



PEER-TO-PEER LEARNING IN EUROPE

SOCIAL HOUSING IN HOLLAND AND ENGLAND
APRIL 6-11, 2003

OUTLINE

OVERVIEW

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IMPLICATIONS FOR NETWORK

The CEOs of 11 members of the Housing Partnership Network, the board chair, president, and several staff visited Europe from April 6 to 11 to meet with counterparts of Dutch and British social housing associations. The peer-to-peer learning exchange was part of the Network’s broader communications and policy initiative to strengthen the role of the entrepreneurial nonprofit sector in the United States. The American, Dutch and British participants are listed in the Attachment.

OVERVIEW

“Social housing” in England and Holland comprises portfolios of rental and mixed use properties owned by nonprofit “housing associations.” In England, residents of social housing are mostly, but not exclusively, low-income households; Holland has a wider mix of incomes. Housing associations (HAs) are also involved in other types of real estate development, including homeownership and commercial properties. Generally, however, HAs have a narrower programmatic focus than in the United States.

HAs were introduced in both Holland and England in the mid-19th century. They grew in numbers and recognition during the period of housing shortages and high demand following WWII. Today the providers of social housing are diversified developers that are politically strong and well capitalized. In each country, they are independent organizations that are regarded as the “third sector,” sitting between government and the private market. Virtually all of the affordable housing being produced in both countries is developed by nonprofit associations. For-profit development companies have only a marginal role.

1. THE DUTCH SYSTEM

The Universe

Population	16.2 million
Total dwelling units	6.4 million
Dwelling that are owner-occupied	52% of all dwellings
Social housing	37% of all dwellings, 75% of all rental units

History

- Nonprofit HAs began in mid-19th century, encouraged by churches, unions, and factory owners.
- The 1901 Housing Act recognized HAs as “private companies with social goals.”
- There was progressive growth in numbers and scale between WWI and WWII.
- Housing shortages and the baby boom after WWII brought government intervention, control, and regulation; government loans were made to house working poor through HAs.
- The 1965 Housing Act enabled HAs to build and retain their own capital base and “use net income for approved purposes.”
- In mid-1990s the national government cancelled all debt obligations for HAs in exchange for ending future subsidy programs.
- Two financing institutions were created—the non-profit Social Housing Guarantee Fund and the quasi-public Central Housing Fund—to provide financing guarantees and oversight for all HAs.
- Aedes is the national trade association for 600 HAs (avg. portfolio of 2,500 units). It has 150 staff, and conducts research, lobbying, communications, and collective bargaining for the social housing sector.

Current Issues

National Policy	HAs are the primary vehicle to develop and own social housing. National government no longer provides direct subsidies, and encourages HAs to be entrepreneurial and build their internal assets to finance production. National goal to increase homeownership from 52% to 60%. HAs are urged to build units for sale and/or to sell some existing rental stock to tenants.
Target Beneficiaries	Mixed-income tenancies, sometimes with combination of rental and ownership in same buildings; all low-income tenants receive rent subsidies. Local governments set affordability targets for HA's overall portfolios. No ongoing income recertification or development-specific covenants from financing or grant subsidies.
Rent Controls	Most apartments in Holland are subject to rent restrictions; set by formula based on unit size, physical attributes, "quality points." Maximum rents in social housing are 1/2 to 2/3 of market levels.
Financing	Private lenders provide loans and credit lines to organizations, not to real estate projects. The assets of the HAs are used as collateral. Virtually all loans are backed by the Guarantee Fund, which has recourse to a portion of HA's equity and also the central and local governments. Central Fund provides financing and management restructuring assistance to troubled HAs.
Equity	Development financing gaps must be filled by the HA's own resources. Equity needs average about 15% of total development costs; some as high as 30%--\$50,000 per unit--of TDC depending on market. Recovery of investment is projected on a 50-year timeline from cash flow, property sales, and other income.
Consolidation	Most HAs are tied geographically to a local municipality. Mergers over past 10 years have resulted in the growth of more regional companies and reduced the number of HAs from 1,000 to 600.
Business Approach	Shift in culture is underway, from a more bureaucratic orientation to an entrepreneurial model that encourages professional management and private sector business practices. HAs pursuing new business strategies and income generating ventures.
Regulation	Central Fund taking a stronger role in evaluating the financial and management capacity of all HAs. Can appoint board members and restructure troubled organizations. Local governments approve HA's housing plan. Minimal project specific regulation.
Civic Accountability	Aedes identified "legitimacy and accountability" as big issues for the Dutch nonprofits. As HAs become more entrepreneurial, take on new activities, and grow in size, they need new models for engaging stakeholders, residents, and civic leaders to provide feedback and direction.

