



An Affordable and Sustainable Future

A Five-Year Strategic Plan for the Crescent City Community Land Trust  
2018-2023

ADOPTED AS OF JUNE 21, 2018

by the Board of Directors of the  
Crescent City CLT, Inc.

Prepared in partnership with



C O N V E R G E

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## Core Values

- **Undesigning the Red Line:** We recognize the ongoing legacy of racism that has pervaded urban development and we are working intentionally to counter this multi-generational damage by fostering the creation of equitable and resilient communities.
- **Practicing Stewardship:** We provide for the physical, social and financial health of our residents and the land and buildings they occupy.
- **Advancing Community Self-Determination:** We seek to be community-controlled, which means we are focused on, and accountable to, the people who are most vulnerable to displacement that have lived in New Orleans for generations (as defined further below).
- **Collaborating Strategically:** We recognize our interdependence and work together with a wide range of partners, including public agencies, financial institutions, advocacy organizations, and private and nonprofit developers to accomplish our mission.
- **Thinking Forward:** We are open-minded and always seek to innovate. We think and act long-term to foster equitable and livable communities.

## Vision

A resident-led city where every New Orleanian can afford to live, work, and thrive in a community of their choice for generations to come.

## Mission

We are a community land trust that ensures permanent affordability for generations through equitable residential and commercial development, community stewardship, and housing advocacy.

## Our Focus

The Crescent City Community Land Trust focuses on people who are most vulnerable to displacement in neighborhoods of opportunity. When we say this, here is what we mean:

- **People who are most vulnerable to displacement:** We recognize that people of color have faced systemic multi-generational discrimination, disenfranchisement, and displacement in housing and economic opportunity because of racism. This has created a disproportionate likelihood that low-income people in New Orleans are people of color. Time and time again, people of color – particularly those who are Black and Brown and struggling to make ends meet financially – are forced to move or cannot live where they need to live because of racism, poverty and changes in the housing market and economy. Yet, these are the same people who provide the labor that makes our economy prosper. They are the culture-bearers who make New Orleans an international destination. Many of them have lived for generations in New Orleans. Our work focuses on making sure that these people are able to live, work and prosper in communities of their choice.
- **Neighborhoods of opportunity:** We focus on neighborhoods in New Orleans that have been home to significant populations of low-income residents (who are disproportionately people of color) and are receiving reinvestment that will improve services and increase property values. Our work in these neighborhoods seeks to ensure the low-income residents who have lived there benefit from its improvements and are able to remain in the neighborhood, if they choose. In New Orleans in 2018, these neighborhoods are a part of the Livable Claiborne Corridor, including Central City, the Seventh Ward, Treme, the Ninth Ward

(both Upper and Lower), and parts of Broadmoor and Mid-City. *HousingNOLA* defines these neighborhoods as [Diamond and Sapphire neighborhoods](#) in their neighborhood typology classification system. This is how we define our “community.”

CCCLT also recognizes that for the organization to sustain impact at a scale that begins to address the city’s affordable housing crisis, it needs to generate earned revenue and promote financially-viable development projects. This means that between 50% and 67% of the units it develops will be long-term and/or permanently affordable units<sup>1</sup> for people at 50% - 80% of the average median income (AMI)<sup>2</sup> and between 33% and 50% of the housing units developed will be for people whose AMI is in the 120% - 200% range. Similarly, a portion of the commercial space CCCLT develops will be market-rate and a portion will be subsidized for entrepreneurs who are low-income or people of color.

In order to operationalize this commitment, the Crescent City Community Land Trust has created a matrix to guide its investment and development activities, which is included as an Appendix.

### Our Impact

By December 31, 2022, the Crescent City Community Land Trust will:

- **Leverage the development of 200 units of long-term and permanently affordable housing**, providing stable and affordable housing for low-to-moderate income residents of color in New Orleans neighborhoods that are facing rising real estate prices;
- **Develop 30,000 square feet of affordable commercial space** that creates 75 permanent jobs to support entrepreneurship and economic opportunity for residents who are most vulnerable to displacement by gentrification;
- **Acquire and land bank 30,000 square feet of land** in neighborhoods of opportunity for future affordable residential and commercial development to preserve affordability as the market changes.
- **Be known as the go-to partner** for communities, government agencies, and developers interested in preserving affordability on a long-term or permanent basis.
- **Establish community control** of the organization so that decision-making authority for the organization and its work is in the hands of people who are most vulnerable to displacement; and
- **Develop sufficient earned revenue** to pay for at least 50 percent of its annual operating costs as a foundation for the long-term sustainability of the organization.

