

NLWJC - Kagan

DPC - Box 031 - Folder 002

Housing - Officer Next Door

cc: J. Prince
C. Robinson

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Ann/MICHAEL/CAROLYN
Document No.

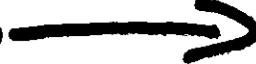
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File Hearing - Office Next Door

WHITE HOUSE STAFFING MEMORANDUM

DATE: S-21 ACTION/CONCURRENCE/COMMENT DUE BY: S-23 10 am

SUBJECT: C knows memo on "The Office Next Door" announcement -
Proposed POTUS participation

	ACTION	FYI		ACTION	FYI
VICE PRESIDENT	<input checked="" type="checkbox"/>	<input type="checkbox"/>	McCURRY	<input type="checkbox"/>	<input type="checkbox"/>
BOWLES	<input checked="" type="checkbox"/>	<input type="checkbox"/>	McGINTY	<input type="checkbox"/>	<input type="checkbox"/>
McLARTY	<input type="checkbox"/>	<input type="checkbox"/>	NASH	<input type="checkbox"/>	<input type="checkbox"/>
PODESTA	<input checked="" type="checkbox"/>	<input type="checkbox"/>	RUFF	<input type="checkbox"/>	<input type="checkbox"/>
MATHEWS	<input checked="" type="checkbox"/>	<input type="checkbox"/>	SMITH	<input type="checkbox"/>	<input type="checkbox"/>
RAINES	<input type="checkbox"/>	<input type="checkbox"/>	REED 	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BAER	<input type="checkbox"/>	<input type="checkbox"/>	SOSNIK	<input checked="" type="checkbox"/>	<input type="checkbox"/>
ECHAVESTE	<input type="checkbox"/>	<input type="checkbox"/>	LEWIS	<input checked="" type="checkbox"/>	<input type="checkbox"/>
EMANUEL	<input checked="" type="checkbox"/>	<input type="checkbox"/>	YELLEN	<input type="checkbox"/>	<input type="checkbox"/>
GIBBONS	<input type="checkbox"/>	<input type="checkbox"/>	STREETT	<input checked="" type="checkbox"/>	<input type="checkbox"/>
HALE	<input type="checkbox"/>	<input type="checkbox"/>	SPERTING	<input type="checkbox"/>	<input type="checkbox"/>
RADD	<input type="checkbox"/>	<input type="checkbox"/>	TARULLO	<input type="checkbox"/>	<input type="checkbox"/>
HIGGINS	<input type="checkbox"/>	<input type="checkbox"/>	VERVEER	<input type="checkbox"/>	<input type="checkbox"/>
HILLEY	<input type="checkbox"/>	<input type="checkbox"/>	<u>MARSHALL</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
KLAIN	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>
BERGER	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>
LINDSEY	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>

REMARKS:

Do you have any view on this?

RESPONSE:



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
THE SECRETARY
WASHINGTON, D.C. 20410-0001

M E M O R A N D U M

TO: THE PRESIDENT '97 MAY 20 PM 5:10
FR: ANDREW CUOMO *AK*
RE: THE OFFICER NEXT DOOR -- THE NEXT STEP IN COMMUNITY
ORIENTED POLICING
DATE: MAY 20, 1997

For your information, please find attached a proposed initiative entitled **The Officer Next Door** which you may want to feature as part of Homeownership Week (June 7-14). **The Officer Next Door** is a program designed to strengthen communities by promoting homeownership for city public safety employees (e.g. police officers). This program represents the next step in the administration's support of community oriented policing.

HUD's **The Officer Next Door** is a one year initiative designed to encourage city law enforcement officers to live in low-and-moderate income neighborhoods in which they work. **The Officer Next Door** initiative will strengthen communities by both helping to stop crime before it happens and promoting home ownership opportunities. Through **The Officer Next Door**, HUD will make approximately 3000 HUD-owned, single family homes available in designated communities at a 40% discount for law enforcement officers. HUD owns these homes as the result of foreclosing on properties HUD-insured.

The Officer Next Door initiative has several positive messages:

- 1) The program will help promote public safety by encouraging law enforcement officers to live in low-and-moderate income neighborhoods;
- 2) The effort will promote homeownership;
- 3) **The Officer** next Door picks up on your desire to strengthen America's communities through innovative federal-local partnerships;
- 4) The initiative has a reinventing government component to it in the program's positive use of government owned houses that are currently not being occupied.

HUD hopes to announce **The Officer Next Door** program at a press conference in Washington, DC during the week of June 7-14 where several major big city mayors will be asked to participate (e.g. Chicago, Los Angeles, Miami). We will follow-up that announcement the next day with a regional event in a more mid-sized city (e.g. Detroit, Indianapolis, Columbus, Milwaukee). I would very much welcome your participation in this announcement.

For your staff's information, please find several attachments: 1) Concept paper; 2) Draft notice on program; 3) Fact sheet on program; and 4) Background material on the need to promote homeownership for police officer in the communities where they work.

OVERVIEW

The Department of Housing and Urban Development's (HUD) **The Officer Next Door** is a one year initiative designed to encourage city law enforcement officers to live in low-and-moderate income neighborhoods in which they work.

The **Officer Next Door** initiative will strengthen communities by both helping to stop crime before it happens and promoting home ownership opportunities.

Through **The Officer Next Door**, HUD will make approximately 3000 HUD-owned, single family homes available in designated communities at a 40% discount for law enforcement officers.

BACKGROUND

- **How the Program Works:** Units of local government and non-profit organizations can purchase HUD-owned properties located in revitalized areas at a 40% discount for resale to their public safety employees, such as police officers, firefighters and emergency medical technicians. To avoid the need for dual closing costs, governmental entities and non-profits will be allowed to assign the sales contract to the public safety employee. The 40% discount is to be passed on to public safety employee. Additionally, to make properties more affordable, in those instances where an FHA-insured mortgage is used by the public safety employee, the down payment will be \$100.
- **Promotes Public Safety:** It is widely believed that communities benefit when law enforcement officers live in the city they serve. Supporters of this concept point to such things as quicker responses to emergencies, crime deterrence, and economic boosts to local businesses. Additionally, it is felt that by becoming "stake holders" in the city they serve, sworn public safety employees will become more sensitive and committed to serving its needs.
- **Encourages Homeownership:** In many areas (e.g. Los Angeles) the majority of city law enforcement officers live outside the city where they work. While there are many reasons for this, one obvious barrier is the difficulty and cost of purchasing a home. By making housing available at a significant cost reduction, it is felt that homeownership opportunities will be increased. This type of incentive program is already working in cities like Los Angeles, where, through an innovative partnership between Fannie Mae and the Los Angeles Housing Department (and with \$500,000 from HUD), more than 1000 police officers are ready to become homeowners in some of the cities toughest neighborhoods.

"HOMES FOR POLICE AND OTHER PUBLIC SAFETY EMPLOYEES"

FACT SHEET

- * HUD WANTS TO STRENGTHEN AMERICA'S COMMUNITIES AND BUILD A SAFER NATION. YOUR AGENCY CAN HELP MAKE THIS GOAL A REALITY BY PURCHASING HUD HOMES AT DEEP DISCOUNTS AND USING THEM TO PROMOTE SAFETY IN NEIGHBORHOODS.
- * UNITS OF LOCAL GOVERNMENT AND NONPROFIT ORGANIZATIONS ARE ENCOURAGED TO PURCHASE HUD-OWNED PROPERTIES AT A DEEP DISCOUNT FOR RESALE TO PUBLIC SAFETY EMPLOYEES, SUCH AS POLICE OFFICERS, FIREFIGHTERS AND EMERGENCY MEDICAL TECHNICIANS. THE PROPERTIES ARE TO BE OCCUPIED BY THE PUBLIC SAFETY EMPLOYEES AS THEIR PRIMARY RESIDENCE FOR AT LEAST ONE YEAR, EXCEPT IN UNUSUAL CIRCUMSTANCES.
- * THESE ADDITIONAL HOMEOWNERSHIP OPPORTUNITIES ARE MADE AVAILABLE TO EMPLOYEES BECAUSE THEY ARE CHARGED WITH THE RESPONSIBILITY OF ENSURING THE SAFETY AND WELL-BEING OF THE RESIDENTS OF THE COMMUNITY THEY SERVE.
- * ALL HUD OWNED PROPERTIES IN REVITALIZATION AREAS (INSURED AND UNINSURED) WILL BE AVAILABLE TO LOCAL GOVERNMENTS AND NONPROFIT ORGANIZATIONS AT A 40% DISCOUNT. IT IS EXPECTED THAT THE DISCOUNT WILL BE PASSED ON TO THE PUBLIC SAFETY EMPLOYEE.
- * TO AVOID THE NEED FOR DUAL CLOSINGS AND THE COSTS ASSOCIATED WITH EACH, GOVERNMENTAL ENTITIES AND NONPROFIT ORGANIZATIONS ARE ALLOWED TO ASSIGN THE SALES CONTRACT TO THE PUBLIC SAFETY EMPLOYEE.
- * TO MAKE PROPERTIES MORE AFFORDABLE, IN THOSE INSTANCES WHERE AN FHA-INSURED MORTGAGE IS USED BY THE PUBLIC SAFETY EMPLOYEE, THE DOWNPAYMENT IS \$100.
- * GOVERNMENTAL ENTITIES AND NONPROFIT ORGANIZATIONS PURCHASING PROPERTIES UNDER THIS PROGRAM ARE EXPECTED TO ESTABLISH A MEANS TO ENSURE THAT ITS INTENT IS NOT ABUSED BY THE PUBLIC SAFETY EMPLOYEE.
- * THIS PROGRAM WILL BE TESTED FOR ONE YEAR.
- * CONTACT YOUR LOCAL HUD OFFICE FOR MORE INFORMATION.