2. THE BRITISH SYSTEM

The Universe

Total dwelling units	20.5 million
Units that are owner-occupied	70% of all dwellings
Social housing sector, including “council” and HA	20% of all dwellings
Units owned by HAs	6% of all dwellings
Rental units that are “council” and HA-owned	67% of all rental units

History/Trends

- Strong government and societal support for homeownership; significant conversion of rental stock to owner-occupants. In 1980 less than 60% of dwellings were owner occupied; by 2001, the number had climbed to 70%.
- Since 1980s (Margaret Thatcher’s privatization), local authorities have transferred 700,000 units to HAs (upon affirmative vote by residents); but “council housing,” which in physical decline, still dominates. HAs are becoming larger shareholders of a shrinking social housing sector.
- The 1988 Housing Act shifted national funding from 100% grants to leveraged debt for HAs. The Housing Corporation, a quasi public entity that reports to the Office of the Deputy Prime Minister, regulates HAs and provides social housing grants.
- Growing emphasis on partnership models and private sector financing.
- Social housing serves an increasingly poor and marginalized population. Sector’s image is suffering: survey by the National Housing Foundation shows only 17% of current residents want to live in social housing, which comprise nearly one-quarter of the population.
- HAs produce 35,000 units per year—22% of total housing production. Private homebuilders are not significant producers; vilified for consuming green spaces.
- National Housing Federation (130 staff) represents 1,400 HAs, though the universe is contracting somewhat through mergers.

Current Issues

National Policy	Movement away from “command and control models,” toward a market-based framework with public regulation and oversight. HAs expected to become owners of a majority of the social housing units now owned by local governments (“council housing”). Some pressure to allow participation by private developers. Trends toward more regional approaches for allocating resources.
Target Beneficiaries	“Residualization” of tenants in council and HA housing; 62% are not in labor force. Older and younger tenants predominate. The “housing benefit” assures affordability to all income groups. HA must accept tenants from local government waiting lists, most of whom are poor or homeless, as requirement for obtaining the housing grant. Increasing focus on shared ownership models and “key workers” to broaden appeal and profile of social housing.
Demand, Growth	Divide between growth in southern England and disinvestment and depopulation in northern regions. Government is promoting targeting of benefits to deprived communities – “neighborhood renewal” – and those experiencing job and housing growth.

Equity	The National Housing Corporation makes competitive grants to HAs based on an annual production pipeline. Allocations made for projects, but equity and cash flow is not restricted. Grants are now less than 50% of TDC in London; as low as 30% in lower cost markets. Grants determine HA's production capacity.
Financing	Given reduction of housing grant, private bank financing of HA developments has grown significantly. Most loans are secured by mortgages on particular projects, but group loan facilities are becoming more available. Underwriting and regulation are done on a portfolio and organizational basis. Lower loan-to-value, simplicity of subsidies, and public regulation of sector makes financing easy and mitigates need for guarantee programs.
Mixed Income	Strong public support and land use policies to promote mixed-income and mixed tenure (rental and ownership) developments. Each city and town required to have a housing plan that has an inclusionary provision. Private developers in London must make at least 35% of units affordable, spawning JV partnerships with HAs.
Business Approach	As in Holland, leading organizations shifting from bureaucratic to more entrepreneurial approaches. Adopting private business practices. Simplicity of financing allows HAs to spend more time on management and customer satisfaction.
Regulation	The Housing Corporation regulates all Registered Social Landlords (RSLs), of which the HAs are the most significant. It creates the affordability framework and sets and monitors performance standards for ongoing organizational sustainability, management, innovation, and customer satisfaction. Authority to appoint board members and stop capital grants to non-compliant RSLs.
Community Building	HAs are encouraged by government and funders to broaden agenda beyond housing to include community development and neighborhood initiatives. Goal to make social housing more popular among residents and general public. Implementation spotty, and business models for this approach are unclear.