### Strategic Directions

#### 1. Buy and Build

**The Challenge:** HousingNOLA has projected a need for 33,593 more affordable housing units by 2025. In a city where 53% of residents are renters, this need includes almost 17,000 rental units for

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<sup>1</sup> For purposes of this plan, CCCLT defines permanently-affordable as 99+ years of affordability and long-term affordability as 50+ years of affordability.

<sup>2</sup> Average median income (AMI) is calculated by the U.S. Department of Housing and Urban Development and updated regularly. For more background on these calculations, click [here](#).

low- and moderate-income households. While some affordability terms will be expiring, the construction and renovation of new affordable units is not keeping pace with demand, leaving a significant gap for low- and moderate-income households. These families are being displaced from rapidly gentrifying neighborhoods from Treme to Mid-City, leaving the people who make New Orleans' culture and economy what it is no longer able to live in the center of the city.

**CCCLT's Approach:** Over the next five years, CCCLT will continue to innovate in developing affordable housing and commercial real estate that addresses current affordability needs and prevents displacement while demonstrating the viability of community land trust projects that can be replicated and scaled. This will be done through the following key strategies:

- a. **Grow an Equity Fund:** CCCLT will capitalize and put into service a \$5 million Equity Fund to complement the Crescent City Futures Fund that is controlled by CCCLT and allows the organization to make equity investments to ensure permanent affordability in real estate development projects in neighborhoods of opportunity.

**Key Benchmarks:**

- By 12/31/18: Raise \$1 million for the Equity Fund and complete the legal and financial structures for the management and use of the Fund. Research and develop innovative smaller dollar fundraising strategies for project-based support.
- By 12/31/19: Reach \$2 million raised for the Equity Fund while beginning to deploy capital from the Fund to increase permanent affordability in New Orleans.
- By 12/31/20: Reach \$3 million raised for the Equity Fund while continuing to deploy capital from the Fund to increase permanent affordability in New Orleans.
- By 12/31/21: Reach \$4 million raised for the Equity Fund while continuing to deploy capital from the Fund to increase permanent affordability in New Orleans.
- By 12/31/22: Reach \$5 million raised for the Equity Fund while continuing to deploy capital from the Fund to increase permanent affordability in New Orleans.

- b. **Develop, Finance and Invest in Permanently-Affordable Housing and Commercial CLT Projects:** CCCLT will produce multi-family (or scattered site) rental housing, single-family for-sale housing, and commercial spaces, prioritizing the use of its resources to develop permanently-affordable multi-family rental housing to help meet the large demand. CCCLT also will create specific investment tools for Low Income Housing Tax Credit (LIHTC) deals that are approaching the end of their affordability compliance period.

**Key Benchmarks:** (\*based on CCCLT's current development pipeline)

- By 12/31/18: Produce 25 multi-family rental units, 3 single-family homeownership units, and 5,000 square feet of commercial space
- By 12/31/19: Produce 30 multi-family rental units, up to 10 single-family homeownership units, and 5,000 square feet of commercial space
- By 12/31/20: Produce 49 multi-family rental units, up to 4 single-family homeownership units, and 5,000 square feet of commercial space
- By 12/31/21: Produce 50 multi-family rental units, up to 4 single-family homeownership units, and 7,500 square feet of commercial space

- By 12/31/22: Produce 50 multi-family rental units, up to 4 single-family homeownership units, and 7,500 square feet of commercial space.
- c. **Engage in Land Banking:** Engage in land banking and proactive development to seize timely emerging opportunities in neighborhoods facing potential gentrification to prevent displacement and promote permanent affordability. Acquire and land bank 30,000 sq. ft. of land in neighborhoods of opportunity for future development.