Office of Housing

Special Attention of:
All Secretary's
Representatives
All Area Coordinators
All State Coordinators
All Directors of Housing
All Directors of Single Family
Housing
All Real Estate Owned Branch
Chiefs

Notice

Issued:

Expires:

Cross References: Notice H 97-09 (HUD), Reinstatement and
Extension of Notice H 86-06 (HUD) Single Family
Property Disposition Sales Program for Public
Safety Employees

**Subject: Changes to the Single Family Property Disposition Sales Program for Public Safety
Employees**

As you are aware, the attached Notice allows units of local government to purchase HUD-owned properties at a discount for resale to their public safety employees, such as police officers, firefighters and emergency medical technicians. These properties are to be occupied by the public safety employees as their primary residence. This program helps ensure that homeownership opportunities are made available to employees who are charged with the responsibility of ensuring the safety and well-being of residents in the communities they serve and helps promote safe neighborhoods by furthering the community policing efforts being made by numerous cities.

Due to the importance of this program, I have made several changes to help increase the number of properties sold for this purpose. Effective with the date of this Notice, sales may be made to nonprofit organizations as well as units of local government. In addition, for this program only, I have increased the discount to units of local government and nonprofit organizations to 40 percent for both insurable and uninsurable properties located in Revitalization Areas and for the properties located outside a Revitalization Area that meet the exception criteria (the property meets the standards for establishment of a Revitalization Area and is located in a neighborhood where seller concessions, such as take-back financing are common and/or a predominance of other buyers in the area are investor owners). It is intended that this discount be passed on to the public safety employee. The special discounts and the sale of properties to nonprofit organizations under this program will expire in one year. At that time, local HUD Office will revert to the provisions outlined in the referenced Notice H 97-09. Local offices are reminded that certain restrictions apply on all sales at discounts of 30 percent or greater, such as limitations on the resale price and resales to individuals where a conflict of interest arises. Attached to this Notice is an amended Land Use Restriction addendum and an Assignment of Sales Contract addendum to be used on all sales under this program where the discount is 30 percent or greater.

In addition, nonprofit organizations purchasing at a 30 percent or greater discount must submit a letter annually to the local office containing information on the number of properties acquired from HUD and data on each such property resold. This letter should also contain information on properties where the sales contract was assigned to a public service employee. Participating units of local government should also provide this letter unless its contents would duplicate information already collected by other HUD program submissions. Nonprofits submitting this information under requirements of another HUD program need not duplicate their efforts either.

Within 30 days of receipt of this Notice, local HUD Offices should conduct outreach meetings with units of local government and nonprofit organizations to advise them of the new changes and to encourage their participation. To assist you in your outreach efforts, Headquarters is developing a factsheet that will provide information about this program and has established a toll free telephone number for nonprofits and units of local governments to call for information. Headquarters will mail a supply of the factsheet to all offices in the near future. The factsheet will also be mailed to nonprofits and units of local governments that call 1-800-217-6970.

Although emphasis is being placed on implementation in twenty-four locations, this special Sales Program for Public Safety Employees is available on HUD-owned properties nationwide.

The targeted locations are:

Boston/Springfield	Hartford	Buffalo
Newark	Philadelphia	Washington, DC
Atlanta	Coral Gables/Miami	Knoxville
Memphis	Chicago	Cleveland
Columbus	Detroit	Grand Rapids
Indianapolis	Milwaukee	Dallas/Fort Worth
Denver	San Francisco	Los Angeles
Phoenix	Sacramento	San Diego

I appreciate your cooperation in implementing these changes to this program. If you have questions, you may contact Kitty M. Woodley, Director, Single Family Property Disposition Division, at (202) 708-0740.

Attachments

Nicolas P. Retsinas
Assistant Secretary for Housing-
Federal Housing Commissioner

NEWSFrom the Office of the Mayor
RICHARD J. RIORDANRoom 301, City Hall
Los Angeles, CA 90012Phone: 213-847-3556 Fax: 213-617-7528
<http://www.mayor.ci.la.ca.us>FOR IMMEDIATE RELEASE
March 3, 1997CONTACT: Steve Sugerman
213/847-3556

MAYOR RIORDAN, COUNCILMEMBERS INTRODUCE HOME LOAN PROGRAM
Homeownership program for police officers and firefighters
to enhance community policing in Los Angeles

Los Angeles – Mayor Richard J. Riordan was joined today by City Councilmembers Rudy Svorinich, Jr. and Richard Alarcon to announce the “Homes for Peace Officers and Firefighters” program, a partnership between Fannie Mae and the Los Angeles Housing Department which will provide incentives and financial assistance to encourage the city’s sworn police officers and firefighters to purchase homes in Los Angeles.

“This program will encourage police officers and firefighters to move into our communities and become active participants in our neighborhoods,” said Mayor Riordan. “It is another benefit we can offer to these important employees who dedicate their lives to ensuring the safety and well being of Angelenos in every neighborhood in our city.”

Studies have shown that a majority of Los Angeles’ public safety employees live outside of the city and have cited the difficulty and cost of purchasing a home as one of the reasons. Many cities across the nation – including Kansas City, New Orleans and Anaheim – have implemented home loan programs to encourage public safety employees to live in the communities they serve. Having police officers and firefighter as homeowners in their communities have resulted in many benefits, including crime deterrence, quick response times to emergencies and economic boosts to local businesses.

“This program will compliment the improvement in the city’s overall crime statistics by allowing our peace officers and firefighters to live in our communities and become more involved in our communities by actually becoming a part of the community,” said Councilman Svorinich. “This is a great opportunity for our city.”

“Enabling our police officers and firefighters to live right in our own neighborhoods will not only make our neighborhoods safer but give our public safety personnel an opportunity to own a home,” said Councilmember Richard Alarcon. “I am pleased that we were able to work with the Housing Department and Fannie Mae to make this a reality for our police officers and firefighters.”

At the direction of the Mayor and Councilmember Richard Alarcon, the Housing Department developed the home loan program with Fannie Mae’s Los Angeles Partnership Office to encourage and facilitate home purchases by sworn public safety employees. The program will offer three main incentives:

Home Loan Press Release/2-2-2

- **Home Buyer Counseling** -- A Housing Department staff member will convene home buyer workshops, coordinate with lenders and assist with home buyer paperwork and filing.
- **Special Financing Assistance** -- The program will enable public safety employees to purchase homes in Los Angeles using only \$1,000 of their own funds. The balance of the down payment and closing costs will be paid by the Housing Department through a deferred loan to the employee which will be forgiven if the employee lives in the home for at least five years. Additionally, the department will match up to \$5,000 of an employees' savings to be used toward an additional down payment in special savings accounts established for this purpose in the Police and Fire Credit Unions.
- **Access to Affordable Homes** -- The Special Financing Assistant program can be applied to any home within the city limits. To further expand home buying options, the program will also make available an inventory of homes that are affordable and offer special financing incentives, including a deferred second mortgage of up to \$50,000 to buyers purchasing homes in city-sponsored home ownership developments.

"The Housing Department is proud to be asked to take leadership of this important new program and congratulates the Mayor and City Council for the vision they bring to finding creative ways to improve the quality of life in city neighborhoods," said Gary W. Squier, general manager of the Los Angeles Housing Department.

"Fannie Mae is proud to be a partner with the City of Los Angeles in providing home ownership opportunities for police officers and firefighters," said Libby Snyder, senior vice president for Fannie Mae's Western Regional Office. "Fannie Mae's commitment is to increase the availability of affordable home ownership opportunities in Los Angeles and across America. This program is an important step in achieving this commitment."

"The Department of Housing and Urban Development is committed to creating communities of opportunity by supporting local partnerships that support the future of Los Angeles," said Wendy Greuel, HUD's Southern California Representative. "We are pleased to be able to provide the necessary resources to enable these honorable individuals and their families to be a part of the American dream of home ownership and building economically strong neighborhoods."