DISCUSSION: POINTS OF SIMILARITY AND DIFFERENCE

There were numerous common issues that relate to nonprofit and affordable housing in England, Holland, and the US. We have organized them into five broad categories:

1. Policy Approaches
2. Development Financing
3. Organizational Growth and Learning
4. Networking and Advocacy
5. Accountability

1. POLICY APPROACHES

- **Position of Housing and Nonprofit Sector.** In England and Holland, affordable housing is a high public priority; local and national governments have a well articulated housing strategy and plan. The government's role dates back to the Industrial Revolution. Using a mix of public and nonprofit vehicles, the social housing sector has amassed a large asset base during the 20th century. The trend in both countries is to rely more heavily on the nonprofit sector, and to encourage a greater mix of tenure and affordability in social housing. The US didn't intervene with housing policies until the Depression, and a federal role only gained momentum after WWII. Housing continues to lag other issues as a priority focus of public policy and attention. The primary delivery vehicles have been public housing authorities and private developers, rather than the nonprofit sector. Although there has been significant growth in nonprofit capacity and ownership, government policy continues to rely more heavily on the for-profit developers to achieve scale.
- **Target Beneficiaries.** In England, Holland and the US, the public policy focus was initially on helping the working poor. In the past 25 years, it has shifted increasingly to lower-income households, though Holland has maintained a wider income mix in its social housing. The US and Britain have both experienced the negative effects of concentrating poverty (residualization) on housing communities and popular support. All three countries are seeking to promote homeownership and the US and England have emphasized "workforce" and "key workers" housing strategies.
- **Homeownership.** Programs in England and Holland are almost exclusively supply driven, focusing on new production and the sale of existing rental housing. There is little attention to demand-side targeted financing and counseling programs. HAs are a primary vehicle to build homes for sale. Half the production activity by Dutch HAs since WWII has been for homeownership. In the US, most single family production is done by private homebuilders. A large nonprofit industry has been created for homeownership education, counseling, and financial literacy. Special mortgage programs sponsored by banks and secondary market institutions, often in collaboration with nonprofits, are key tools.
- **Mixed Income/Inclusionary Zoning/Smart Growth.** The European systems are more rooted in mixed-income approaches. They accept the use of public funds to enhance LMI wealth and encourage lease-purchase models for homeownership. These principles conflict with poorest-first policies, and are just gaining support and acceptance in the US. Mixing tenures for rental and ownership in the same developments and buildings, and strong inclusionary zoning requirements, are more common in Europe. Smart growth policies that prohibit urban sprawl, protect green space, and concentrate development in urban areas are also much more broadly supported and implemented in England and Holland than in the US.
- **Public Housing.** England and the US both have large inventories of publicly owned housing that is aging and undercapitalized. Local authorities are no longer developing new units, and they are focusing on how to revitalize and preserve the stock. Holland built much less "local authority" housing, relying more heavily on the nonprofit sector. England has made a policy decision to transfer - with the consent of the residents - the stock to Registered Social Landlords, which can be existing or new HAs, or newly formed "local housing companies" set up and with a minority position by local government and approved by the Housing Corporation.

The latter approach gives local government more control, but has proven challenging since the new nonprofit lacks business experience and managerial skills, and must develop capacity all at one rather than over time. US policy towards public housing stock is in flux. There has been some private investment in public housing (the HOPE IV program), but most of the stock remains under PHA management and ownership.

- **Preservation:** The preservation of assisted housing, one of the major public policy concerns in the US, is not an issue in England or Holland. Private developers are not producers or owners of affordable housing in the two countries, so there has been very little loss of the affordable rental stock. Interestingly, we saw two examples of affordable units being converted to market housing by an English and Dutch HAsto de-concentrate and sell off some of their rental dwellings to increase homeownership. The proceeds were used to expand production in other communities or to finance the revitalization of a mixed income neighborhood.

