, regardless of income, or to certain groups, such as veterans, the elderly, and homeowners. Thus, the goal of self-sufficiency is contrary to the way most U.S. citizens actually live. Yet our interviewees acknowledged that society is increasingly articulating a strong desire for poor people to be less dependent on public resources.

Our interviewees viewed self-sufficiency as more inclusive than a matter of individuals and households trying to better themselves. They saw self-sufficiency as a proxy for coping and growing in a complex world, as a “generative metaphor”⁴ not only for individual households, but also for the nonprofit organizations, their affordable housing developments, and their neighborhoods. During our research we became aware that the agencies operating the programs and the neighborhoods themselves were going through many of the same processes that individuals go through to become self-sufficient, as each struggled with issues of economic self-reliance, networking, and capacity building. Borrowing John McKnight’s terminology, self-sufficiency means turning liabilities into assets at the individual, organizational, and neighborhood levels (Kretzmann and McKnight 1996). This realization, and the observation of a strong interdependence in the ability of each to achieve greater stability and autonomy, emerged as a key theme of our research.⁵

Despite their criticisms of the term, when asked to describe their self-sufficiency efforts, our 72 telephone interviewees were expansive. We felt it was both impossible and undesirable to limit their definitions of what contributes to residents’ self-sufficiency. Rather, we decided to use their interpretations of the term as the one operationally valid for their organization. This broadened conception

⁴ Generative metaphor is “a process by which a familiar constellation of ideas is carried over to a new situation, with the result that both the familiar and the unfamiliar come to be seen in new ways” (Schön and Rein 1994, 26–27).

⁵ This theme is discussed more fully in Keyes and Bratt (forthcoming); also see Bratt and Keyes (1997).

created the risk of defining self-sufficiency so broadly as to include all activities undertaken by nonprofit sponsors. We ultimately developed a definition of self-sufficiency based on seven strategies or program orientations.

Nonprofit housing groups that see themselves promoting self-sufficiency indicated the following as the key components of their initiatives. Clearly, the first three components fit conventional views of a self-sufficiency program.⁶

1. *Personal responsibility building*—addressing personal needs of participants at the most basic level
2. *Skill building for work*—helping individuals develop the specific skills needed for employment
3. *Service delivery*—providing programs and services that enable individuals and households to meet their basic needs while taking steps toward self-sufficiency
4. *Economic development*—creating jobs and neighborhood-level programs that provide economic opportunities for residents
5. *Community building: organizing, advocacy, and political consciousness raising*—working with residents to promote their understanding of the political economy and their ability to make changes to enhance personal and community power
6. *Homeownership*—creating opportunities for residents to become owners, which serves as both an incentive for households to move toward self-sufficiency and a means to enhance family stability
7. *Housing development*—providing stable, decent-quality, affordable housing as a key ingredient in a household's ability to attain greater economic independence

By definition, all the groups we studied included housing development or ownership as part of their overall mission. Thus, in one sense, they all sought to help households become more self-sufficient by providing housing. We list *housing development* as a self-sufficiency strategy because not all the organizations empha-

⁶ We acknowledge that some nonprofit housing organizations (although none in our sample) view demand-side housing subsidies (vouchers and certificates) as contributing to self-sufficiency. However, we did not include such strategies (e.g., the Moving to Opportunity program) in this study.

sized it as primary to their mission. Groups that focus on *housing development* emphasize the high cost of housing and the importance of having people pay less of their income for housing, leaving more income available for other necessities. Some of the strategies emphasize mechanisms to increase resident income; *housing development* enables available income to go farther.

Our interviews revealed the combinations of strategies that framed an organization's definition of self-sufficiency. As shown in table 1, three of the 21 organizations we visited offered all seven strategies; six offered five or six; nine offered four; two offered three; and one offered two.

Our expanded notion of self-sufficiency underscores the fact that organizations acknowledge the critical role of context in promoting individual self-sufficiency. Without jobs, for example, people cannot earn more income. Without safe neighborhoods, people may not be comfortable venturing from their homes to pursue educational or employment opportunities. Without a feeling of power to make positive changes in their communities, people will see their environment as an obstacle rather than as a source of strength. Thus, many organizations view both *economic development* and *community building* as essential to their self-sufficiency strategies.

For example, Marshall Heights, a CDC in Washington, DC, began with an economic development agenda. According to its longtime president and chief executive officer, Lloyd Smith, "From the outset we have looked at ways to promote self-sufficiency for individuals, for the organization, and for community. Everything we do is involved with self-sufficiency—economic development, housing, light industrial development, etc." (Bratt and Keyes 1997, 39).