The program will be funded by a one-time allocation of \$1 million from the Los Angeles Housing Department's capital budget, composed of \$500,000 in HOME funds from HUD and \$500,00 from local housing funds. This will provide assistance to approximately 100 employees a year. The program will be presented as a motion to the City Council on Tuesday, March 4, authored by Councilman Svorinich and seconded by Councilmember Richard Alarcon. It will be reviewed by the Council's Housing and Community Redevelopment Committee this week. If approved by the City Council, the program will proceed on a pilot basis for one year beginning March 15, 1997.

CITY OF LOS ANGELES
CALIFORNIA

GARY W. SQUIER
GENERAL MANAGER



RICHARD J. RIORDAN
MAYOR

LOS ANGELES HOUSING
DEPARTMENT
400 S. MAIN STREET
6TH FLOOR
LOS ANGELES, CA 90013-1311

February 28, 1997

Council File: 94-0535
Council District: Citywide
Contact Persons:
Matt Callahan 7-7478
Doug Smith 7-7829

The Honorable Richard J. Riordan
Mayor, City of Los Angeles
Room 340, City Hall

Attention: June Lagmay, Legislative Coordinator

**CITY COUNCIL TRANSMITTAL: RECOMMENDATIONS FOR HOME OWNERSHIP
PROGRAM FOR SWORN PEACE OFFICERS AND FIREFIGHTERS SAFETY
EMPLOYEES**

The General Manager of the Los Angeles Housing Department (LAHD) requests that this transmittal be forwarded to the City Council's Housing and Community Redevelopment Committee and thereafter for consideration by the City Council. Approval of the recommendations in this report will establish a new home ownership program to be referred to as the Homes for Sworn Peace Officers and Firefighters. The purpose of this program is to encourage sworn peace officers and fire fighters to purchase and live in a home in the City of Los Angeles.

RECOMMENDATIONS

The General Manager of the Los Angeles Housing Department requests that the City Council subject to the approval of the Mayor, take the following actions:

1. Authorize the General Manager of Los Angeles Housing Department to implement a 12 month pilot program to provide home ownership assistance to sworn peace officers and firefighters employed by the City of Los Angeles.
2. Authorize the City Controller to expend funds not to exceed \$1,000,000 for the Homes for Sworn Peace Officers and Firefighters Safety Employees Program upon proper demand from the General Manager of the Los Angeles Housing Department as follows:

Honorable Richard J. Riordan

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February 25, 1997

A.	<u>Fund No.</u>	<u>Fund Title</u>	<u>Acct. No.</u>	<u>Acct. Title</u>	<u>Amount</u>
	561	HOME Investment Partnership	K223	Home Ownership	\$500,000
B. Establish a new appropriation account within Fund No. 815, and upon proper demand from the General Manager of the Los Angeles Housing Department, and the Municipal Housing Finance Fund Administrator, expend funds as follows:					

<u>Fund No.</u>	<u>Fund Title</u>	<u>Acct. No.</u>	<u>Acct. Title</u>	<u>Amount</u>
815	Municipal Housing Finance	LXXX	Homes for Sworn Personnel	\$500,000

A copy of this transmittal is being forwarded to the Office of the City Attorney.

BACKGROUND

It is widely believed that communities benefit when sworn peace officers and firefighters live in the City they serve. Supporters of this concept point to such things as quicker responses to emergencies, crime deterrence, and economic boosts to local businesses. Additionally, it is felt that by becoming "stake holders" in the city they serve, sworn public safety employees will become more sensitive and committed to serving its needs.

Notwithstanding these benefits, a large majority of the City's sworn peace officers and firefighters safety employees live outside of the City of Los Angeles. There are many reasons for this and probably no simple solution to increasing the rate of City-residency by sworn employees. However, one obvious barrier that is common to most people including public safety employees is the difficulty and cost of purchasing a home.

In the context of these concerns, the Housing Department was instructed by both the City Council under a motion introduced by Councilman Richard Alarcon and by Mayor Richard Riordan, to investigate the feasibility of developing a housing assistance program directed toward the sworn peace officers and firefighters. Specifically, the Department was asked to put together a package of incentives to encourage these employees to own and live in a home in the City of Los Angeles. In response, the Department contacted Fannie Mae and asked for assistance. The Los Angeles Fannie Mae Partnership Office recommended that the program focus on the following:

- Home buyer counseling
- Special financing assistance
- Access to affordable homes

Additionally, Fannie Mae agreed, under the auspices of the House LA Partnership, to special underwriting concessions that will enable the Department to provide home buying financing incentives designed to make the purchase of a home in the City of Los Angeles an attractive option for active public safety employees.

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The balance of this report details each of the features of the Homes for Sworn Peace Officers and Firefighters Safety Employees Program.

HOME BUYER COUNSELING

The Housing Department will assign a staff person within its Home Ownership Unit to assist employees interested in participating in this program. This person will be responsible for: 1) preparing and disseminating information about the program; 2) planning and holding home buyer seminars; 3) providing individual home buying counseling; 4) coordinating with participating lenders, secondary market representatives (Fannie Mae), developers and others; and 5) monitoring and reporting program progress.

SPECIAL FINANCING ASSISTANCE

A common obstacle to home ownership is a shortage of funds to cover down payment and closing costs. The Homes for Sworn Peace Officers and Firefighters Safety Employees Program effectively eliminates this problem. Under this program, first-time home buyers will be able to purchase a home with only \$1,000 of their own funds being used as a down payment. Most loan programs require that the buyer make a down payment in the range of 5% - 20% of the sales price. For example, if a home is priced at \$180,000, the purchaser would need between \$9,000 and \$36,000 in cash at the time of purchase. The Homes for Sworn Public Safety Employees Program will allow a fixed amount of \$1,000 as the minimum purchaser contribution required. The balance of the down payment and closing costs will be paid by the City in the form of a forgivable loan. Additionally, for moderate-income sworn personnel, other LAHD assistance can be used to increase their home buying power.

The basic Sworn Personnel Home Buyer Financing will consist of the following:

Minimum Contribution Required From Purchaser:	\$1,000
Maximum City Forgivable Loan:	\$10,000 applied to cover the 3% down payment requirement, and balance for recurring and non-recurring closing costs.
Maximum Purchase Price:	NONE
Maximum First Mortgage Amount:	\$214,600 or maximum Fannie Mae conforming loan amount
Matched savings plan	\$5,000 maximum loan (may be in addition to \$10,000 loan)

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The first mortgage will be originated from Fannie Mae approved lenders. Fannie Mae will adjust their normal underwriting criteria to allow sworn public safety personnel to make a personal contribution of only \$1,000. The balance of the 3% down payment will be made up by a forgivable loan that will be used first to satisfy the down payment requirement and then to cover recurring and non-recurring closing costs.

While there is no limit on the maximum purchase price of the home the maximum first mortgage amount can not exceed the Fannie Mae conforming loan limit which is currently \$214,600. Therefore, a sales price in excess of this amount will require a contribution from the home buyer in excess of the \$1,000 down payment.

Example:

\$150,000	Purchase price
<u>5,000</u>	Closing Costs
\$155,000	
(<u>1,000</u>)	Buyer's Down payment
154,000	
(<u>10,000</u>)	City forgivable loan (\$4,500 applied to necessary 3% down payment and the balance towards recurring/non-recurring closing costs)
<u>\$144,000</u>	Balance to be financed

The City's \$10,000 contribution would be in the form of a deferred ("soft") second mortgage requiring no repayment as long as the home is owner-occupied for the first five years after the loan is funded. After five years, the full amount will be forgiven. Every year, the forgivable loan is paid-down by 20%. That is, after one year in the home, the loan balance is reduced to \$8,000, after two years, to \$6,000, and so on. For example, if an officer sells, moves or leaves City service three years after buying a house, they would owe the City about \$4,000. This loan balance would be amortized for up to 15 years, charged interest at the same rate as the first mortgage, and have monthly payments not to exceed \$100.

In addition, the City will match a peace officer's or firefighter's contribution to a special down payment savings account in the appropriate credit union up to a maximum of \$5,000. This contribution will only be available to assist first-time home buyers in the purchase of a owner-occupied home and only when combined with the peace officer's or firefighter's payroll deducted savings. The amount of this contribution will be added to the deferred forgivable loan.

As a condition for receiving the special financing consideration, Fannie Mae will require the home buyer to participate in a mortgage payroll deduction agreement.

Honorable Richard J. Riordan

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There are two supplements to the Sworn Personnel Home Buyer Financing to assist moderate-income households whose combined household income does not exceed 120% of the area median income (e.g., \$61,560 for family of 3-4 and \$59,465 for family of 1-2 per year):

- Mortgage Revenue Bond First Mortgages

The City's Mortgage Revenue Bond Program can provide first trust deeds that are below market (currently 6.94%). These are fixed rate, 30-year loans and are fully assumable upon resale to qualified buyers.