2. PUBLIC SUBSIDIES AND DEVELOPMENT FINANCING

- **Public Equity.** England has reduced the size of the social housing grant, but it is still a one-stop source for a significant portion of development costs. Individual projects are less encumbered with financial covenants and restrictions, thereby allowing nonprofits to pool their rent revenues and to build up organizational equity. The debt forgiveness agreement in Holland allowed the nonprofits to accumulate substantial net worth and to establish flexible sources of program income. Although simple and efficient, concerns have been raised about whether the internal equity invested by nonprofits will be recovered over time. The US provides equity from all levels of government, and from the private sector through use of tax credits. US developers (for- and nonprofit) must assemble a patchwork of subsidies, which adds to the complexity and expense. Subsidy-based restrictions are imposed on the grants and soft debt, eliminating the nonprofit's ability to build equity, realize income, or manage their assets on a portfolio basis.
- **Private Finance.** Both England and Holland are now placing greater emphasis on loans and investment. The Dutch system has shifted completely to private financing with a national guaranty fund to facilitate bank and institutional investment. England relies less heavily on bank loans, but the single source grant makes obtaining loans much easier than in the US. Financing in both countries is more oriented toward the organization, and its entire housing portfolio, rather than the specific project, as in the US. Neither European country has built a secondary market financing system, though the nonprofits have begun to access the world capital markets. The US financing system is more complex, and in some regards more developed; but assembling private capital is much more cumbersome. However, the private and pluralistic nature of the US system has fostered public/private partnerships, sharpened entrepreneurial skills, and promoted innovation. But projects are more highly leveraged and organizations have much less net worth.
- **Rental Assistance.** Rental assistance is the primary subsidy tool to serve very low income people in all three countries. The "housing benefit" is a shallower subsidy but more broadly available as an entitlement in both England and Holland. The US Section 8 assistance is deeper, but much more limited, and must be rationed. Dwellings in the European countries are produced for a wider range of

incomes, and tenants have more choice about where to utilize their benefit. In the US, rental subsidies have either been tied to units (project based) for very low income or special needs populations, or allocated to individuals (vouchers) in a manner that has not facilitated housing production.

3. ORGANIZATIONAL DEVELOPMENT AND BUSINESS PRACTICES

- **Organizational Growth.** HAs in both countries are consolidating, getting bigger, and becoming more regional. There continues to be pressure in Holland to collapse weaker HAs and force mergers. There are related trends to centralize and specialize organizational functions to achieve greater efficiencies. The growth experience is similar in the US, though there has been much more emphasis here on grass roots and neighborhood based models. There has been little pressure or market incentives in the US toward nonprofit mergers. Funding for “capacity building” and organizational support by foundations, intermediaries and government has sustained smaller groups. Many of the larger European nonprofits have built their portfolios over a century of operation, whereas the mature US nonprofits are usually less than 20 years old and own fewer units. However, the annual production capacity of the biggest US nonprofits is comparable to the largest HAs in Holland and England. The European groups focus more of their attention on asset management, information technology and customer service; US nonprofits devote greater resources to development and financing.
- **Neighborhood Revitalization.** Along with organizational growth and regional consolidation in Europe, there is increasing emphasis on strengthening connections and sponsoring initiatives at the neighborhood level. The US has a richer history of housing organizations promoting community and individual development programs, and the British and Dutch are seeking to emulate some of the innovative approaches that have been successful in the US. The focus, however, is not on supporting neighborhood- and resident-based organizations that prevail in the US, but on encouraging the citywide and regional organizations to deepen and expand their engagement in communities. With the growing US interest in regional approaches that have strong community linkages, there is an interesting convergence among the US, Dutch, and British approaches.
- **Entrepreneurship and Innovation.** England and Holland are actively embracing social entrepreneurship in the non-profit sector and promoting more business-like management practices and culture. In Holland, HAs are being encouraged to create profit centers in order to self-finance their developments. The British and Dutch systems, which are more inclined to finance and regulate organizations rather than projects, are conducive to social entrepreneurship. In contrast, US housing policy generally discourages nonprofits from earning net income, and project oriented financing makes it difficult to build net worth. Ironically, however, the larger US nonprofits appear more entrepreneurial and innovative than their European peers. The lack of funding and infrastructure, and the reliance on the private finance sector, has forced nonprofits to be flexible and to develop a range of business lines to become self-sustaining.
- **Property and Asset Management.** Most property functions—rentals, collections, maintenance, complaints—are handled centrally and without on-site managers in both European countries. There is much attention on tenant choice and concern with customer satisfaction. US property management is more decentralized;

though perhaps less efficient, it is arguably more customer friendly. The rehabilitation of older properties is a large problem in the England, particularly when it comes to HAs acquiring council housing from local authorities.