**Key Benchmarks:**

- By 12/31/19: Develop and begin implementation of a land acquisition strategy that includes government property and private contributions of land
- By 12/31/20: Land bank 10,000 square feet of land.
- By 12/31/21: Land bank an additional 10,000 square feet of land.
- By 12/31/22: Land bank an additional 10,000 square feet of land.

- d. **Demonstrate, Document, and Learn:** CCCLT will continue to pursue a diversity of real estate development projects as demonstrations of different and innovative applications of the community land trust model. These will draw and expand upon the tools and portfolio CCCLT has developed to date, including the Crescent City Futures Fund, mixed-use residential and commercial developments, and single family CLT homes. CCCLT will document and learn from each project as a springboard to leverage and scale effective practices.

**Key Benchmarks:**

- By 12/31/18: Develop overview brief on each project and why it is valuable.
- By 12/31/18: Develop documentation protocols for collecting data, photos, etc. for each project.
- By 12/31/19: Produce 30 multi-family rental housing units, up to 10 single-family homeownership units, and 7,500 square feet of commercial space

- e. **Deploy the Futures Fund to Support CCCLT’s Development Goals:** CCCLT will continue to work to deploy the \$11M in capital from the Crescent City Futures Fund that is currently held by Capital Impact Partners toward development projects fostered and vetted by the Crescent City Community Land Trust that align with its goals.

**Key Benchmarks:**

- By 12/31/18: Deploy \$3.2M in Futures Fund lending
- By 12/31/19: Deploy \$2M of the Futures Fund.
- By 12/31/20: Deploy an additional \$2M of the Futures Fund.
- By 12/31/21: Deploy an additional \$2M of the Futures Fund.
- By 12/31/22: Deploy an additional \$2M of the Futures Fund.

## 2. Educate and Advocate

**The Challenge:** Despite the fact that the first modern nonprofit community land trust in the United

States, New Communities, was launched by African American farmers in rural Georgia seeking to protect their land and build generational wealth during the Civil Rights movement, the community land trust model is still widely misperceived by many New Orleanians as a creation of white northerners that is being imposed on residents of color in New Orleans with questionable intent. Despite the work and progress made by the Crescent City Community Land Trust, Jane Place Neighborhood Sustainability Initiative and other community land trusts in the region over recent years, a continued lack of understanding of community land trusts causes unnecessary mistrust and missed opportunities. For more than 35 years, community land trusts have been used to curb gentrification, prevent displacement and build community wealth in urban neighborhoods across the United States. The Crescent City Community Land Trust was founded to serve as a “central server,” a community land trust that supports neighborhood organizations and community development corporations in becoming land trusts. This role has evolved so CCCLT now supports a range of partners in adopting permanent affordability measures and practices, regardless of whether they are using the community land trust model.

This is, in part, due to the fact that New Orleans continues to face a rising gap between the cost of housing and many families’ ability to afford it. According to the U.S. Department of Housing and Urban Development, New Orleans ranks second in the nation for the percentage of renters paying more than half of their income for housing. In the decade following Hurricane Katrina, government agencies like the Louisiana Housing Corporation, the New Orleans Redevelopment Authority and the City of New Orleans Office of Community Development provided public subsidies to assist in the construction and/or renovation of more than 13,000 units of affordable housing. For the overwhelming majority of these projects, however, affordability periods will expire in the next 20 years, causing a need for more than 33,000 more affordable housing units to meet projected demand by 2025. Community land trusts are designed to ensure permanent affordability so that multiple generations of renters, as well as homeowners, benefit from these one-time housing affordability subsidies.

**CCCLT’s Approach:** Over the next five years, the Crescent City Community Land Trust will increase understanding of why permanent affordability matters and how the community land trust model can be used to increase permanent affordability in New Orleans. This will be done through the following key strategies:

- a. **Develop Strategic Communications:** CCCLT will develop and implement a communications strategy that ensures it more effectively and consistently communicates CCCLT’s value to its key stakeholders, including foundations and financial institutions, real estate developers, local and state government/policy makers, and New Orleans residents.