Project Hope in Boston was started in 1947 to provide home nursing to residents. Affiliated with the Catholic Church through the order of Little Sisters of the Assumption, and strongly influenced by the International Community of Women Religious Congregations and by liberation theology, which looks at systemic causes of poverty and injustice, the organization underscores the importance of "working closely with neighborhood residents to build a political consciousness" (Bratt and Keyes 1997, 44). Project Hope staff see their work as challenging the system and educating residents about how that system causes problems. They work to develop an empowerment agenda and to move away from an analysis of people's problems based on pathology. Their approach to self-sufficiency emphasizes advocacy and building an infrastructure for families. Their work is aimed at both personal and community development (Bratt and Keyes 1997).

Table 1. Self-Sufficiency Strategies of Organizations Visited

Organization	Primary Program Orientations						
	Personal Responsibility Building	Skill Building for Work	Service Delivery	Economic Development	Community Building: Organizing, Advocacy, and Political Consciousness Raising	Home-ownership	Housing Development
Asian Neighborhood Design, San Francisco	×	×		×			×
Bay Cove Human Services, Boston	×	×	×		×		
Beyond Shelter, Los Angeles	×	×	×		×		×
Chattanooga Neighborhood Enterprise, Chattanooga, TN		×		×		×	×
Cleveland Housing Network, Cleveland	×	×				×	
Comprehensive Community Revitalization Program, Bronx, NY	×	×	×	×	×		×
Eastside Community Investments, Indianapolis	×	×	×	×	×	×	×
Esperanza Community Housing Corporation, Los Angeles		×		×	×		×

Table 1. Self-Sufficiency Strategies of Organizations Visited (continued)

Organization	Primary Program Orientations						
	Personal Responsibility Building	Skill Building for Work	Service Delivery	Economic Development	Community Building: Organizing, Advocacy, and Political Consciousness Raising	Home- ownership	Housing Development
Greater Germantown Housing Development Corp., Philadelphia			×			×	×
Marshall Heights CDC, Washington, DC		×		×	×	×	×
Mercy Charities Housing California, San Francisco			×				×
Mission Housing Development Corp., San Francisco		×		×	×		×
People's Emergency Center, Philadelphia	×	×	×	×	×	×	×
Pine Street Inn/Paul Sullivan Housing, Boston	×	×	×				×
Project for Pride in Living, Minneapolis	×	×	×	×	×	×	×

Table 1. Self-Sufficiency Strategies of Organizations Visited (continued)

Organization	Primary Program Orientations						
	Personal Responsibility Building	Skill Building for Work	Service Delivery	Economic Development	Community Building: Organizing, Advocacy, and Political Consciousness Raising	Home-ownership	Housing Development
Project Hope, Dorchester (Boston)	×	×	×	×	×	×	
REACH CDC, Portland, OR				×	×	×	×
South Central Oregon, Klamath Falls, OR	×	×	×				×
The Community Builders (Plumley Village), Worcester, MA	×	×	×				×
Urban Edge, Jamaica Plain (Boston)			×	×	×	×	×
Women's Community Revitalization Project, Philadelphia	×	×	×	×	×		×

Source: This table was developed by the research team on the basis of field interviews, and then reviewed and modified by the contact person at each of the 21 organizations studied. An expanded version of this table appears in Bratt and Keyes (1997, 25).

A book by economist Rebecca Blank (1997) provides support for our broadened view of self-sufficiency:

[S]mall individually focused programs . . . are unlikely to have major effects on behavior; this is why broader structural development efforts are required. In a situation where neighborhood institutions are not functioning effectively (poor schools, inadequate policing, few local stores or employers) and where many individuals choose socially isolating behavior (drug use, early school departure, sporadic employment), individually focused programs with modest effects should not be expected to produce much in the way of behavioral change.

While changes in individual behavior clearly must occur for “self-sufficiency” to be attained, it is not clear that this is best accomplished by starting with individually focused programs. People who feel caught—by their own life history, by their surrounding friends and neighborhood—may need some evidence of other changes before they start thinking that change in their own lives is a possibility (p. 287).

In summary, our early definition of self-sufficiency was heavily influenced by the literature, which in turn reflects a social services orientation: the path people need to take to gain greater personal efficacy and economic independence. In studying nonprofit housing organizations, however, we found it necessary to broaden our definition to reflect a fuller range of activities that those organizations say contribute to the self-sufficiency of their constituents.

Themes emerging from the field interviews

Our study examined each of the seven strategies outlined above in some detail. Our field visits yielded a host of examples in each category, as well as insights into the issues that the various types of groups and programs share. The following cross-cutting themes are particularly relevant to the impacts of the changing policy landscape on nonprofit housing organizations and their efforts to promote resident self-sufficiency.⁷

Needs and strengths of organizations, clients, and neighborhoods vary

One of the clearest findings emerging from our fieldwork was that nonprofits rarely launch their self-sufficiency programs with a

⁷ Three additional themes were discussed in Bratt and Keyes (1997): the importance of institutional context and networking, the unique role of nonprofit housing organizations as implementers of self-sufficiency initiatives, and the importance of charismatic leaders.