4. NETWORKING AND ADVOCACY

- **Trade Associations.** In each European country, there is near universal membership by HAs in national trade associations that have existed for a long time. Aedes and the National Housing Federation (NHF) collect substantial membership dues. The groups lobby for government funds, do research and prepare reports. NHF is in the midst of a major public relations and branding campaign for the social housing sector. US housing trade associations tend to be more numerous, specialized and/or diffuse in influence. There is no single US trade group that claims to represent the entire social or affordable housing sector, and there are more fault lines between the for-profit and nonprofit development communities that impede collective action and a common agenda.
- **Business Intermediaries.** The European trade groups, like most of those in the US, do not provide intermediary services or business functions, except for the noteworthy role that Aedes plays in collective bargaining. Neither Aedes nor NHF is directly concerned with assisting HAs in their development or business ventures. There were no intermediary organizations such as LISC and the Enterprise Foundation that provide capacity building and project related technical assistance to nonprofits. However, HAs work together more collaboratively in England and Holland, sharing professional expertise and financing. There were some similarities in the role of England's National Housing Federation and the Neighborhood Reinvestment Corporation in providing development grants and "registration" of nonprofits. Futura, a networked membership intermediary created by a group of Dutch HAs, is an innovative organization that shares learning and pools financial and development related functions for its members. There were some similarities in its purpose and approach to the Housing Partnership Network.

5. ACCOUNTABILITY

- **Board Structure.** Both the Dutch and British HAs are confronted with questions of accountability to the neighborhoods and communities in which they operate. Dutch HAs in particular have prescribed board structures that are fairly rigid and uniform. The more flexible and organic models of board governance in the US as appear to be more effective for connecting regional nonprofits with key stakeholders in the business, community and governmental sector. However, as US nonprofits expand their geographic focus, they are facing similar challenges.
- **Customer Satisfaction.** The leading HAs in both European countries emphasize responsiveness to resident needs. They conduct ongoing surveys to measure customer satisfaction and reengineer their operations to improve service delivery. These efforts shed the historic bureaucratic culture of the systems, and reflect broader policy concerns about accountability in a sector that has little competition in the marketplace. There is less conscious attention to customer service among US nonprofits, which operate in a more competitive environment.
- **Governmental Oversight:** Nonprofits in England and Holland are subject to more oversight and regulation than in the US. The British Housing Corporation and the

Dutch Central Fund have extensive systems for measuring capacity and performance, and powerful tools to intervene with troubled organizations. Local governments, particularly in Holland, have more authority to approve housing production plans. In general, US nonprofits are more loosely regulated by HUD, the IRS, state and local agencies, and private lenders and syndicators. However, the ongoing – and often duplicative – monitoring and reporting by and to these various parties can be quite burdensome and doesn't provide the soundness and comfort in the nonprofit system that is enjoyed in Holland and England. A case can be made that the greater autonomy for nonprofits in the US has created more innovation and entrepreneurship.