- Mortgage Credit Certificates

The Mortgage Credit Certificate will allow a buyer to claim a federal tax credit based on a portion of the interest paid on the mortgage. This credit is a dollar-for-dollar reduction against taxes owed and increases the home buyers disposable income -- since the borrower will owe less to the IRS -- thereby helping the officer qualify for a higher loan.

ACCESS TO AFFORDABLE HOMES

In order to further expand the home buying options of sworn personnel, the Homes for Sworn Peace Officer and Firefighter Safety Employees Program will make available an inventory of homes throughout the City that are both affordably priced and have special financing incentives.

- Fannie Mae Real Estate Owned Portfolio Homes

Fannie Mae will make available a list of homes in its real estate owned, or REO, portfolio. These will be offered to participants in this program and special purchasing incentives will be offered in connection with these homes.

- City-Sponsored Home Ownership Developments

The Los Angeles Housing Department regularly sponsors both large- and small-scale home ownership developments which are typically available in neighborhood revitalization areas. Buyers of these homes are provided with special incentives, including deferred second mortgages of up to \$50,000. These incentives can be added to the Sworn Personnel Home Buyer financing.

SOURCE OF FUNDS

The Department proposes utilizing funds from two sources to support this program. The Municipal Housing Finance Fund (MHFF) is a source of local housing funds that is not income-restricted. The income of many of the participants in this program will exceed that permitted under HOME and CDBG guidelines, MHFF can be used to assist these participants. Some participants, especially those just starting their City career and without other household income may qualify for assistance under the HOME program. The Department proposes reserving \$500,000 from each of these sources

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for a total of \$1,000,000. These allocations will not adversely affect any of the Department's other capital programs.

The Department proposes that this program proceed on a pilot basis beginning March 15, 1997 and continue for one year. Initial funding for this program will come from a one-time allocation of \$1 million in funds from LAHD's capital budget. This will provide assistance to approximately 100 employees in the purchase of homes in Los Angeles.

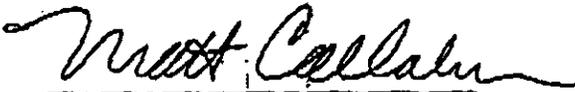
EMPLOYEE RELATIONS ISSUES

This proposal has been presented to representatives of the employee unions that represent sworn personnel of the police and fire departments. They have accepted its terms. The City Administrative Officer has advised that it will not be necessary to amend any of the MOUs with these bargaining units in order to implement the program.

Undoubtedly other employee groups will be interested in obtaining assistance for their members to purchase a home in the City. In anticipation of this, the Department has entered into discussions with representatives of Freddie Mac, who like Fannie Mae, is a leader in the secondary mortgage market. They have indicated their interest in supporting a workplace-based home ownership program focused on City employees in all departments and classifications. This program would make available homes from Freddie Mac's REO portfolio along with special financing and underwriting concessions. The Department will submit a separate report on this initiative shortly.

FINANCIAL IMPACT: None.

PREPARED AND SUBMITTED BY:



Matt Callahan
Matt Callahan
Housing Operations Director

cc: City Councilmembers
Chief Legislative Analyst
City Administrative Officer
City Attorney
City Clerk

MOTION

Studies have shown that the vast majority of the City's sworn public safety employees have chosen to live outside of the City of Los Angeles. Many communities around the Country have found that quality of life in their neighborhoods is improved when police officers and fire firefighters own and live in a home in the City they serve.

At the direction of both the City Council, under a motion introduced by Councilmember Alarcon, and Mayor Richard Riordan, the Los Angeles Housing Department has developed a new program called *Homes for Peace Officers and Fire Fighters* which provides a range of incentives and financing assistance intended to encourage and facilitate the purchase of a home by a sworn peace officer or firefighter employed by the City of Los Angeles. The particulars of this initiative along with the actions necessary to implement the program have been detailed in a report submitted to the Mayor by the General Manager of the Housing Department. Mayor Riordan has expressed his strong support for this proposal and has asked that it be considered by the City Council's Housing and Community Redevelopment Committee at its next available meeting and transmitted immediately thereafter to the full City Council for approval.

The *Home for Peace Officers and Fire Fighters Program* will enable sworn public safety employees to purchase a home anywhere in the City of Los Angeles. Through a partnership with Fannie Mae, HUD and the Los Angeles Housing Department, the employee will be able to purchase the home using only \$1,000 of their own funds. The balance of the down payment and closing costs will be paid by the Housing Department through a deferred loan to the employee which will be completely forgiven if they live in the home for at least five years. Additionally, the Housing Department will match up to \$5,000 of an employees' savings to be used towards additional down payment in special savings accounts established for this purpose in the Police and Fire Credit Unions. Finally, employees who purchase a home at any of the developments sponsored by the Housing Department will be able to take advantage of the additional financing assistance provided to purchasers of homes at those developments. In conclusion, this program will provide a range of attractive incentives designed to encourage home ownership in the City of Los Angeles by sworn public service employees.

I therefore, move that the Housing Department's report relative to the *Homes for Peace Officers and Firefighters* program be placed on the March 5, 1997 agenda of the Housing and Community Redevelopment Committee and that the General Manager of the Housing Department implement the program.

Presented by: _____
Councilmember Rudy Svorinich

Seonded by: _____

Homes for Peace Officers and Firefighters Program

The City of Los Angeles wants to encourage sworn public safety employees to own and live in a home in the City they serve. At the direction of the Mayor and City Council, the City's Housing Department in partnership with Fannie Mae and the United States Department of Housing and Urban Development, offering a range of incentives and special financing assistance to help sworn public safety employees who do not currently own a home to purchase a home in the City of Los Angeles.

Can I get a home with only \$1,000?

A common obstacle to home ownership is a shortage of funds to cover down payment and closing costs. This Program eliminates this problem by allowing first time home buyers to purchase a home with only \$1,000 of their own funds.

Can I get a \$10,000 forgivable loan?

The balance of the down payment and closing costs will be paid by the Housing Department in the form of a deferred payment ("soft") second mortgage requiring no repayment as long as the home is continuously occupied for the first five years after the loan is funded. The loan is forgiven at 20% per year so the balance is zero after the five year period.

What is the maximum home purchase price?

The program has a maximum purchase price. However, the first time home buyers can purchase a home with a current maximum of \$214,600. Also, the maximum purchase price is limited to \$221,000 if the purchase is made with the program's funds.

Can I get an additional \$5,000 forgivable loan?

The City will match a portion of your monthly payment savings, up to a maximum of \$5,000. This contribution is available for a period of five years and is forgiven at 20% per year.

Can I move before 5 years?

If an officer/firefighter sells, moves or leaves City service prior to five years, the loan balance becomes immediately due or begins amortizing at the interest rate as the existing first trust deed note, for a period up to five years and of installment payments not exceeding \$100.

Here's what you need to do

to get started

1 Get Educated:

Contact the Housing Department's Program Coordinator at (213) 847-7564 to get all the facts about the program. You will be able to find out how you can maximize your purchasing power and minimize your costs. Understanding the home purchasing process will help you avoid the many pitfalls involved in buying a home. If you decide you are not ready to buy a home right now, the Program Coordinator will help you develop a plan to achieve the goal of home ownership as soon as possible.

2 Get Prequalified:

Contact one of the approved Fannie Mae approved lenders who have agreed to participate in the program. The Program Coordinator will provide you with a list of these lenders during your initial interview. The lender will pre-qualify you for a specific loan amount. With this information in-hand you are ready to move on to Step 3.

3 Find a Home:

Finding your new home is the next part. In addition to the price, you will want to consider location and the size of the home. The program has no geographic restrictions on where the home is located within the City of Los Angeles. However, you can consider some of the fine new homes sponsored by the Housing Department located in special target areas of the City. These homes offer generous additional financing assistance which is added to the Homes for Peace Officers and Firefighters Program. Contact the Program Coordinator to find the location.

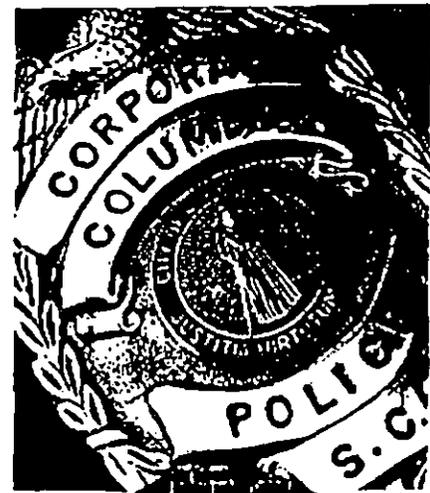
4 Get Financing:

Once you find the home you want to purchase, your participating lender will apply to the Housing Department on your behalf for the special financing assistance at the same time they are processing your loan.