“cookie-cutter” conception of what they want to do. Instead, their programs generally grow organically from their organizational mission and the perceived needs of their residents, clients, or neighborhoods. As a result, the seven strategies we explored are combined in different ways by different organizations. No two programs are exactly alike, although some approaches are broadly similar (e.g., Bay Cove Human Services in Boston and Beyond Shelter in Los Angeles, table 1). Groups generally do not operate with a precise plan or a sense that there is a “right” way to promote self-sufficiency.

Implementing self-sufficiency programs and assisting clients are long processes

Developing programs tailored to the needs of clients and neighborhoods is a time-consuming process. The groups we studied tend to move slowly and thoughtfully in promoting self-sufficiency. Most give themselves and their beneficiaries time to figure out appropriate strategies as they go along. Such self-sufficiency programs seemed to develop incrementally, and decisions to add or change a component of an organization’s self-sufficiency program generally were made one at a time.

The process of promoting individual self-sufficiency is likely to take many years, and the steps are seldom linear; for many households there are moves forward and backward. Financial self-sufficiency may be temporarily achieved, but job loss or illness can plunge a household back into dependency. Finally, factors other than the self-sufficiency program, such as a stronger labor market or a more relaxed housing market, may be responsible for improvement in a household’s situation.

For place-oriented self-sufficiency initiatives, when neighborhoods have suffered long periods of decline and disinvestment, reversing the trend can take far longer than the process of deterioration.

Respect for clients: The process is the message

We were repeatedly told of the importance of developing relationships based on respect for clients. Working with individuals, sensing their levels of need, appreciating their strengths, and framing suitable plans are all factors underscored by organizations that use a one-on-one strategy to promote self-sufficiency.

Generally, plans to help households achieve greater independence had to be formulated one step at a time. Several organizations are consciously adopting programmatic approaches to promote resident

responsibility and a sense of choice. Because these components are critical to self-sufficiency, we believe organizations need to pay attention to the way they deliver services. The processes an organization adopts may be as important as the services themselves. For example, at least two of the groups in our study, The Community Builders and Urban Edge, both in the Boston area, charge nominal fees for several of their services because they feel that doing so contributes to the self-sufficiency agenda.

Urban Edge runs a summer camp for about 90 children in its housing; fees are either based on a sliding scale or charged at a low, flat rate, with discounts provided on a case-by-case basis. The organization insists that parents pay. Executive Director Mossik Hacobian describes tenants living in Urban Edge apartments as follows:

They all have TV sets; 95 to 100 percent have cable; many have cars. Parents need to make it a priority to pay for camp also. If we treat people as dependent on us they will act that way. We assume that higher-income people all have choices. So do lower-income people, but we need to design programs in a way that acknowledges this reality (Bratt and Keyes 1997, 38).

Philadelphia's People's Emergency Center is a good example of how the above three themes are put into practice. The organization works with poor, formerly homeless women and their children. Many of its adult clients have low self-esteem, need mental health counseling, read at a third- or fourth-grade level, and have few math skills. They are unaccustomed to the world of work and its institutions, and some have few obvious personal assets. The organization has a clearly articulated strategy for dealing with such situations. According to Executive Director Gloria Guard,

We meet the client where she is; help her figure out what she wants; and then devise a plan to help her get there. There is usually a long way to go before our clients can get involved in a job training program. If we can help make a plan, they can take some control over their lives. If they keep one appointment in a day, that is a lot. Over time, they are able to make their own appointments. They need to unlearn unhealthy behaviors, but it's a slow process. Many of these women know failure well; success is frightening. We see some who sabotage success, consciously or unconsciously. When you start being successful, expectations rise, on the part of the person as well as others. That can be very scary (Bratt and Keyes 1997, 24).

In summary, organizations that are carrying out highly regarded self-sufficiency programs avoid grand designs, move slowly, respect clients, expect long time frames, develop institutional and networked relationships, and have charismatic leaders (see footnote 7).

In another era, our recommendation to similar groups might have been “go and do likewise.” But the self-sufficiency message is far more complex today than even a few years ago. Recent or emerging transformations in federal policy are creating new challenges for the types of groups we studied.

The rest of this article analyzes the relationship between the self-sufficiency strategies being implemented by nonprofit housing organizations and how these organizations and their efforts will be affected by what we call the “four shocks of federal policy.”

Self-sufficiency and the four shocks of federal policy

As noted at the beginning of this article, the domestic policy landscape is rapidly being transformed. We will examine four key policy “shocks”: (1) welfare reform, (2) the shrinking and restructuring of federally subsidized housing, (3) the emergence of block grant job training and workforce development programs, and (4) the general devolution of these three sets of federal initiatives into ever more fungible “pots” of funding at state and local levels.