IMPLICATIONS FOR THE NETWORK'S AGENDA

- 1. Public Private Partnerships.** The value of the regional housing partnership model was reinforced by the European experience. The core attributes are well suited to address the key challenges facing the US, Dutch and British housing systems. Partnerships facilitate linkages to the private sector and communities, enable operations at regional scale, and promote an entrepreneurial culture.
- 2. Social Entrepreneurship.** England and Holland have embraced this term and approach. Their financing and subsidy systems are conducive to the development of well capitalized, nonprofit businesses. However, housing partnerships in the US have more of an entrepreneurial experience and culture, both because of and in spite of our system. This affirms the need to modify program rules to allow nonprofits to earn more revenue and have greater flexibility in their financing and subsidy agreements to manage on a portfolio rather than a project basis.
- 3. Regulation.** The European experience underscores the paradox that greater flexibility comes with increased regulation. Housing partnerships enjoy more organizational freedom than their European HAs. Are we willing to accept more government oversight in return for raising the profile and integrity of the non-profit sector, and promoting a shift in policy toward financing organizations rather than projects? Would we be better with one oversight agency rather than dozens?
- 4. Mixed Income.** England and Holland are more aggressive in promoting mixed-income housing, as well as developments that combine both rental and homeownership ("mixed tenure"). There has been discussion in the US about embracing more income mixing, and some of Network members have been at the forefront of innovative approaches. What new tools can we promote that facilitate this model, and how do we overcome the concerns about not targeting resources to the most needy?
- 5. Customer Service.** We are committed to quality and believe our organizations are responsive to the concerns of tenants, business partners and community stakeholders. The leading nonprofits in England, however, have incorporated customer feedback into their management systems. Are there more steps we can take in this regard?
- 6. Public Housing.** The British HA portfolios have grown in recent years due to the transfer of council housing. A number of Network members have been key players in HOPE VI revitalization projects. How much interest is there among Network

members to take over public housing developments? Should the Network advocate a policy agenda to promote transfers of public housing to nonprofits?

7. **Credit Enhancement.** As social housing associations in England and Holland have become more engaged in the capital markets, a number of groups have received investment ratings from Standard and Poors. Broomleigh in England has received an AA- stable rating through its parent company, Downland Affinity Group. The Dutch Guarantee Fund has a AAA stable rating, and its member associations—which must be underwritten for participation—utilize the guaranty to lower their costs of capital. In the US, S&P has rated a number of housing authorities, and has expressed interest in rating some of the larger nonprofits. Individually, or as part of a group, housing partnerships could pursue this strategy.
8. **The Network’s Role:** The “distributed network organization” that we are creating (to use high-tech lexicon) is on the cutting edge in both the US and Europe. No other housing organizations utilize a similar approach in the US, and the only example in England and Holland was Futura. Beyond facilitating learning and business development, Futura has gone further in sharing resources and pooling capacity among its members. Some of the more innovative approaches of the British and Dutch systems could be pursued on a network basis rather than attempting to promote them as national policy. For example:
 - As evidenced by its branding campaign, the National Housing Federation in England is designing an aggressive effort to improve the standing of the entire social housing sector. What lessons should we draw for the Network’s own communications effort in the US?
 - The associations in Holland created a guarantee fund to enhance the credit facilities for all their members. Is there a similar role we can play – albeit on a smaller basis – with the Housing Partnership Fund?
 - The HAs in England and Holland benefit greatly from the accreditation of their regulatory authority. Can we imagine creating our own “peer to peer” regulation or certification – a “seal of approval,” if you will – that has been done by professional associations in other industries?
 - In all of these endeavors, are we willing to give up some organizational independence in order to improve the market competitiveness and capacity of our members and system?

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ATTACHMENT: The Participants

United States

Jon Zimmer	ACTION-Housing Pittsburgh, PA	<i>ACTION-Housing plans and develops supportive housing facilities and permanent affordable housing, and provides a wide range of services focused on self-sufficiency and community leadership.</i>
Carol Galante	BRIDGE Housing San Francisco, CA	<i>BRIDGE creates affordable rental and home-ownership opportunities throughout California. Focusing on mixed-income, mixed-use developments, and a variety of residential and social services.</i>
Alan Kingston	Century Housing Culver City, CA	<i>Century Housing has been active in a full range of housing and human service areas, including homeless programs for veterans, homeownership counseling, job training, child care, senior services, and education.</i>
Joe Errigo	CommonBond Minneapolis, MN	<i>CommonBond develops and manages housing communities serving low- and moderate-income families, seniors and people with disabilities. The housing features extensive resident involvement and a wide range of custom support services.</i>
Janaka Casper	Community Housing Partners Christianburg, VA	<i>CHP (formerly VMH, Inc.) develops, owns and manages property in Virginia and Florida; creates homeownership opportunities; provides weatherization, lending, and an array of social services</i>
Leslie Steen	Community Preservation and Development Corp. Washington, DC	<i>CPDC develops and manages housing and community service programs in partnerships with its low- and moderate-income residents. CPDC is pioneering the creation of "electronic communities".</i>
Gus Dominguez	Greater Miami Neighborhoods Miami, FL	<i>GMN operates statewide in Florida, offering a wide array of programs, including rental and single-family housing development, lending, and housing counseling.</i>
Hunter Johnson	LINC Housing Corp. Long Beach, CA	<i>LINC develops and owns rental housing, including five mobile home parks, in urban and rural areas across southern California. LINC is focused on preservation of existing affordable housing and adaptive reuse.</i>