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BRINGING THE BADGE HOME,

ONE NEIGHBORHOOD AT A TIME

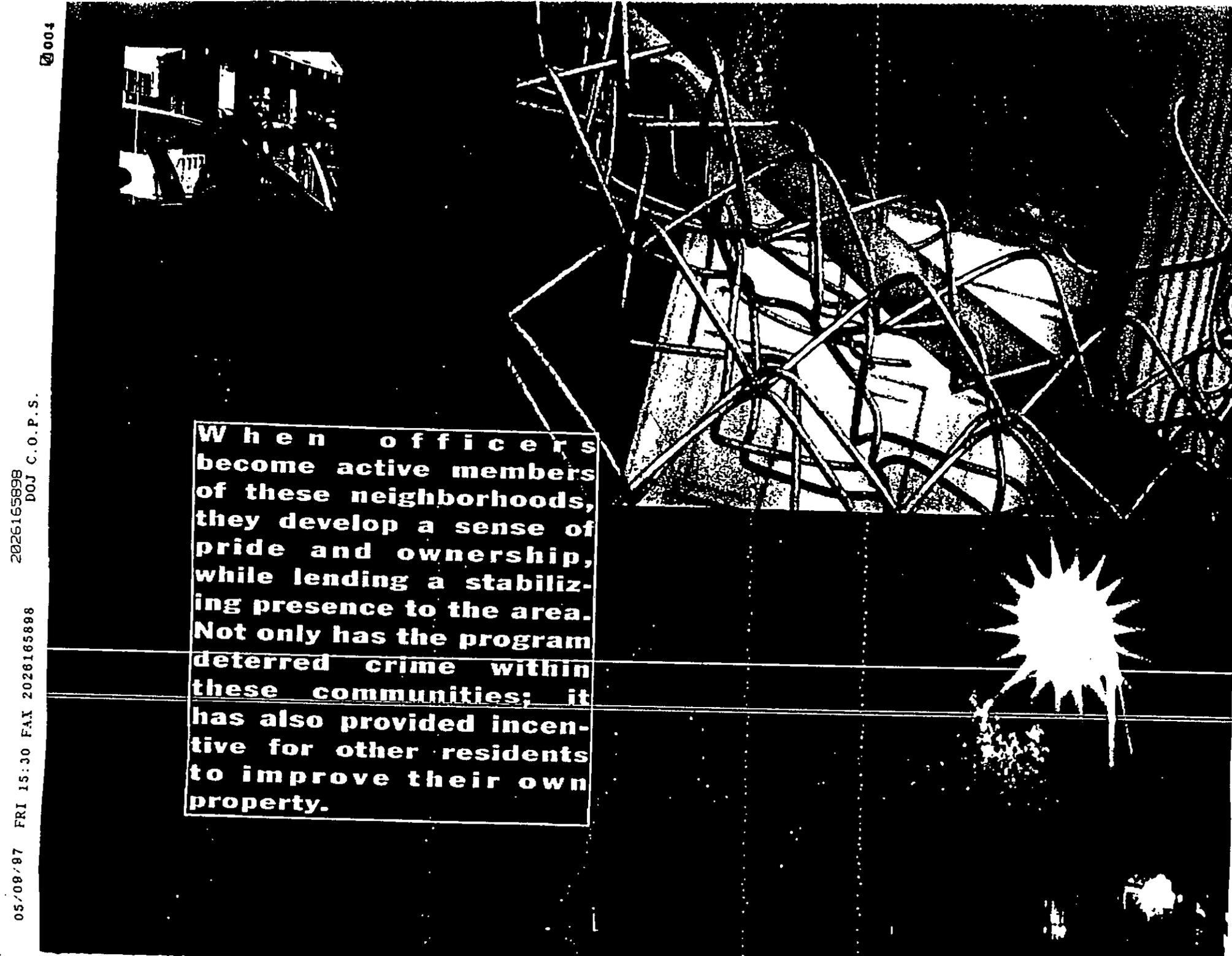


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Columbia's Successful, Innovative Police Homeowner Loan Program



When officers become active members of these neighborhoods, they develop a sense of pride and ownership, while lending a stabilizing presence to the area. Not only has the program deterred crime within these communities; it has also provided incentive for other residents to improve their own property.

THE OFFICER NEXT DOOR

The Police Homeowner Loan Program is designed to address two concerns that plague many inner city communities across the country: increasing crime rates and deteriorating housing. The program's primary objective is to encourage city police officers to buy homes in need of repair in the low-to-moderate income neighborhoods they serve within the city. To motivate officers to consider living in these neighborhoods, the City offers them a four percent, 20-year loan that covers the purchase price of the house, the cost of necessary repairs and closing costs, with no down payment required. This gives many officers the opportunity to own a home much earlier in their careers than normal circumstances would permit. Becoming a member of the neighborhood gives the officers extra incentive to invest their time and energy in community concerns and a chance to interact on a more personal level with the people who live there.

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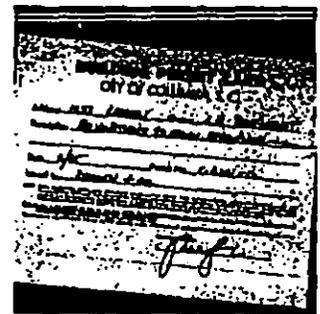


THE FIRST ONE WAS THE TOUGHEST

Although the program was actually established during the spring of 1990, officers initially were reluctant to participate; it took more than six months to persuade the first officer to buy a home. Much of Columbia's police force is comprised of younger officers, many of whom have families with small children. When first approached with the program, they were understandably concerned about the kind of neighborhood in which they would be living. The chief of police was quick to reassure the officers they would not be compromising their families' safety in any way. One intent of the program is to prevent targeted neighborhoods from falling into a pattern of decline, not to place a resident police officer in the midst of a high-crime area. Finally, a year after the program was first made available, Officer James Brown moved into a newly refurbished home. After spreading the word about the terrific deal he received and inviting fellow officers to see his new home, which was located in a modest, family-oriented neighborhood, other officers began expressing interest in the program. Another eight officers followed Brown's lead, depleting the funds initially reserved for the program. Residents from communities adjacent to those where officers had moved began calling city hall, requesting officers for their neighborhoods, too. Local banks agreed to help finance future homes and, in the fall of 1993, the city received the prestigious Innovations in State and Local Government Award from Harvard University and the Ford Foundation. This award included a grant for use in assisting other cities in replicating the program.

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Since Columbia has enhanced its community-based policing efforts, residents say they feel safer. An officer moving into the neighborhood serves as a deterrent to criminal activity, especially burglaries and drug-related crimes. Residents say they also feel as though they have more control over what happens in their neighborhoods, because they have someone specific to share their concerns with—someone who can take action and get results. And, because neighbors get to know the officers as “regular people” rather than as badges and uniforms, the officers become role models, too, particularly for children.

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THE RIPPLE EFFECT IN ACTION

Many of the neighborhoods targeted by the program had once been highly sought-after places to live. Gradually though, some of the houses fell into disrepair. Rental houses, often with absentee landlords unconcerned with upkeep, are scattered among the homes of long-time residents. Some of the houses have been abandoned, providing convenient quarters for drug dealers.

Because of the Police Homeowner Loan Program, property values have stabilized and even rebounded in many of these neighborhoods, reversing the downward trend. Houses that had been on the market for years, houses that had been allowed to deteriorate almost to the point of being condemned, have been rebuilt or renovated and are now the pride of their owners. Neighbors have followed the officers' examples and have made improvements to their own homes, whereas before they often felt there was no point. Some areas are being renovated so successfully that they may no longer qualify for the program. And that is precisely the City's goal—for all of the targeted neighborhoods.

An unexpected but positive side-effect of the program has been a more diversified population within the inner city. Having younger families move into some of the older neighborhoods has rekindled community spirit and generated a sense of security and well-being among elderly residents.

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Before



After

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THE MODUS OPERANDI

Community Development officials work together with the police officers to guide them through the loan process. Officers are generally able to move into their new homes within six months of completing the initial paperwork. Following is a synopsis of the steps involved.

The police officer meets with a Community Development Loan Officer to discuss the program and pre-qualify for a specific loan amount.

The officer finds a home within the loan limits, in a low-to-moderate-income neighborhood. The house must need at least \$5,000 of non-cosmetic repairs.

A City Construction Specification Writer estimates the cost of repairs. Evaluation is made to determine whether the combined cost of repairs, purchase price and closing costs can be supported by the value of the house after repairs.

Once the property has been approved, the officer negotiates a contract to purchase, then completes a formal loan application at a participating bank.

Specifications are written while the bank is processing the loan, detailing a list of repairs to be made. This list is given to the bank to get an after-rehabilitation appraisal.



The Community Development staff helps the officer obtain bids and select a licensed contractor to make the repairs.

After the loan has been processed, the bank issues a commitment to lend 50% loan to value of the appraised amount. The City Loan Officer takes the information to the City Loan Committee, which then issues a commitment to lend the other 50% loan to value.

When this commitment is issued, the City agrees to lend the officer an initial construction loan, at zero percent for six months, for the total cost of the home (purchase, repairs and closing costs).