*Shock one: Welfare reform—from Aid to Families with Dependent Children (AFDC) to Temporary Assistance for Needy Families (TANF)*⁸

In August 1996, Congress legislated a fundamental transformation of the welfare system—PRWORA. This law strongly encourages and permits states, for the first time, to impose time limits on benefits for needy recipients. The former AFDC population—now the TANF population—can, in most cases, rely on public assistance for a total of five years over a lifetime.

Welfare reform eliminated the 61-year-old guarantee that all children meeting federal eligibility standards can receive assistance through AFDC. Instead, states may deny aid to any poor family or category of families, subject only to constitutional standards. Able-bodied recipients are generally expected to begin working or performing community service for at least 20 hours per week. In many states, if a household does not comply with this requirement, its benefits will be progressively cut. Further, the law prevents most

⁸ Since our study was carried out and our final report printed, a number of additional articles and studies examining the connection between housing and welfare reform have been published. See, for example, Sard and Daskal (1998); HUD (1998b); and U.S. General Accounting Office (1998). Also, the Fannie Mae Foundation commissioned a series of papers on this topic in early 1998 and hosted a one-day conference in June of that year.

parents (except those under 20 years old) from counting education or training programs as part of the work requirement.

The law also eliminates the federal guarantee of child care to recipients who need the service to participate in work or training. Legal immigrants will also be hit hard by welfare reform, with their eligibility for Supplemental Security Income (SSI) assistance and food stamps being curtailed.

Shock two: The shrinking and restructuring of federally subsidized housing

Federal assistance to organizations that produce, rehabilitate, and maintain affordable housing lags far behind the need, and the stock of affordable private rental housing is diminishing (Joint Center for Housing Studies 1996). Despite the strong economy, as of 1995 the number of households with what HUD calls “worst case housing needs” was at a record high—5.3 million (HUD 1998a, 9). These are very low income renter households (with incomes below 50 percent of area median income) that receive no federal housing assistance and either pay more than half of their income for housing, live in severely substandard housing, or both. According to a HUD report, “From 1978 through 1982, an average of 224,000 additional households were provided Federal rental assistance each year. The average number of new households getting assistance fell to approximately 146,000 during the 1980s and 1990s, although the net number of households receiving assistance continued to increase. This trend ended abruptly in 1996, when for the first time, the number of renters receiving Federal housing assistance actually dropped” (HUD 1998a, 13). Between 1995 and 1997, Congress denied administration requests and provided no funding for new rental assistance to serve families with worst-case needs. The Quality Housing and Work Responsibility Act of 1998 has modestly reversed this trend with the funding of 50,000 new Section 8 rental assistance welfare-to-work vouchers.

For fiscal year (FY) 1997, the HUD budget was \$19.5 billion, \$5 billion less than its prerescission FY 1995 budget, representing a 24.2 percent cutback. HUD’s FY 1998 budget regained some ground at \$24.1 billion, and its FY 1999 budget is slightly higher (Citizens’ Housing and Planning Association 1996; National Low Income Housing Coalition 1996, 1998).

Of imminent concern is the expiration of Section 8 project-based subsidies. Between 1975 and 1983, almost 1 million units of housing were built under the Section 8 New Construction/Substantial Rehabilitation program. With private developers generally provided

20-year contracts, which committed HUD to paying the difference between “fair market rents” and 30 percent of household income, Section 8 enabled very low income tenants to secure decent, affordable housing. Because most of these contracts are scheduled to expire in the next few years, HUD will face an enormous cost burden. If funding is not provided to maintain these units, there will be major disruptions for both residents and housing developments.

Compounding the situation is the fact that hundreds of thousands of Section 8 tenant-based assistance subsidies will be expiring during the next few years. By 2002 more than \$20 billion will be required just to renew existing project-based and tenant assistance Section 8 contracts (Cisneros 1996). For the present, at least, Congress has renewed all Section 8 contracts for FY 1999. But future funding for Section 8 contracts is uncertain.

Overall, federal housing policy is placing severe pressure on people in need of affordable housing, on developments that rely on financial assistance, and on sponsors of affordable housing that depend on federal funding to close the gap between the costs of producing and managing affordable housing and the amount tenants can pay.

The less affordable housing and rental assistance are available, the harder it will be for households to stabilize their lives and move toward self-sufficiency. Some will have to spend more income on housing, leaving less money for other necessities. For others, the inability to find *any* home at a price they can afford can result in inadequate or temporary housing, or even homelessness.

At the same time, public housing, a major resource for low-income residents, is under enormous pressure to redefine its mission and its relationship to the neighborhoods from which it has long been isolated. Some of these changes are driven by budgetary pressure. But they are also driven by a rapid devolution of management responsibility from the federal government to city governments, discussed below. In theory, devolution can increase a city’s flexibility to develop new and innovative policy. But at present, most cities are not prepared to accept this flexibility, and they lack the resources to make good use of it.