Bill Sullivan	Rocky Mountain Mutual Denver, CO	<i>RMMHA uses a mutual housing model to develop affordable housing communities and operates a wide array of, lending, economic empowerment and community leadership programs in CO, AZ, NV and UT.</i>
Carol Lamberg	Settlement Housing Fund New York, NY	<i>Settlement Housing Fund develops and owns affordable rental apartments, elderly housing, and supported housing, and serves as a development consultant, in Brooklyn, the Bronx and lower Manhattan.</i>
Bill Perkins	Wisconsin Partnership for Housing Development Madison, WI	<i>The Wisconsin Partnership provides technical assistance to nonprofit developers, acts as a developer or co-developer, creates and manages financing program and supports a statewide network of homeownership counseling agencies.</i>
Bob Whittlesey Tom Bledsoe Peter Richardson Manuel Muelle	Housing Partnership Network Boston, MA	<i>The Housing Partnership Network is a national membership intermediary organization for citywide and regional housing partnerships in the United States.</i>
Erin Keough	MacArthur Foundation Chicago, IL (Erin based in London)	<i>MacArthur, one of the largest foundations in the United States, is making a substantial commitment to supporting the preservation of existing housing. It provided grant support to the Network's European trip.</i>
<u>Holland</u>		
Willem van Leeuwen	Aedes Amsterdam, Holland	<i>Trade group representing 650 Dutch housing associations (2.4 million units); also conducts collective bargaining for sector</i>
Jan van der Moolen	Central Housing Fund The Hague, Holland Patrimonium	<i>A national quasi-public agency that supervises housing associations, oversees HA workouts, and provides financing Founded in 1911, Patrimonium manages 38,000 rental dwellings in various Dutch communities. Co-redeveloper of 11,000-unit new town (Bijlmermeer) in SE Amsterdam</i>
Johan Dunnewijk	Wonen Midden Brabant Tillburg, Holland	<i>WMB owns 19,000 units, one-half of rental stock in market, and has recently merged with nearby HA with 11,000 units</i>
Jan Kammeyer	Futura Tillburg, Holland	<i>Networked organization that manages funds and operates businesses for 7 housing associations in south Holland</i>

Hugo Priemus	Delft University, Holland	<i>Professor of Housing; managing director research institute for Housing, Urban and Mobility Studies; chair, editorial board, European Journal of Housing</i>
<u>England</u>		
Jim Coulter	National Housing Fed. London, England	<i>Trade group for 1400 social housing associations in England</i>
Peter Redman	Notting Hill Housing London, England	<i>Since early-60s, Notting Hill has acquired or developed 10,000 rental units and produced 3,700 "shared ownership" homes in London</i>
Neil McCall	Broomleigh Housing	<i>5th largest British association; acquired or built 30,000 homes since 1992; formed through acquisition of council housing; merged with other HAs.</i>
Keith Exford	London, England	
Tom McCormack	Hexagon Housing London, England	<i>Hexagon was formed in the early-70s and has acquired/ built 3,300 dwellings in south London</i>
Lord Richard Best	Rowntree Foundation York, England	<i>Rowntree is a 100-year-old UK charity that supports housing, social care, and social policy; also runs a housing association in York</i>
Charlie Legg	Housing Consultant	<i>Leading consultant for HAs in England</i>
Ken Walker	Housing Consultant	<i>Works with HAs in Europe for form networks and partnerships to carry out exchange programmes; to gain access to EC funding, and to establish joint ventures.</i>