After the repairs are completed and the title has been transferred, the bank loan and the City's committed loan are closed to "pay off" the initial construction loan. Payments on the bank's first mortgage and the City's second mortgage begin as soon as the officer takes occupancy.

(Example: First mortgage at 7% 20 years 50% LTV; second mortgage at 1% 20 years 50% LTV. Average interest rate 4% 20 years. No down payment.)

THE PRICE OF SUCCESS

It is important to keep in mind that these loans are similar to those between any lending institution and borrower, and are subject to the same risks. Police officers experience problems in their personal, professional and social lives just like anyone else, and these problems can result in financial difficulty from time-to-time. Adequate financing for the program should be secured before approaching officers to solicit their interest in participating. Columbia started with a pool of \$600,000. A portion of this came from Community Development Block Grant funding. The remainder was savings from bond refinancing. The first nine loans depleted these resources. The program's success has encouraged lenders to consider providing additional funds. Future financing will likely come from a number of sources, including local banks and the Federal National Mortgage Association. The City received additional funding for the program in 1993, as a recipient of the Ford Foundation's prestigious Innovations in State and Local Government Award. Part of the grant is to be used to disseminate information about the program. The balance will be used to refurbish property in one of the targeted neighborhoods into a residence for officers, modeled after the Japanese Koban.

A FEW SIMPLE CONDITIONS

~~Officers are required to live in the home they purchase through the program for as long as the loan is active with the City. They may sell the house at any time and pay off the loan without penalty. Officers choose their own houses and they do not move in until all repairs are completed, at which time they begin repaying the loan.~~ Columbia does not require additional community service or duties of participating officers beyond their job-related responsibilities. The program stipulates that the property being considered for renovation must need a minimum of \$5,000 in non-cosmetic repairs. Loans are capped at \$65,000; however, the City Loan Committee can waive this limit. The property must be located in a neighborhood designated as low-to-moderate income.



A RIGHT COMBINATION

There are several factors that increased the program's chances of succeeding here in Columbia. Other cities may need to modify the program, depending on their own particular profiles and resources.

As is common in the South, low-to-moderate income neighborhoods are tucked in the pockets of more affluent communities in Columbia. So, while modest neighborhoods exist throughout the city, there are few isolated high-crime areas. This structure has made it easy for officers to find homes that qualify for the program, in neighborhoods suitable for raising their families. Other cities need to analyze their housing stock to be sure there is a sufficient number of qualifiable homes in neighborhoods that will be attractive to officers.

As a result of a wave of retirements a few years ago, Columbia's police force is comprised primarily of young officers, many with families. Ordinarily, home ownership would not be an option so early in their careers; the program offers them this chance. Older, more settled officers may not be as eager to participate in this type of program.

Columbia has a population of approximately 115,000. Although cities of similar size may find the program easier to implement, larger cities can successfully adapt these strategies by concentrating on individual neighborhoods, rather than city-wide. This is not intended to be a solution to city-wide crime and housing problems. It's designed to stabilize at-risk communities by setting examples and encouraging residents to join in.

Most importantly, the program has succeeded because of the close working relationship between Columbia's Community Development Department and the Police Department. Without the cooperation that exists between these two agencies, the program might never have materialized. Neighborhood associations have also played a prominent role in supporting and furthering the program. An undertaking of this sort requires strong lines of communication between city officials, police personnel and the communities they serve.



SPREADING GOOD FORTUNE



This program has proven to be one of those rare instances where truly everyone wins. The participating officers and their families are delighted with their new homes. Neighborhood residents are grateful to have these officers as active members of their communities. Residents in other areas have witnessed the positive results and are demanding officers for their own neighborhoods. Community Development officials are seeing these once-declining areas renovated and revitalized. As the program continues to expand, the increased tax base will benefit the entire city. The City will use part of its grant money to renovate property for use as a Kaban residence for officers. Additional loans will depend upon available financing—several of local banks have agreed to continue their support. Although other cities may experience greater or lesser degrees of success, they can tackle their own inner-city problems by tailoring this program to fit their individual policies and resources. Columbia officials are more than willing to share what they've learned since the program's inception and to assist in developing modified versions for other locations.

For additional information, contact:

City of Columbia
Community Development Department
P.O. Box 147
Columbia, SC 29217
(803) 733-8315



This brochure was funded by a grant from the Ford Foundation.

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Laboratories of Democracy

A Cop Next Door

In 1991, the police department in Columbia, South Carolina, began offering low-interest mortgage loans to any officer willing to live in a high-crime or deteriorating neighborhood. One rundown house whose street address was 911 caught the attention of Officer James Brown.

"I told my wife, 'That house is meant for us,'" he says. Brown's wife and two young children weren't so sure. The one-story brick house needed repairs, and the neighborhood was suffering frequent burglaries.

The department offered the Browns a mortgage loan with a 4 percent interest rate and no money down. Their only out-of-pocket expense was \$5 for a credit check. They bought the house for \$70,000, including \$28,000 in renovation costs, and have lived in it happily for more than four years.

"I dreamed of having my own home, but never thought it would happen," says Brown. "My neighbors say they see a big difference since my family and I moved in and I park my squad car out front. They tell me they sleep feeling safer, knowing I'm living here with them. I think the police homeowner program is great for me and the city."

Brown did not know it at the time, but by buying and moving his family into the "911 house," he became one of the first police officers in the nation to take part in a small but growing and successful element of community-policing programs across the nation.

"Police homeownership in high-risk neighborhoods is community-oriented policing at its very best," says Columbia police chief Charles Austin. "People in problem areas of our city used to complain that police aren't really sensitive

to the problems of the community. 'Police don't live here,' they would say, 'so they don't really care what happens here.' Now they know that police officers live among them and *do* care."

Austin says the program is a major ingredient of his community-based policing plan. Overall crime rates have decreased 16 percent since 1991, and he attributes much of that drop to the new home loan program, which lured 11 officers to move into some of the city's high-crime neighborhoods.

"Like most other cities, the fight against crime and deteriorating homes leads the list of needs," says Richard J. Semon, Columbia's community-development director. He says that the program has also furthered the goal of revitalizing the city's housing and promoting homeownership.

The results have been overwhelmingly positive: The ongoing presence of police can help sustain or renew a sense of stability to a community. Suzanne House, a neighbor of one of the Columbia policemen in the program, agrees. "We had police at our community meetings, but it wasn't quite the same, if they didn't live here. With a police officer and his family living here and parking his squad car in front of his house, it's made a big difference. It makes us neighbors feel more safe."

"There used to be a crack house a block away," says Columbia resident Brooks Dickerson. "Since a policeman moved in here, it's gone. The neighborhood's much quieter now." The program is improving neighborhoods in

part because it transforms the attitudes of police patrolling those neighborhoods. "I used to just work the neighborhood," says Officer Charles Rowan. "Now I give it 150 percent more because my family and I live here. I no longer leave it after my shift and figure it's someone else's problem."

"It makes you a better police officer if you live in the area you patrol," says Corporal Ruddy Blackwell. "I rode my patrol car around the area for several years, but didn't live there. Since I own a home in the neighborhood and know the people who live here, I have a totally different opinion of it and them. The city of Columbia is no longer just a place where I go to work. It's where I live. You take a different interest in it if you live where you work."



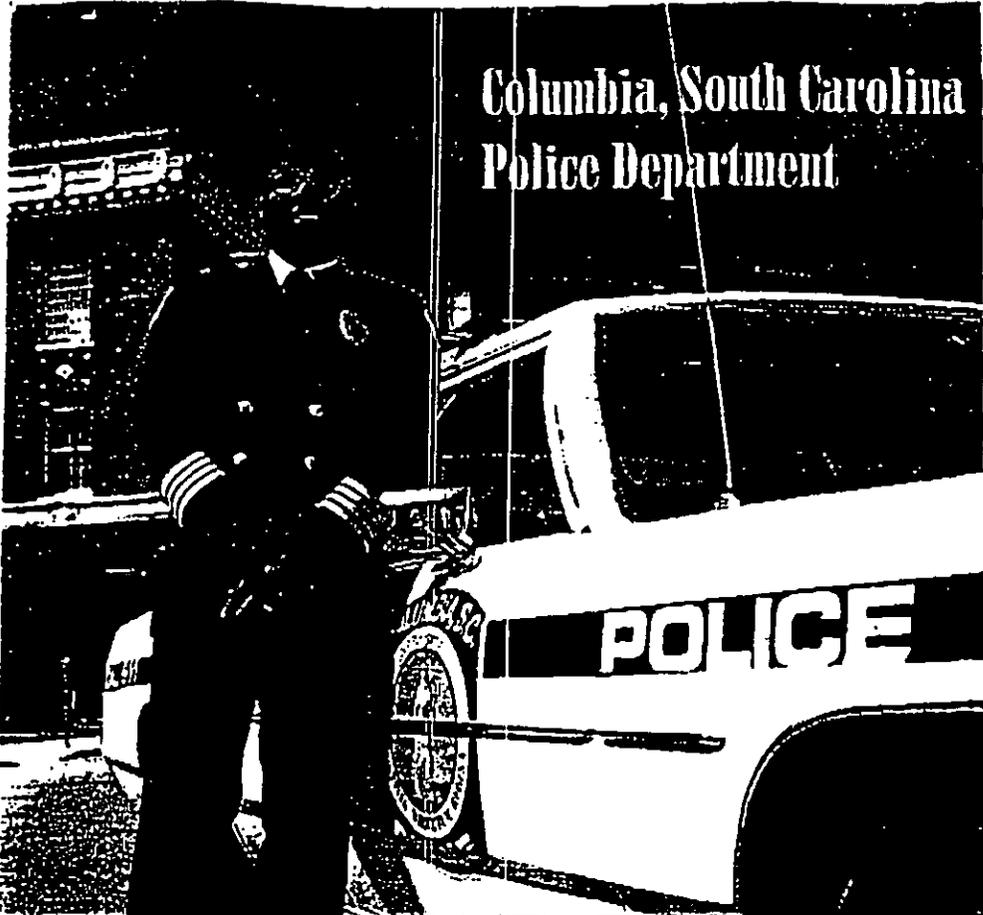
Officer James Brown and his family's "911 house."