The modest number of new targeted Section 8 vouchers in the 1998 legislation notwithstanding, the retrenchment in HUD’s commitment to assist new households in need of affordable housing works against the ability of nonprofit housing organizations to meet their goals. A lack of affordable units will frustrate residents in their moves toward self-sufficiency. One of the critical first steps in merging the two agendas—housing and welfare—involves stabilizing a household’s housing situation. Legislative initiatives over the

past four years have reduced the ability of housing providers to produce and manage decent, affordable housing, although there have been some recent positive changes. Overall, it is still too early to assess the full implications for hundreds of thousands of welfare and soon-to-be former welfare recipients receiving rental assistance and living in federally subsidized units.

Shock three: Job training through block grant programs

Job training has been among the most confusing and complicated of domestic policy concerns. With specialized programs divided among at least four federal departments, the process of sorting them and making them work at the local level has been a constant challenge to nonprofit housing sponsors. The Workforce Investment Act of 1998 is intended to “consolidate more than 60 separate Federal job training programs into a single coordinated system.” In addition, in keeping with welfare reform and the general trend toward devolution, the new legislation will “hold States and localities responsible for meeting high levels of performance” (U.S. House of Representatives 1998). The “work-first” approach in the legislation encourages individuals to seek employment or, failing that, to receive training through a “one-stop delivery system” or from an approved provider. Although it is not yet clear how this new approach will operate, the way job training programs are funded and provided is likely to have significant impacts on nonprofit organizations promoting self-sufficiency for their residents.

Shock four: Devolution

Devolution refers to the process, currently under way, whereby the federal government transfers its responsibility to operate and fund programs to state or local levels. This process, which began with President Nixon’s block grant program, gained momentum throughout the 1990s and now enjoys bipartisan support. Devolution can be viewed as large, general “pots” of funding, with few strings attached, handed over to state and local governments to be allocated and programmed by them.

Operationally, devolution has two components, each of which has an impact on the organizations we have studied. The first is the growing fungibility and flexibility of programs. Block grants will become broader and more general and will absorb specific grant-in-aid programs and federally defined initiatives. Thus, HUD is moving toward three major funding streams from the current 60 programs. TANF has lumped funding into one large block grant, which has been turned over to the states. And federal job training programs,

currently a maze of overlapping initiatives, will shortly be provided through block grants as well.

With flexibility being delegated to the states and localities, the second key aspect of devolution is that decision making is increasingly a local responsibility. Counties and states have begun to determine the character of TANF within certain broad guidelines, and HUD is beginning to provide far more local options for its programs and job training initiatives. When devolution plays out to its fullest extent, there will be increased competition as well as opportunity for cooperation among local groups for programs developed below the federal level.

Challenges resulting from the four shocks

The organizations we studied displayed a wide variety of programs and ways of promoting self-sufficiency. The four shocks discussed above are creating new challenges and opportunities for them.

TANF and SSI clients constitute a significant percentage of the population served by the organizations we studied, virtually all of which depend on federal housing subsidies. A central issue, then, is the relationship between effective practice and the demands of devolution in welfare, housing, and job training. Many analysts predict that devolution will bring problems and hardship to those engaged in promoting self-sufficiency. Others believe that devolution will encourage competency and effectiveness in carrying out self-sufficiency programs (or any other programs). Our question is, how are these changes affecting, or likely to affect, nonprofit housing organizations and their efforts to promote resident self-sufficiency?

Some of our analysis is conjecture and based on changes that may not occur. But many of the changes have already occurred, and the outcomes will shortly become apparent—households in several states are already being cut off welfare due to time limits, and tens of thousands of households have already lost benefits due to sanctions. Some existing and projected impacts seem to provide opportunities for nonprofit housing organizations. Others are clearly problematic. Whether good news or bad, the impact of the shocks will be highly significant.

*Personal responsibility building and skill building for work:
Transforming voluntary/“retail” self-sufficiency programs to
mandatory/“wholesale” programs*

Self-sufficiency, which until now has been primarily a voluntary process, has become a mandate under TANF. TANF tenants, no

matter where they live, are faced with losing a source—perhaps *the* source—of income and being forced to undertake a short and rapid course in self-sufficiency by finding work. While some of the programs we studied have imposed time limits or timetables, no organization has dealt with mandates such as those envisaged in TANF, in which expiration dates, time-limited benefits, and a heavy emphasis on measurable outputs (i.e., numbers of people placed in jobs) are the norm.

How will mandating self-sufficiency affect participants? Clearly, the goal of the welfare reform legislation is that personal responsibility will be increased and greater economic independence will be achieved. But the time limit is a short one, and the opportunities for extended training and preparation for work are limited. This “work-first” approach may be the cheapest and most effective way in the short run to get the top performers off the welfare rolls, but there are many doubts about its capacity to succeed with those who lack self-sufficiency attributes.