**Key Benchmarks:**

- o By 12/31/18: Develop a strategic communications plan and identify financial and human resources for implementation. Update CCCLT website and develop new marketing materials to promote the organization and the community land trust model.
- o By 12/31/19 (and ongoing): Implement strategic communications plan and continue to evaluate and refine plan.

- b. **Launch Education & Outreach Campaign:** Establish partnerships to develop and implement an education and outreach campaign that increases understanding of how a land trust works as a tool for community self-determination and undesigning the red line among residents, policy makers and affordable housing advocates.

**Key Benchmarks:**

- By 12/31/18: Formalize partnerships with agencies interested in helping with an education and outreach campaign, outlining key roles, resources, etc. Educate key stakeholders through person-to-person presentations, organizational partnerships, online communications, and traditional marketing.
- By 12/31/19: Develop education and outreach campaign, defining audiences, key messages, and strategies to focus and prioritize resources and energy. Implement and evaluate first full year of campaign.
- By 12/31/20 (and ongoing): Implement, evaluate and refine education and outreach campaign.

- c. **Strengthen Policy Advocacy to Incentivize Longer Affordability Periods:** CCCLT will work with advocates, lenders, the City of New Orleans and the Louisiana Housing Corporation to establish policies that incentivize long-term and permanent affordability in publicly-funded rental and for-sale housing and commercial developments.

**Key Benchmarks:**

- By 12/31/18: Meet with New Orleans' incoming Mayor, City Council members and Director of Housing to discuss the opportunity to incorporate provisions related to permanent affordability in developments receiving City funds and/or approval.
- By 12/31/18 (and ongoing): Establish and review annual policy advocacy plan. Develop and maintain partnerships with 4-5 policy advocacy organizations that have shared goals.
- By 12/31/19: Leverage CLT demonstrations to change City policy to promote permanent affordability. Develop community advocates to represent CCCLT in public and neighborhood meetings and advocacy coalitions with elected officials.
- By 12/31/20: Develop community advocates to represent CCCLT in public and neighborhood meetings and advocacy coalitions with elected officials.
- By 12/31/22: Leverage CLT demonstrations to change State policy to promote permanent affordability.

- d. **Evaluate Impact and Effectiveness:** CCCLT will evaluate the impact of its work and progress on the goals outlined in this plan at least annually and adjust strategies and benchmarks as appropriate.

**Key Benchmarks:**

- By 12/31/18 (and ongoing): Set metrics and methods of measurement for communications, education, outreach and policy advocacy. Collect and analyze data on impact and effectiveness of these strategies and adjust strategies as appropriate, sharing impact and lessons learned with stakeholders and partners.

### 3. Engage and Own

**The Challenge:** Community land trusts establish community ownership of property to support communities that have been marginalized in building wealth, resisting displacement, and advancing self-determination. Most community land trusts establish community ownership through a tri-partite governance structure that includes one-third residents who are living in/on community land trust property, one-third community residents who live in the geographic community where the land trust works, and one-third others who bring knowledge, expertise or relationships to advance the mission (including funders, nonprofit providers, public officials, developers, etc.). Now that CCCLT has developed and/or leased 39 affordable units across New Orleans, it has an opportunity to establish resident leadership on its board and increase community voice and control throughout the organization.

**CCCLT's Approach:** Over the next five years, CCCLT will establish strong and effective community control of the organization. This will be done through the following key strategies:

- a. **Define Community Control at CCCLT:** CCCLT will facilitate a process of engaging those who are most vulnerable to displacement in helping to define clearly what community control of the organization looks like and how CCCLT will increase community control of the organization over time.

#### **Key Benchmarks:**

- o By 12/31/19: Establish a Stewardship committee of the Board to guide the process of engaging residents and community members to define community control & accountability.
  - o By 12/31/20: Develop the strategy, implementation plan and staffing for regular community and neighborhood engagement.
- b. **Expand Capacity to Develop and Support Stewardship Activities:** CCCLT will hire a staff member dedicated to supporting stewardship activities with residents of its properties. Stewardship encompasses all activities involving monitoring and compliance, education and support for tenants and homeowners, and community building.