Young police officers and their families like the loan program because the low-interest and no-money-down mortgages offer them a chance to own a home years earlier than they otherwise could afford. The home loans include generous rehabilitation funds for older, rundown homes. The buildings, once prime candidates for demolition, are remodeled into attractive like-new homes both inside and out, including brand-new kitchens and landscaping.

Photo courtesy of Columbia Police Department

by Walter Olds

Walter Olds is a freelance writer based in Evanston, Illinois, who frequently writes on community topics.



Columbia, South Carolina Police Department

SUPPORTING COMMUNITY-ORIENTED POLICING



No one ever faulted police chief Charles Austin of Columbia, SC, for lack of honesty. "Too often," he said, "those of us in law enforcement have been guilty of deciding—on our own, without input from the people most directly involved—what's best for the community at large."

That began to change in 1990, when Austin assumed command in this capital city of 112,000 residents. He initiated a program of community-oriented policing (COP) that differs radically from the incident-oriented approach it replaced.

"It's not that we didn't value other viewpoints," he said. "But there was an absence of communication between the police department and the community that really hurt our credibility."

Relations have improved dramatically, Austin said. "Since we decentralized our personnel and other resources throughout the jurisdiction, and organized into smaller, more workable components. In other words, since we moved closer to the people we've pledged to protect."

He credits three factors with contributing to the success of the program: the establishment of numerous satellite police stations around the city, sponsorship of a home ownership initiative that encourages officers to live in the neighborhoods where they work, and active participation in community outreach programs.

But none of these efforts would make a major impact, he said, without "Some kind of process that links our substations with our district stations with our regional stations and with our headquarters. It's essential that we all have access to the same information, very quickly."

In Columbia, the need for fast, accurate information is met by an integrated LifeLine Computer-Aided Dispatch (CAD) and mobile data computer (MDC) solution from Unisys.

The marriage of police work and technology embodied in the LifeLine

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CAD/MDC solution is "A quantum leap that's taken us from the 19th century into the 21st," Austin said. "It's not only helped us become more efficient, but has enabled us to provide better service to our residents."

"Because we can collect, store, monitor and retrieve information as needed," he said, "we're able to reduce paperwork significantly. That, in turn, frees our more than 300 police officers to spend more time where they belong—on the streets. And it makes it possible to reassign some of our records-room personnel to positions that are more visible to the community."

The revolution in the way Columbia reports, assesses and manages criminal information intensified in 1994, when Unisys was asked to support the city's community-oriented policing program by modernizing the records management and dispatch systems. Once LifeLine CAD/MDC was implemented, it was linked with the department's e-mail system so officers and other personnel could communicate easily.

An open network that uses message switching and routing tools was created to allow exchange of information with state and national law enforcement databases. Patrol cars were outfitted with laptop computers that let officers enter information by typing or writing with an electronic pen, and a common LifeLine database was established for police, fire and emergency medical operations.

All these measures—the tenets of community-oriented policing and the technological advances that support them—have added to Columbia's image as a vibrant center of government, business, academic and military life. "If you don't feel safe," said Columbia Mayor Robert D. Coble, "nothing else works." That's why, he pointed out, "Public safety is the number-one issue when community leaders get together to discuss redevelopment projects."

Continued on page 31

High School Leadership Program

Police Build Rapport With the Community Through Interaction With Students

by Richard L. Hetzel

Often considered one of the "most scarce and precious community," leadership within our society has been able and essential to our success in law enforcement.

Norcross, GA, located in the rapidly-growing-G metropolitan Atlanta, has experienced tremendous increasing the challenges for the Norcross community Police Department (NPD).

Recognizing the complexities facing today's community, the department initiated a cooperative joint venture with Norcross High School, the local business community, and local churches. A community-oriented program for high school students was developed to learn about leadership roles.

Fashioned after the successful adult Leadership Programs, such as Leadership Gwinnett, the Norcross Student Leadership Program was designed to select students who demonstrated leadership potential for attendance at a series of team building and leadership symposiums pertaining to student and community concerns. In order to identify those students who demonstrated leadership potential, high school faculty members were asked to nominate students they



Supporting C.O.P.*continued from page 29*

In cities where there's little communication between police and residents, Coble said. "You can feel the hostility." But in cities where community-oriented policing has led to a sense of partnership between officers and neighborhoods, he said, "There's a spirit of cooperation and a willingness to work together."

One way to foster the feeling of partnership, the mayor said, is through the "high visibility that comes from sheer presence—which is why we have more than two dozen substations sprinkled throughout the city. Some are staffed constantly, others on an as-needed basis. Some are even located in high schools and middle schools."

Another boon to police visibility is Columbia's readiness to make affordable housing available to officers interested in living where they work. "So far we've helped more than a dozen officers move into residences that were previously vacant. This helps energize older neighborhoods and provides better protection to the people who live there," the mayor said.

He also expressed admiration for the police department's numerous outreach efforts. "I remember with pleasure," he said, "the officer I watched reading to a group of 'latchkey children' at a public housing project I visited recently."

Coble also noted that such programs would be much harder to find time for and to administer were it not for the greater efficiencies that high technology has brought to police work. "When you realize," he said, "that our officers now spend at least 15,000 fewer hours handling paper each year than they did in the past, you begin to appreciate the cost-effectiveness of tools like LifeLine." That time saved, incidentally, translates into more than \$300,000.

Because LifeLine operates within an open environment, users may customize systems easily and upgrade them at will—regardless of the hardware or software platforms involved.

"It took a lot of time, money and red tape to make changes to the old

system," said Douglas Stamps, Communications Administrator for the city of Columbia "But with LifeLine's enormous flexibility, we can create new codes on our own and customize applications to meet our specific needs. It's not something we're going to outgrow anytime soon."

Stamps oversees 22 workers in the city's 911 Dispatch Center, which handles emergency calls for police, fire and emergency services. "LifeLine makes the job a lot easier," he said. "It helps us improve response time, keep better records and more." Among the major features he cites is the ability to "flag" known addresses where officers or firefighters need to exercise caution, and the ability to pinpoint the exact location of available resources.

"The mobile data computers in our patrol cars let our officers transmit information between the field and headquarters without using a radio," Austin said. "In an era when scanners are commonplace, that dramatically reduces the probability that sensitive messages will be intercepted."

What's more, "Entering data on an MDC is as easy as scribbling it on a notepad or scrap of paper, and it eliminates the chance of information being lost. Add to that the fact that information can be stored indefinitely and retrieved immediately, and you see how MDCs can be used to prevent crime as well as to respond to it," Austin said.

There's also the matter of personal safety. "If an officer is in contact with a suspicious person and needs to conduct a background check, he can usually get information much quicker by using an MDC to check the headquarters database than by going to several diverse sources," Austin said. "Or suppose there's reason to believe a car has been stolen. By using the MDC to access the State Highway Patrol, the officer can determine within seconds who owns the vehicle and whether or not the license is valid."

The LifeLine CAD/MDC solution has helped Columbia's police department meet its information management needs. "It's also clear," Austin said, "that this solution enhances the effectiveness of our community pro-

grams. It gives officers immediate access to accurate information, and also helps us sort through the information so we can present it to citizens in an easy-to-understand format at neighborhood meetings."

"That's important because it says we're giving the public not just numbers but facts they can identify with. It says we don't just file away whatever information they give us. It says we use that data to protect the lives and property of the people in the neighborhood. That fosters a sense of belonging—both for residents and for us."

"It all boils down to a quality of life issue," Austin said. "That's what community-oriented policing is all about: not dealing just with incidents, but also with underlying causes."