Nonprofit housing organizations will soon see that initiatives aimed at promoting resident self-sufficiency are no longer optional. Programs that were once voluntary, innovative, and organic outgrowths of an organization’s sense of its own and its constituents’ needs will be forced to embrace self-sufficiency strategies. Whether groups will be able to prepare for this necessity, and whether there will be adequate financial and technical resources to help them launch their programs, are far from certain.

In addition, groups that have had the luxury of developing programs that provide one-on-one assistance—“retail services”—may soon have to broaden to a more “wholesale” style of operation, working with large numbers of people in a less individualized way. As we learned from our field interviews, personal responsibility, as part of a self-sufficiency initiative, embodies a process as well as a goal. The process involves a labor-intensive set of efforts to work with individuals and families, often one-on-one, to enhance their self-worth. The process is slow, painstaking, and difficult. Many more people will need such services because of the requirements imposed by PRWORA. How and whether groups will be able to “move to scale” are open questions.⁹

The programs in our study that are explicitly working with residents on *personal responsibility building* are characterized by sensi-

⁹ In the nonprofit housing world, “moving to scale” means developing enough capacity to produce significant numbers of affordable housing units. In our context, it connotes the pressures on organizations to address the needs of client populations caused by changes in welfare and housing legislation and funding levels.

tivity, caution, and patience. The function of such programs is to deal with the personal needs of clients to bring order to their lives at the most basic level. Many interviewees reported that a significant number of their low-income clients have experienced little success in their lives and few opportunities to develop a basic sense of responsibility and self-esteem. Many organizations have launched self-sufficiency strategies with the aim of giving residents opportunities to meet goals, even in small increments. Such groups are acutely aware that the ability to help people gain a measure of self-respect depends a great deal on how programs are structured. Successful programs are characterized by a case management approach, development of both formal and informal contacts between caseworker and participant, a sense that the client owns the process even when it is formalized with a contract, the development of trust as the foundation of the relationship between caseworker and client, and a flexible timetable. Recall the client-centered and client-driven approach characterized by Gloria Guard, executive director of the Philadelphia People's Emergency Center. The slow process of trust building seems completely at odds with the "work-first" strategy of the welfare reform legislation.

The need for continued service delivery

On the path to self-sufficiency, participants often continue to need various types of assistance. Health care and day care, substance abuse programs, youth and after-school programs, and legal counsel are key types of services that households require even if they are well on their way to developing personal responsibility and are working on developing skills and improving their level of education. It is difficult to determine how the impact of the four shocks will affect the availability and demand for such services. Some, like child care and transportation, are obviously critical to enabling women with children to enter training or job programs. A central issue for the organizations we studied will be their ability to leverage the new realities of devolution: either to get funded to provide services themselves or to access those services elsewhere through networks, formal relationships, or cooperative agreements.

Homeownership and the loss of welfare income

Homeownership can be an important self-sufficiency strategy for low-income households. The experience of one organization, the Cleveland Housing Network (CHN), reveals how a creative homeownership program for low-income households is threatened by the welfare shock. CHN's Family Development Program (FDP) is designed to help move families from dependency to self-sufficiency.

Family development specialists typically work with families for six months to two years, depending on how long it takes to move the head of household into a full-time job with health care and move the family off public assistance. FDP also provides ongoing support for a year after full-time employment is achieved. To take title to a home at the end of 15 years, a family that is participating in a lease-purchase arrangement must be off any public assistance by the end of the seventh year of residency. But a 1993 evaluation of the program underscored some of the key findings from our study: “For families with a history of long-term welfare dependency, the path to becoming self-supporting is largely nonlinear and may take many directions” (Nixon and Tracy 1993).

TANF has added a new factor to the equation at CHN: Families will lose their welfare benefits unless they get jobs, so taking advantage of FDP will be not a voluntary act but a mandatory one. Failure to get a job once welfare benefits have ended will leave households unable to make monthly payments for the lease-purchase houses. Should that happen, the cost of the house would revert to another entity, potentially CHN itself, or, if CHN cannot cover the monthly payments, to the financing source.

If TANF provides the incentive for many more families to take advantage of FDP, the program’s resources will be severely stretched. The good news is that FDP is a sophisticated, seasoned program that has multiple connections with other agencies and relationships with foundations and social services in Cleveland. The bad news is that TANF families may flood its system, which was built on a much more generous timetable with voluntarism a key component. FDP may be asked to ratchet its program up to a level that will require people to get jobs as rapidly as possible, and that will put enormous strains on its institutional capacity and basic organizational philosophy.