#### **Key Benchmarks**

- o By 6/30/19: Hire a staff member to lead the organization's stewardship activities with tenants and residents.
  - o By 12/31/19: Develop a Stewardship Plan that builds on national community land trust best practices and clearly outlines CCCLT's stewardship goals, objectives and activities.
- c. **Realize Community Control in Governance:** CCCLT will implement the tri-partite board structure<sup>3</sup> and create and implement a plan for residents in CCCLT properties to participate in meaningful decision-making (beyond the few who serve on the board) about the work of the

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<sup>3</sup> The tri-partite board structure commonly used in community land trust boards means one-third of board members are residents or users of CCCLT-controlled property, one-third are residents of the geographic community (Orleans Parish), and one third bring technical expertise to the organization but may not be residents.

organization. CCCLT will establish stronger accountability mechanisms through which communities most vulnerable to displacement provide input into CCCLT's activities and hold the organization accountable to its mission.

**Key Benchmarks:**

- By 12/31/19: Adjust board membership so that CCCLT tenants and homeowners make up 1/3<sup>rd</sup> of the CCCLT board. Implement ongoing board development practices to support all board members in fulfilling their board responsibilities and helping the organization achieve its mission.
  - By 12/31/20 (and ongoing): Maintain board membership so that at least one third of the board are tenants and an additional one third are community residents. Implement strategies for community accountability that go beyond board membership.
- d. **Grow an Equity Fund:** CCCLT will grow an Equity Fund to accompany the Crescent City Futures Fund so that the organization has greater and more localized control of the capital it can invest in development projects. (See Strategic Direction 1a above for additional detail and benchmarks.)

#### 4. Fund and Sustain

**The Challenge:** The nation's leading urban community land trusts have multiple sources of revenue and a large and diverse portfolio of developments that generate income and help sustain the organization. Now six years after its founding, the Crescent City Community Land Trust has an opportunity to decrease its dependency on the two major national funders that currently provide the organization with the majority of its revenue and establish a more sustainable financial model.

**CCCLT's Approach:** Over the next five years, CCCLT will increase its long-term financial sustainability so that its annual core operational and staff costs are funded by earned revenue and other sustainable funding sources. This will be done through the following key strategies:

- a. **Finalize a Detailed Business Plan:** CCCLT will establish a detailed business plan, based on the goals outlined in this strategic plan, that includes a five-year financial pro forma and key financial milestones related to the implementation of this plan.

**Key Benchmarks:**

- By 9/28/18: Complete five-year business plan and financial pro forma, which will include:
  - Details on the established and innovative business practices through which CCCLT will invest in real estate developments that balance long-term and permanent affordability with a financial return such that the organization will generate sufficient revenue to pay its annual operations costs and generate a surplus to be invested in new projects, as detailed in the five-year financial pro forma.
  - Expected returns from new earned revenue streams and growth in existing ones, including investment returns, developer fees, stewardship fees and rental income.
- By 12/31/19 (and ongoing): Monitor and adjust financial pro forma and business plan throughout implementation.

- b. **Develop and Implement a Detailed Fundraising Plan:** Develop and implement a Fundraising Plan to complement the CCCLT earned revenue plan:

**Key Benchmarks:**

- o By 12/31/18: Complete five-year fundraising plan designed to bring in \$150,000 - \$200,000 annually in grants and charitable contributions to pay for organizational operating costs.
- o By 12/31/19 (and ongoing): Implement, evaluate and refine the fundraising plan.

## 5. Partner and Expand

**The Challenge:** New Orleans is facing an affordable housing crisis and no single agency or organization is going to be able to solve it. Collaboratives like the Greater New Orleans Housing Alliance and One Table have brought together housing and community development stakeholders to develop and implement more coordinated strategies to address the tremendous challenges facing low-to-moderate income residents in New Orleans. Many of these initiatives seek to leverage the activities of private and non-profit developers with public agencies that, despite cut backs, often have the ability to work at a greater scale than individual non-profit developers. The Crescent City Community Land Trust currently has two full-time staff members and limited capacity to match the scope of the challenge. Its work requires partnerships to be successful.