"To do that, you need a natural relationship with the people you serve. You need to listen to them and assess what they tell you. Above all, you need to share information with them."

L&O

PHOTO DOCUMENTATION FOR DOMESTIC VIOLENCE

In partnership with Polaroid Corporation, officers of the Boston Police Department are training to use cameras to effectively document domestic violence injuries.

Instructors from the Polaroid School of Law Enforcement Training stress that officers should photograph the victim with sensitivity and address the issues that are prevalent in these incidents.

These photographs then become evidence and greatly enhance the ability to prosecute the cases and record the serious nature of the resulting injuries of this crime.

For more information on the Polaroid Domestic Violence Training Seminar, contact: Anne-Elizabeth Snider of Polaroid Corporation at (617)386-6461.



America's Best Suburban Police Forces

Today's top departments do more than just arrest criminals—they help neighborhoods solve problems and stop crime before it starts. *Good Housekeeping* salutes forces around the country, and explores what you can do to improve your own. BY JOE DOMANICK

SPECIAL REPORT

Americans are more worried than ever about protecting their families and homes—and with good reason. No longer just a gritty fact of life in big cities, crime has muscled into all of our neighborhoods, from rural towns to manicured suburbs.

And yet, a quiet revolution is afoot. Experts have a renewed belief that police forces can do a lot more than merely hold chaos at bay. With the right strategies, they can actually prevent crime and make communities safer and more harmonious.

There are many good departments throughout the country, but to find the most outstanding, *Good Housekeeping* launched a year-long survey. We focused exclusively on the suburbs, as this is where a sizable portion of the country's

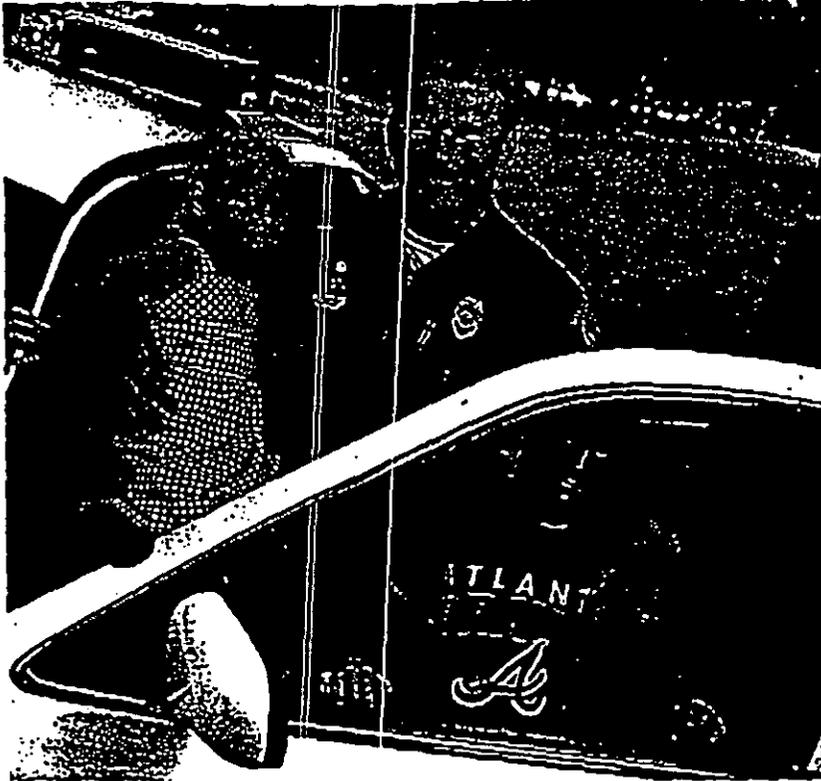
population lives. Guided by an assembled panel of 17 leading law enforcement experts (see page 92), we investigated more than 60 departments. Along with weighing their achievements, we factored in whether the forces were free of incidents of civil-rights violations, brutality, discrimination, or harassment. This sometimes meant that transgressions by a few rogue cops eliminated otherwise excellent departments. The final eight we selected satisfied our criteria; additionally, they are all accredited by the Commission on Accreditation for Law Enforcement Agencies, Inc., the national standards-making body for police departments, a distinction that only about 2 percent of all U.S. forces merit.

Characteristics these forces have in common include:

- excellent leadership epitomized by a

police chief with vision and the skills to carry it out

- an ability to identify trouble spots and act before there's a need to make arrests
- quick and thorough response to citizens' calls for assistance, complaints, and concerns
- innovative programs, often technology-based, to fight crime more quickly and effectively
- officers who see policing as a career of choice and who are personally accountable for community stability
- intolerance of brutality and corruption within the ranks
- creative solutions to address traditionally hard-to-handle crimes such as domestic violence and drug abuse in the schools
- citizens who are active auxiliaries of the crime-fighting team and who are



In Mount Pleasant, Officer Ron McCoy takes a time-out with his children Miranda and Brendon.

Moving in with the Neighbors

MOUNT PLEASANT, SOUTH CAROLINA

Population: 37,000; 81 officers
Chief: Tommy Sexton

Two years ago, Sergeant Ron McCoy with his wife and three children left their middle-class neighborhood and moved into a small brick house in a working-class area outside Charleston that was beginning a downward spiral. Drugs were being dealt on street corners, graffiti marred walls and street signs, and homes were regularly broken into.

The McCoy's chose to live on South Shadow Drive to participate in the pioneering Resident Officer Program (ROP), which encourages cops to live in their patrol area by offering a 75 percent rent subsidy. "Our motto," says Chief Tommy Sexton, "isn't 'Take back the streets.' It's 'Don't lose the streets to begin with.'" That's why McCoy's job description is very different from most cops: He's expected to become an integral part of his neighborhood, found or join a community association, develop a local crime watch, and coordinate local cleanups. To ensure a trusting relationship with neighbors, McCoy doesn't make routine arrests; he calls in beat cops for that. And though he's paid a 40-hour-a-week salary, he is in effect on duty around the clock and required to

respond whenever someone knocks on his door, whether it's in the middle of the night or the middle of his daughter's birthday party.

At first, neighbors weren't crazy about having a marked police car parked in a driveway all the time; they worried, McCoy says, that he was there "to bust people for drinking beers on their porches." It took time for them to come to see him not as some punitive Big Brother, but rather as a big brother watching over them. A recent cleanup McCoy spearheaded filled four dump trucks with trash, and spirits up and down the tree-lined blocks immediately soared.

Sexton's force is always on the lookout for creative ways to curb crime. When it became clear that drug dealers were getting incoming calls at public telephones, officers arranged to have the phone company reprogram them to allow only outgoing calls. The drug trafficking dried up. The department also landed a federal grant that has funded a cutting-edge domestic-violence tracking system. Now, when an officer goes to a home, he or she totes a laptop computer to punch in the address for an instant readout of prior calls and actions taken. An order of protection or an arrest warrant can be printed up on the spot. The department has a full-time advocate to follow up, advising the school system if children are involved, and sponsoring a

monthly support group that helps victims relocate to safe houses or obtain financial assistance or court orders.

Mount Pleasant also boasts a Youth Court in which a jury of teens who have completed a six-week "law school" try kids under 17 accused of a misdemeanor, like shoplifting. "Guilty" verdicts can result in punishment such as repairing damages or doing community service.

Another standout, the Consequences Program, allows young people living at home to have their first traffic-violation ticket invalidated. For four Saturday nights they listen to presentations by parents of teenagers who have died in crashes, tour a hospital trauma unit, and learn the economics of auto insurance.

Armed with an Education

PALATINE, ILLINOIS

Population: 50,000; 88 officers
Chief: Jerry Bratcher

Patty Pierce is a people person. She majored in social work at Mundelein College in Chicago because she wanted a job where she could make a difference. When she graduated in 1991 and went on job interviews, she came to feel that she could better help a community by becoming a police officer, like her father.

For anyone whose stereotype of cops is that they're just bullies with badges, Pierce's logic may come as a surprise. But in the Palatine P.D., Pierce's urge to help people is the norm. Ten years ago, to attract the right kind of career cop, Chief Jerry Bratcher instituted the requirement that all recruits must be graduates of four-year colleges, making Palatine one of only a handful of departments across the country with this mandate.

Bratcher feels strongly that this is an excellent way to staff a department, because those with other career options who opt for policing are likely to be more motivated, effective, and compassionate officers. What's more, a college degree is more relevant today as cops are increasingly called on to testify in court, lead and speak at community meetings, and negotiate with city and county officials. To ensure a steady flow of new officers, students from the highly regarded criminal-justice program at Western Illinois University in Macomb, IL, can intern with the force to earn a semester's credits.

Bratcher also designed a selection and training process whose rigors are matched by only the best departments in the country—and include some steps that few others require. The process begins with numerous interviews, including separate sessions with the board of police and fire commissioners, Bratcher and his deputy, and then with (continued)