Housing development

All the organizations in our study consider the provision of affordable housing an important component of their efforts to promote resident self-sufficiency. Because housing is the single largest expenditure for most people, the more its cost can be reduced, the more income will be available to meet other needs. What is critical about housing development as a discrete self-sufficiency strategy is the extent to which representatives of organizations see the housing they have produced as a vehicle for promoting self-sufficiency. For example, the Worcester, MA-based Community Builders staff is explicit about why housing and self-sufficiency programs are so closely connected:

People have a hard time focusing on training and job search until basic issues are dealt with. Getting people comfortable with their housing and trusting the management and service staff is a critical first step in engaging individuals around issues of self-sufficiency, including training and work (Bratt and Keyes 1997, 49).

If commitments to maintain public and privately owned subsidized housing expire or decrease, the owners of that housing will lose substantial income, which will, in turn, threaten the overall viability—or self-sufficiency—of the housing development. Many Section 8 developments could end up being sold at market rates. Although tenants purportedly will be provided with Section 8 certificates that will enable them to continue renting their units, it is uncertain whether funding will be adequate. If developments begin to lose tenants, the loss of rental income could lead to a decline in the quality of management and possibly to mortgage delinquency.

An aspect of devolution that bears watching is the role of nonprofit sponsors in the “mark-to-market” process currently under way, whereby HUD reduces the outstanding debt on existing subsidized developments and then reconfigures their mortgages to be affordable at local market levels. This is a complex and challenging process proceeding with stops and starts. But it is a potential opportunity for nonprofit sponsors of housing to expand their portfolios. Of course, this opportunity could turn disastrous if the nonprofits take over buildings with insufficient capital to renovate or maintain them properly.

Many nonprofit housing organizations depend, at least in part, on management fees from their properties. If they are forced to sell their developments because HUD decides not to renew the subsidy, many nonprofits could be pushed out of business altogether. In addition, production is essential to many organizations that depend on developers’ fees to cover basic operating costs. Thus, the self-sufficiency of the organizational sponsors themselves will be in jeopardy if both funding for new affordable housing production and support of the existing housing stock disappear or are seriously reduced. And of course the self-sufficiency of the hundreds of thousands of households that live in nonprofit-owned subsidized housing would be severely compromised.

Demands for increased decision making and networking

Nonprofit housing organizations that are well enmeshed in their local institutional fabric and comfortable with networking and collaborating will likely have the best chance of surviving in the changed

environment. State and local governments will look to entities with the best track records and promise of getting things done; those groups will likely be the beneficiaries of local resources. Groups that are “out of the loop” may remain outsiders.¹⁰ Devolution will require more networking and linkages between organizations as federal roles are replaced by local activities (Keyes et al. 1996). For many organizations, the process of providing self-sufficiency initiatives, many of which depend on connections with the local institutional environment, may be a good preparation for the demands of devolution.

Ultimately, organizations must have a good sense of their own strengths and capabilities before they assume responsibilities for operating or coordinating new types of self-sufficiency initiatives. Although it may be understandable for an organization to assume a task because no one else in the community seems able to do so, the organization may run into trouble for its generosity. Organizations may feel pressure to do more as fewer federal resources are made available, but they will need to proceed cautiously.

Despite the significant challenges facing nonprofit housing providers, our research revealed their capacity to get out “in front of the curve” and to think strategically and intelligently about self-sufficiency in its broadest sense. The great social experiment resulting from the four transformations on which we are now embarking will give nonprofits the opportunity to play a leadership role in solving the poverty puzzle. But their task will not be easy.

Future roles for funders, nonprofits, and state and local governments

Funding cutbacks and devolution will have major impacts on welfare recipients, the housing in which they live, and the nonprofit organizations that own and manage that housing. The challenges facing funders and state and local governments will be no less daunting than those facing the nonprofits. Funders and the national nonprofit intermediaries (the Local Initiatives Support Corporation, Enterprise Foundation, and Neighborhood Reinvestment Corporation) can play key roles in helping governments and nonprofits understand the imminent problems, articulate and disseminate ideas for how to deal with them, and provide emergency resources to mitigate the most serious stresses that communities will encounter. Those one step removed from the problems may find it easier to predict the dislocations resulting from the federal policy shocks.

¹⁰ Resource allocation decisions are complex, however, and are not always based on an organization's track record.

As welfare recipients lose income supports and housing subsidies shrink, local communities will have to develop responses. Devolution is placing responsibility in the hands of state and local officials at a time when the options will be extremely limited. Such officials will have to make do with less and compete for diminishing resources.

There are no “magic bullets” for coping with the stresses that are certain to surface at the local level. It would, however, be sad and highly problematic if one of Peter Edelman’s predictions, as outlined in an article on the impacts of welfare reform, were fulfilled:

No state will want to be a magnet for people from other states by virtue of a generous benefit structure.... As states seek to ensure that they are not more generous than their neighbors, they will try to make their benefit structures less, not more, attractive. If states delegate decisions about benefit levels to their counties, the race to the bottom will develop within states as well (Edelman 1997, 52).