**CCCLT's Approach:** Over the next five years, CCCLT will strengthen partnerships with public agencies and private and non-profit developers to promote innovation in permanent affordability and scale its efforts to accomplish the goals of this plan. This will be done through the following key strategies:

- a. **Strengthen Public Partnerships:** CCCLT will partner with public agencies to change policy and preference permanent affordability in the selection of publicly-funded projects through the City of New Orleans Office of Community Development, Finance Authority of New Orleans and Louisiana Housing Corporation.

**Key Benchmarks:**

- o By 12/31/18: Educate and engage allies in city government about using the community land trust model to leverage temporary subsidies for permanent affordability.
  - o By 12/31/19 (and ongoing): Research how other community land trusts have partnered with city government and incorporate it into CCCLT's city government engagement strategy. Continue to sit on the HousingNOLA policy committee and leverage this relationship to achieve policy goals.
- b. **Partner with HANO and NORA and other non-profits:** CCCLT will work with two of the city's largest public landowners, the Housing Authority of New Orleans and New Orleans Redevelopment Authority, to advocate, provide expertise, and help create projects that advance the acquisition and development of permanently-affordable housing and commercial development that aligns with CCCLT's mission, vision and values. Collaborate with Jane Place Neighborhood Sustainability Initiative, Home by Hand, One Table, Greater New Orleans

Housing Alliance, Greater New Orleans Fair Housing Action Center, LaunchNOLA, Enterprise Community Partners, Arc of Greater New Orleans, NewCorp, Inc., etc. to further common goals.

**Key Benchmarks:**

- By 12/31/18 (and ongoing): Provide consultation to HANO, NORA and non-profit partners to help them build permanent affordability and stewardship into new developments.
- By 12/31/19: Establish partnerships with NORA and the City to receive, develop and steward property.

- c. **Private and Non-Profit Developers:** CCCLT will leverage its financial and human resources to create deals with private and non-profit developers that expand the availability of permanently affordable housing and commercial property in neighborhoods of opportunity. (See Strategic Direction 1 above for additional detail and benchmarks.)

**Key Benchmarks:**

- By 12/31/19: Create a database of developer partners.
- By 12/31/20: Share overview briefs (see above) on existing portfolio with prospective partners. Use existing partnerships to learn how to lead on new development deals.

- d. **Consider Organizational Joint Ventures and Mergers/Acquisitions:** When appropriate, CCCLT will identify and pursue joint ventures and/or mergers and acquisitions with other organizations to support CCCLT in fulfilling the goals of this plan, achieving its mission, and establishing its long-term sustainability. The investigation of these opportunities will be conducted by the Board of Directors and assessed against the goals and best interests of the organization and its mission.

**Key Benchmarks:**

- By 12/31/18 (and biannually): Conduct an analysis of the landscape to identify potential opportunities for joint ventures, mergers and/or acquisitions that can advance CCCLT's goals and mission.

Appendix

2018 – 2023 Staffing Chart

2018 – 2023 GANNT Chart / Work Plan

Proposed Development Matrix: Goals for CCCLT Affordable Housing Units

Beneficiary Category	Race/Ethnicity			Age of Residents					Gender of Head of Household			Special Populations		Average Media Income (AMI)			
	Black	Latino/a	Other POC	Under 18	18-24	25-44	45-64	65+	Male	Female	Non-	Veteran	Formerly	<60 %	60-80 %	80-120 %	120 - 200 %
% of CCCLT Beneficiary Population	80 %	10 %	10 %	20 %	10 %	25 %	25 %	20 %	25 %	70 %	5 %	10 %	10 %	10%	40 %	10 %	40 %

Project Design Category	Affordability Term		Unit Size (# of bedrooms)			Neighborhood Classification			Rent or Own		Purpose		Housing Type		Handicap Accessibility	
	term (40-99)	Permanent (99 yrs.)	1	2	3 or more	Diamond	Sapphire	Emerald	Rent	Own	Commercial	Residential	Single Family	Multi-family	Yes	No
% of Projects / Units	40%	60%	50 %	33 %	17 %	40 %	40 %	20 %	90 %	10%	20 %	80 %	10 %	90 %	100 %	0%