One valid response may be for state and local governments to encourage increased organizing and networking efforts. As resources dwindle, a key challenge will be maximizing benefits through partnerships with other agencies.

Second, state and local governments will need to pay special attention to the perceived needs of their constituents. Although our study did not focus on the role of residents in designing and implementing self-sufficiency programs, this is an important consideration in thinking about how to deal with the changing policy terrain in general and specifically how to devise self-sufficiency programs. A critical lesson from the housing and community development field is that programs that are strictly “top-down,” generated and implemented outside the community to be served, are often doomed to failure. In contrast, the nonprofit, community-based housing movement at its best is based on vigorous resident participation and involvement. Policy makers need to be sensitive to the critical role that would-be beneficiaries of any program should play in developing and implementing such programs.

A third set of challenges for state and local governments involves trying to anticipate their needs for affordable housing. As we underscored in a previous study, a top priority is to preserve the existing nonprofit-sponsored housing stock (Bratt et al. 1994, 1998). As noted earlier, even without the increased pressures presented by welfare reform and the new series of housing cutbacks, the existing affordable housing stock is in jeopardy. We made the following recommendation:

An infusion of funds to stabilize troubled and at-risk developments—financially and physically—is essential to long-term preservation of this housing.... Developing a realistic stabilization and preservation strategy will require that all parties with an interest in the well-being of the housing and its sponsors “come to the table”... many of the negotiations and property-specific reviews will need to occur at the local or state level because the extent of the problem is likely to vary from place to place.... At the state and local level, the agency best positioned to promote this collective vision will depend on local circumstances; at the national level, the major intermediaries are probably in the best position to play this role (Bratt et al. 1994, 187).

A fourth concern is that state and local governments will need to resist the temptation to overwhelm nonprofits with responsibilities:

The support system sees nonprofits as the best—and in some cases the only—resource to assume responsibility for low-income housing.... But there are danger signs that without careful organizational development, sufficient resources, and in some cases growth control, community organizations can become overwhelmed by the magnitude of the housing problems (Keyes et al. 1996, 221).

As nonprofits attempt to deal with more residents who are being required to embark on self-sufficiency efforts, and with the increasing demands on their resources, state and local governments will need to acknowledge the resultant stresses and complications. Nonprofits will be looking to the public sector for funding, technical assistance, and assistance in developing working relationships with other local agencies and institutions.

Fifth, state and local governments should work vigorously with employers to develop job opportunities for TANF recipients and for others needing work. As noted earlier, context is key in advancing self-sufficiency. And providing jobs that pay livable wages is a critical responsibility of those advocating an “end to welfare as we know it.”

Finally, should planning efforts fail, state and local governments will need to develop emergency funding sources to deal with increased levels of homelessness and hunger. Whether this funding comes from foundations, from innovative state and local taxes, or from limited federal funds, localities will be expected to play a role to reduce harsh impacts.

Conclusion

Welfare reform—hailed by some as progressive public policy, damned by others as a symbol of a heartless federal government—is

a fact of life. The process is moving forward in every state. The initial reports seem to be mostly good news: Welfare rolls are down, and a strong economy has provided the job base for welfare households that sought employment. Innovations abound, and there is renewed energy among those in the welfare establishment who see that at least one logjam, that of welfare reform, has been broken.

But the future of the experiment is far from certain. It is about to encounter the hard core of the welfare population—those with fewer of the self-sufficiency skills that enable the top of the TANF population to move successfully into the labor force. Deadlines are coming up when households will be cut from the rolls. The quick fix of “jobs first, train later” is unlikely to work for vast numbers of welfare-dependent households. No one knows what will happen should the strong economy falter and endanger the status of the last-hired former welfare recipients.

HUD has called for a greater emphasis on ensuring that its programs promote self-sufficiency and that housing be seen as a “platform, an opportunity, from which residents themselves seek to achieve the maximum self-sufficiency they can in their lives” (Cisneros 1996, 14). This is, of course, good news. But the funding does not match the rhetoric.¹¹ Nonprofit housing organizations are essential players in welfare transformation. They will be critical to the success or failure of the overall TANF experiment.

The four federal shocks are working their way through the system. Local nonprofit housing organizations will feel their impact for better or worse. We can only hope that the skills they have learned in promoting self-sufficiency efforts will be put to good use as the tremors from those shocks hit low-income households, nonprofit organizations, and the nation’s urban neighborhoods.

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¹¹ Since fiscal year 1996, the HUD budget has authorized, through a \$50 to \$55 million set-aside from the Community Development Block Grant program, a program of competitive grants to public housing authorities and nonprofit organizations to provide supportive services to help public and assisted housing tenants and other eligible households become self-sufficient. While earmarking funds for self-sufficiency activities is a positive step, in reality it is a very small amount of money. And, of course, this money is intended only for the more traditional approaches to self-sufficiency, not for the broader set of initiatives outlined in this article.

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